

Although we need to continue to fund research to unlock the many mysteries that remain, we can make real progress in the fight against cardiovascular diseases by applying the knowledge that we already have today. A recent study funded by the National Heart, Lung and Blood Institute found that by quitting smoking, reducing obesity and controlling blood pressure and cholesterol levels, you can add 10 years to your life.

Thanks to our prior investments in cardiovascular research and prevention programs, we are now at a point where we have the tools in hand to make substantial progress. Yet, we find ourselves at a crossroads. As the population ages, the number of Americans affected by cardiovascular diseases will rapidly increase if we don't take the right steps today. It is estimated that by 2050, the number of deaths from heart disease will increase by nearly 130 percent.

Now is the time to redouble our efforts to fight heart disease, stroke and other cardiovascular diseases, not back away from our commitment. Yet, the President's budget proposal for fiscal year 2007 would cut funding for medical research and cardiovascular disease prevention programs.

The administration has even proposed eliminating a program to help rural communities purchase automated external defibrillators, AEDs. Last year, over my objection, Congress cut funding for this program by more than 80 percent. This makes no sense to me. AEDs are small, laptop size devices that help restore normal heart function after cardiac arrest. AEDs save lives, especially when placed in areas where large numbers of people congregate and in rural communities where emergency medical personnel are not readily available.

That is why I was pleased to see the Architect of the Capitol announce last month that AEDs will be placed around the Capitol complex. However, I find it highly ironic that Congress decided to purchase AEDs for its own buildings while slashing funding for programs that help rural communities purchase the same devices.

In the next several weeks, we will have a serious debate in the Senate about the administration's budget proposal. The decisions we will make will clearly show our priorities. I urge my colleagues to make the fight against heart disease, stroke and other cardiovascular diseases a top priority.

HAWAII CREDIT UNION LEAGUE

Mr. AKAKA. Mr. President, every year, members of the Hawaii Credit Union League meet with me during their trip to Washington, DC. They keep me abreast of their work in Hawaii by providing affordable financial services to their members. I would like to recognize credit unions and other mainstream financial services organizations that provide access to financial

services that improve the lives of their members. Without credit unions, even more of our constituents would be susceptible to predatory lending and high-cost financial services. For example, individuals that lack credit union or bank accounts are considered to be unbanked. The unbanked rely on alternative financial service providers to cash checks, pay bills, send remittances, utilize payday loans, and obtain credit. However, their earnings are unnecessarily diminished in the process by their reliance on these high-cost, and often predatory, financial services. These hardworking families can ill-afford this hit to their paychecks. Not having a credit union or bank account prevents families from being able to save securely to prepare for the loss of a job, a family illness, a down payment on a first home, or education expenses for their children.

I am proud that we have credit unions in Hawaii that provide innovative services to more effectively meet the needs of their members such as offering payday loan alternatives to members of the armed services. Payday loans are small cash loans repaid by borrowers' postdated checks or borrowers' authorizations to make electronic debits against existing financial accounts. Typically, the principal for payday loans is in the range of \$100 to \$500 with full payment due in 2 weeks. Finance charges on payday loans are normally in the range of \$15 to \$30 per \$100 borrowed, which translates into triple digit interest rates of 390 percent to 780 percent when expressed as an annual percentage rate, APR. A common practice is loan flipping, which is the renewing of loans at maturity by paying additional fees without any principal reduction. This practice often creates a cycle of debt that is hard to break. Furthermore payday lenders often locate near military bases because they know that a military servicemember's government paychecks represent a reliable source of fees and military personnel may be court-martialed or dishonorably discharged for failing to repay their debt.

I am proud that the Windward Community Federal Credit Union in Kailua, on the island of Oahu, has developed an affordable alternative to payday loans. I commend the staff of the Windward Community Federal Credit Union for their outstanding program which benefits the marines and other members that they serve. I have introduced legislation that would encourage credit unions and other financial institutions to offer this sort of low-cost, short-term credit product. S. 1347, the Low-Cost Alternatives to Payday Loans Act, would promote low-cost alternatives to payday loans by authorizing the Secretary of the Treasury to award demonstration project grants. I will continue to work with my colleagues on the Banking, Housing, and Urban Affairs Committee to enact this important legislation.

I also have included efforts to increase access to credit union and bank

accounts in an attempt to combat refund anticipation loans, RALs. While the earned income tax credit, EITC, helps working families meet their food, clothing, housing, transportation, and education needs, EITC refunds are unnecessarily diminished by excessive use of RALs. Interest rates on RALs can range from 97 percent to more than 2,000 percent. Considering the low repayment risk of this type of loan, the interest rates and fees charged on this type of product are not justified. Often, those who take out RALs are lower income families for whom these costs are a particular burden.

I have introduced the Taxpayer Abuse Prevention Act, which would restrict predatory practices associated with RALs and expand access to mainstream financial services. The bill would expand the eligibility of electronic transfer accounts, ETA, which are low-cost accounts at banks and credit unions intended for recipients of certain Federal benefit payments, to include EITC benefits. These accounts will allow taxpayers to receive direct deposit refunds into an account without the need for a refund anticipation loan. Additionally, my bill would mandate that low- and moderate-income taxpayers be provided opportunities to open low-cost accounts at federally insured banks or credit unions via appropriate tax forms. Providing taxpayers with the option of opening a bank or credit union account through the use of tax forms provides an alternative to RALs and immediate access to financial opportunities found at banks and credit unions.

In addition, I have worked with my friend, the Senator from New Mexico, Mr. BINGAMAN, on the Taxpayer Protection and Assistance Act. The legislation includes a provision that authorizes a grant program to link tax preparation services with the opening of a bank or credit union account. This will help encourage the estimated four million unbanked EITC recipients to establish a relationship with a mainstream financial institution. In turn, they will no longer be forced to pay the excessive fees RAL providers assess. Once the previously unbanked have established a credit union or bank account, they will be able to benefit from the wide range of financial services that mainstream financial institutions provide.

I will continue to work to expand access to mainstream financial institutions so that more individuals can benefit from lower cost opportunities found at credit unions and banks. I thank the representatives from the Hawaii Credit Union League for all of their work in providing financial services and increasing the financial literacy knowledge of their members. I also will continue to work to enact legislation that promotes the utilization of the services of credit unions and banks so that even more people can improve their lives by having access to

low-cost accounts, cheaper remittances, less expensive loans, and insured savings accounts.

LOCAL LAW ENFORCEMENT ENHANCEMENT ACT OF 2005

Mr. SMITH. Mr. President, I rise today to speak about the need for hate crimes legislation. Each Congress, Senator KENNEDY and I introduce hate crimes legislation that would add new categories to current hate crimes law, sending a signal that violence of any kind is unacceptable in our society. Likewise, each Congress I have come to the floor to highlight a separate hate crime that has occurred in our country.

On June 15, 2005, Dwan Prince was savagely beaten by three men as Prince stood outside of his apartment building in New York, NY. The apparent motivation for the attack was Prince's sexual orientation. According to police, the three attackers shouted anti-gay slurs throughout the attack on Prince.

I believe that the Government's first duty is to defend its citizens, to defend them against the harms that are born out of hate. The Local Law Enforcement Enhancement Act is a symbol that can become substance. I believe that by passing this legislation and changing current law, we can change hearts and minds as well.

LETTER ON THIRD ARMORED CAVALRY REGIMENT

Mr. SANTORUM. Mr. President, I rise today to share with my colleagues a letter written by the mayor of Tall-at Afar, Ninewa, Iraq, concerning the 3rd Armored Cavalry Regiment of the U.S. Army. This unit of brave soldiers is completing its second deployment to Iraq. As the unit prepares to come home, they have recently received this letter from the mayor of that city:

In the Name of God the Compassionate and Merciful To the Courageous Men and Women of the 3rd Armored Cavalry Regiment, who have changed the city of Tall-at Afar from a ghost town, in which terrorists spread death and destruction, to a secure city flourishing with life.

To the lion-hearts who liberated our city from the grasp of terrorists who were beheading men, women and children in the streets for many months. To those who spread smiles on the faces of our children, and gave us restored hope, through their personal sacrifice and brave fighting, and gave new life to the city after hopelessness darkened our days, and stole our confidence in our ability to reestablish our city.

Our city was the main base of operations for Abu Mousab Al Zarqawi. The city was completely held hostage in the hands of his henchmen. Our schools, governmental services, businesses and offices were closed.

Our streets were silent, and no one dared to walk them. Our people were barricaded in their homes out of fear; death awaited them around every corner. Terrorists occupied and controlled the only hospitals in the city. Their savagery reached such a level that they stuffed the corpses of children with explosives and tossed them into the streets in order to kill grieving parents attempting to retrieve the bodies of their young.

This was the situation of our city until God prepared and delivered unto them the courageous soldiers of the 3rd Armored Cavalry Regiment, who liberated this city, riding it of Zarqawi's followers after harsh fighting, killing many terrorists, and forcing the remaining butchers to flee the city like rats to the surrounding areas, where the bravery of other 3rd ACR soldiers in Sinjar, Rabiah, Zumar and Avgani finally destroyed them.

I have met many soldiers of the 3rd Armored Cavalry Regiment; they are not only courageous men and women, but avenging angels sent by The God Himself to fight the evil of terrorism.

The leaders of this Regiment; COL McMaster, COL Armstrong, LTC Hickey, LTC Gibson, and LTC Reilly embody courage, strength, vision and wisdom. Officers and soldiers alike bristle with the confidence and character of knights in a bygone era. The mission they have accomplished, by means of a unique military operation, stands among the finest military feats to date in Operation Iraqi Freedom, and truly deserves to be studied in military science. This military operation was clean, with little collateral damage, despite the ferocity of the enemy. With the skill and precision of surgeons they dealt with the terrorist cancers in the city without causing unnecessary damage.

God bless this brave Regiment; God bless the families who dedicated these brave men and women. From the bottom of our hearts we thank the families. They have given us something we will never forget. To the families of those who have given their holy blood for our land, we all bow to you in reverence and to the souls of your loved ones. Their sacrifice was not in vain. They are not dead, but alive, and their souls hovering around us every second of every minute. They will never be forgotten for giving their precious lives. They have sacrificed that which is most valuable. We see them in the smile of every child, and in every flower growing in this land. Let America, their families, and the world be proud of their sacrifice for humanity and life.

Finally, no matter how much I write or speak about this brave Regiment, I haven't the words to describe the courage of its officers and soldiers. I pray to God to grant happiness and health to these legendary heroes and their brave families.

NAJIM ABDULLAH ABID AL-JIBOURI
Mayor of Tall-at Afar, Ninewa, Iraq.

This mayor's gratitude towards the soldiers of the 3rd Armored Cavalry Regiment speaks volumes of the sacrifice and bravery that all of our soldiers are displaying in Iraq. Our service men and women are making a difference in Iraq by spreading democracy and fighting the terrorists. These soldiers ought to be proud of their efforts—we certainly are, and so are the Iraqis.

CLEAN WATER AUTHORITY RESTORATION ACT

Mr. FEINGOLD. Mr. President, for the last 33 years, the American people have relied upon the Clean Water Act to protect and restore the health of the Nation's waters. The primary goal of the act to make rivers, streams, wetlands, lakes, and coastal waters safe for fishing, swimming and other recreation, suitable for our drinking water supply, and available for wildlife and

fish habitat—has become accepted by the public not only as a worthy endeavor but also as a fundamental expectation of government providing for its citizens. It is our responsibility to provide adequate protection to ensure that our freshwater resources are able to enhance human health, contribute to the economy, and help the environment.

Despite being one of our Nation's bedrock environmental laws, the Clean Water Act faces new and unprecedented challenges.

The Supreme Court recently heard two Clean Water Act cases, the outcome of which will have significant implications for Federal efforts to protect the Nation's waters from pollution and destruction. Fortunately, an unprecedented array of local, State, regional, and national officials, professional organizations, and public interest groups from across the country and the political spectrum have joined in the defense of the Clean Water Act. The unparalleled collection of interested parties includes the attorneys general of 33 States plus the District of Columbia; four former Administrators of the Environmental Protection Agency—Russell Train, Douglas Costle, William Reilly, and Carol Browner; nine current and former members of the U.S. Senate and U.S. House of Representatives who were directly involved in the passage of the 1972 Act and its reaffirmation in 1977; the Association of State Wetlands Managers, the Association of State Floodplain Managers, the Association of State and Interstate Water Pollution Control Administrators, and the International Association of Fish and Wildlife Agencies; numerous hunting, fishing, wildlife and outdoor recreation organizations and businesses, including Ducks Unlimited, the National Wildlife Federation, Trout Unlimited, the American Sportsfishing Association, Bass Pro Shops, the Orvis Company, and the Wildlife Management Institute, among others; and a number of local, regional, and national environmental groups. All of these interests filed briefs expressing strong support of the Clean Water Act's core safeguard: the requirement to obtain a permit before discharging pollutants into waters of the United States.

With such strong support for the Clean Water Act, which is grounded in the language, history, and purpose of the law itself, I hope that the Supreme Court will follow its own precedent and reaffirm Federal protections for streams, headwaters, tributaries, and wetlands that have long been covered by the Act.

Whatever the outcome of these critical cases, Congress must reaffirm the historical scope of the Clean Water Act. The best way to do this is through passage of the Clean Water Authority Restoration Act, S. 912. This bill simply confirms that the Act has always covered all of these waters, consistent with Congress's clear intent, by codifying the regulatory definition of "waters of the United States" that has been in use since 1973.