

cases have been significant and in some cases the mortgage terms may have been fraudulent or just basically unfair. But when it comes to reducing the principal, then I think we go too far.

Many of the consumer groups would prefer to see the bankruptcy judge have the latitude to reduce the principal, and that might help those who are in default now, but that will make it more difficult for those who borrow in the future. That is because—to repeat—lenders will have to charge more interest to take into account this additional risk.

I have discussed the differences in our bills with Senator DURBIN. We tried to come to terms and find an accommodation so that we could support the same legislation. However, it appears we do support legislation directed at the same problem. The legislation I introduced is aimed at helping those caught up in the current crisis without making it harder on those Americans to own a home in the future.

The Judiciary Committee has jurisdiction on bankruptcy. The Committee has jurisdiction on the Durbin bill and on my bill, S. 2133. My position is not set in concrete. However, I am opposed to what Senator DURBIN seeks to accomplish and I am disinclined at this state based on the investigation which my staff and I have made to support his bill.

It is my hope that the Judiciary Committee will have hearings on this important issue and bring in mortgage bankers, consumer groups and investors to give us a better idea as to the intensity of the problem and what really ought to be done. Perhaps at that point we can meld our ideas into a common solution to the problem.

NATIONAL DISABILITY EMPLOYMENT AWARENESS MONTH

Mr. REID. Mr. President, I rise today in recognition of National Disability Employment Awareness Month, NDEAM. Designated by Congress, this month is observed every October to increase the public's understanding of issues involving individuals with disabilities and their role in America's workforce. It is a time for us to reflect on past gains and goals for the future as well.

Seventeen years ago, I commended the passage of the landmark Americans with Disabilities Act, ADA, to help ensure the rights of people with disabilities throughout various sectors of society. Together with other Federal laws like the Vocational Rehabilitation Act and the Individuals with Disabilities Education Act, the ADA has been key to the progress made toward the full inclusion of people with disabilities in daily life. We see reasons to cheer today, as more people with disabilities succeed in school, enter the workforce, and participate in their communities.

More remains to be done, however. When Nevadans with disabilities share

their experiences with me, I hear many of the same struggles and challenges in their stories. Employment is an issue especially foremost on their minds, as it is for any person who wants to pursue the American dream. And like all Americans, individuals with disabilities deserve a fair shot to achieve as much success as their abilities and determination will allow.

I am heartened that this sense is spreading throughout the general public, beyond those of us who see the positive contributions that Americans with disabilities make as employees and coworkers every day. Much of the increase in awareness is due to local organizations, such as Nevada JobConnect, Opportunity Village, the Southern Nevada Center for Independent Living, SNCIL, and the Northern Nevada Center for Independent Living. This year for example, SNCIL is partnering with the City of Las Vegas to sponsor the 16th Annual Disability Awareness Day on October 20. Similar events are expected to be held across the country in observance of National Disability Employment Awareness Month.

While improving awareness is critical, especially for dispelling false stereotypes about people with disabilities, it isn't enough. Disparities on a wide range of economic and social dimensions point to significant barriers that remain for people with disabilities who want a good job to give them not just an income, but also dignity and independence. From listening to my constituents in Nevada, I also know that the incentives between employment, health care benefits, and eligibility for government-sponsored programs can interact in very problematic ways.

I supported the passage of new laws to address these issues, such as the Ticket to Work and Work Incentives Improvement Act to give people with disabilities greater access to Medicaid or Medicare coverage when they go to work. I was also pleased when Congress passed the Family Opportunity Act to allow more children with disabilities to enroll in Medicaid, thereby alleviating an unfair pressure on their parents to forgo better jobs just to keep their family health coverage. Looking ahead to the future, I will continue working to make sure that people with disabilities can access the health care they need, especially as they seek to move to economic self-sufficiency. We should not lose sight of other key priorities as well, including opening more doors to education and expanding employment opportunities for those able to work.

As we observe National Disability Employment Awareness Month this year, let us reaffirm the importance of its ideals and goals. From employers to policymakers, family members to people with disabilities themselves, all Americans can join in the effort to ensure that individuals with disabilities make the most of their potential—in the workplace and in all areas of society.

DARFUR

Mr. DURBIN. Mr. President, since returning to session, much of our discussion has once again been dominated by Iraq. Given the tragedy of the administration's Iraq policy and the need to change course, this is understandable. Yet Iraq's dominance has meant that many other critical foreign policy issues have been ignored or marginalized. From Latin America to Russia, this administration has failed to develop or implement any kind of coherent strategy.

Similarly, the crisis in Darfur demands more attention. For 4 years, the world has watched this tragedy. That is right—for 4 long years. Sadly, during this time the world has mostly stood by while yet another genocide unfolded before its eyes. Many of us on both sides of the aisle and in the international community have repeatedly called for greater U.S. and global action.

President Bush has rightly called the situation in Darfur genocide. New British Prime Minister Gordon Brown has also said that, "Darfur is the greatest humanitarian crisis the world faces today." Yet, despite these statements, ultimately we have not done enough.

Today, we are at a critical juncture in Sudan. The genocide in Darfur has increasingly become a complex conflict between many factions. Refugees have spilled into neighboring countries and humanitarian workers are increasingly at risk. And just the other day, a rebel group brutally killed 10 African Union peacekeepers in a surprise raid. Sadly, the cost in lives, destruction, and human misery has been immeasurable.

In late July the U.N. Security Council voted to implement a significantly increased United Nations-African Union peacekeeping force. This peacekeeping force is desperately needed, and the United States should work with the U.N. and the global community to make sure it is implemented as soon as possible. We in the Senate should also ensure that adequate funds are available to help pay for this critical mission. But the peacekeepers are only one important step. Sudan also needs a long-term political agreement among its many factions.

Upon taking office in January of this year, U.N. Secretary General Ban Ki-moon said that ending the violence in Darfur was going to be one of his top priorities. I spoke to him in July about our shared concern and commend him for advancing the peacekeeping and diplomatic efforts. I believe his tireless work has made an important difference. In early September, his efforts resulted in the announcement of formal peace talks to begin later this month between the various factions and the Sudanese Government.

These negotiations will be a critical step and deserve our strongest support. As Secretary Ban said during his recent trip, "there must be a peace to keep."

Finally, we must hold Sudanese President Bashir to his commitment to