type energy development will take place, nor possible indirect effects on land-use regionally or globally due to altered land markets. Our analysis provides a broad overview of what change in the energy sector will mean for area impacted in different natural habitat types, recognizing that such a broad analysis will inevitably have to simplify parts of a complex world.

Mr. ALEXANDER. Madam President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. ENSIGN. Mr. President, I ask unanimous consent the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. BEGICH). Without objection, it is so ordered.

Mr. ENSIGN. I ask unanimous consent to speak as in morning business.

The PRESIDING OFFICER. Without objection, it is so ordered.

## FIX HOUSING FIRST

Mr. ENSIGN. Mr. President, my home State of Nevada has seen devastating effects from this recession. The foreclosure crisis has turned neighborhoods across my State literally almost into ghost towns. I have long argued the crash of the housing market has been at the root of our economic crisis. We have to focus on fixing the housing problem in this country if we want the economy to turn around.

In February, I offered a bill called the Fix Housing First Act. This would have fixed the housing problem; it would have turned the housing market around in this country. I believe it would have created jobs all across this country, including in my home State of Nevada.

My Fix Housing First Act would have let American home owners refinance their mortgages at around a 4-percent interest rate in a 30-year fixed mortgage. This would have meant an average of around \$300 to \$400 savings per month for the average homeowner in the United States and back in my home State of Nevada.

Additionally, my bill included a provision, produced by Senator JOHNNY ISAKSON from Georgia, that was a \$15,000 home buyer tax credit to incentivize home ownership. The tax credit would have been a stepping stone for our country to begin to come out of the housing crisis. While my bill was defeated along party lines, we were able to pass an \$8,000 first-time home buyer tax credit, sponsored by myself and Senator BEN CARDIN, from Maryland.

Today I join my colleagues in a bipartisan manner to extend this \$8,000 first time home buyer tax credit for another 6 months, until June of next year. Unless Congress acts, this \$8,000 is set to expire at the end of November. There is evidence that is showing the tax credit is working. If we do not extend this tax credit, homes will not be saved, and they will likely go into foreclosure. We in the Senate need to act in a bipartisan fashion to extend the firsttime home buyer tax credit of \$8,000. It is the right thing to do to get housing back on the track, especially in States such as Nevada, Florida, California, and Arizona. These states are still suffering when it comes to the housing industry. Housing is at the root of a lot of the economic problems we have in this country.

I encourage this body to act. Chairman Bernanke said the other day the recession is over. At 9.7 percent unemployment rate in this country, I don't think the recession looks to be over to those people still out of a job. My State of Nevada has over a 12-percent unemployment rate. Clark County, where Las Vegas is, has over a 13-percent unemployment rate. I don't think folks living there think the recession is over.

We need to continue to work to fix this economy, and this first-time home buyer tax credit is a good place to start.

I yield the floor.

## 100TH ANNIVERSARY OF CRAGIN & PIKE INSURANCE COMPANY

Mr. REID. Mr. President, Cragin & Pike Insurance began on a hot, dusty day in August of 1909 when Peter Buol proudly opened his "Real Estate and Insurance Office" on what is now Main Street in Las Vegas. Buol eventually sold his business to Ernie Cragin and William Pike, whose names combined to brand the new company.

Ernie Cragin served as Las Vegas's mayor for 25 years and was instrumental in establishing Helldorado Days and bringing in the Army's Aerial Gunnery School, now known as Nellis Air Force Base. William Pike saw to the legalization of gambling and the construction of the Hoover Dam. Their combined efforts have contributed to the political, economic, and environmental history of the southern Nevada community.

After Pike passed away, Cragin brought in Paul McDermott as a partner, and following the unexpected passing of Cragin, McDermott partnered with Frank Kerestesi. McDermott and Kerestesi carried on the Cragin & Pike Insurance name and became well known throughout the valley with their catchy jingle that played on local radio stations. Both men were active in the community, especially with the establishment and growth of the University of Nevada, Las Vegas, UNLV.

Cragin & Pike are celebrating their 100th anniversary of continuous business in southern Nevada this year. Their dedicated, professional staff continues to offer Las Vegas businesses the very best in personal service and attention. On behalf of all Nevadans, I am pleased to extend my best wishes to Cragin & Pike for another 100 years of success in Nevada.

## RECOGNIZING STEEL DAY 2009

Mr. DURBIN. Mr. President, I rise today to recognize the critical role of structural steel in our nation's infrastructure and industrial economy.

On September 18, 2009, Steel Day will be celebrated through events hosted nationwide. These events recognize the many employment opportunities the structural steel industry has provided to American workers and the contribution structural steel has made to our construction industry as a safe, strong and effective building material.

The structural steel industry is a major employer in Illinois and other States across the country. Today, the United States has three major steel mills and more than 2,600 steel fabricators, which together employ over 250,000 Americans.

Roughly 98 percent of structured steel in a building can be recovered and recycled and 93 percent of all columns and beams produced at U.S. steel mills are composed of recycled materials. In fact, interest in domestic steel as a building material has been bolstered by its desirable status in LEED certification, a rating system developed by the US Green Building Council.

Improvements in the technology used to create and erect steel projects have lowered construction costs and improved onsite safety, resulting in increased demand worldwide. In light of these economic, environmental, and safety factors, it is no surprise that there is currently a three-to-one preference for using structural steel in the construction of multistory residential and nonresidential buildings.

I congratulate the structural steel industry on Steel Day. Steel has featured prominently in America's past and present and will undoubtedly play an important role in our Nation's future.

## REMEMBERING SENATOR EDWARD M. KENNEDY

Mr. SPECTER. Mr. President, I have sought recognition to pay respect to the life and character of our dear friend Ted Kennedy. A man as much a part of this institution as the very walls of the Capitol, Ted has earned his place in the world's history books and will never be forgotten.

I consider myself privileged to have worked with Ted on several important issues, ranging from hate crimes legislation, to our time together on the Judiciary Committee. Ted was responsible for the Matthew Shepard Hate Crimes Act, an important piece of legislation providing protection for vulnerable Americans that I was proud to cosponsor. He was instrumental in the passage of SCHIP, a program that now insures the health of millions of children across the country. The impact Ted Kennedy had on civil rights legislation throughout his career is simply immeasurable. Countless programs now serving the American people could not