

than the Minnesota winter. He mounted a legal challenge based on a clear principle: no Minnesotan should be disenfranchised. As chairman of the National Republican Senatorial Committee, I was proud to support Norm as he pursued his case in the courts. And once the courts had spoken, I respected the grace with which he conceded the race, and the optimism he has shown for his own future, and that of our country.

Norm accomplished much in Washington, but I think he remains proudest of what he achieved closer to home. After Minnesota's hockey team moved to my home state of Texas back in 1993, Mayor Norm Coleman of St. Paul led the effort to bring the National Hockey League back to the Twin Cities. Since the first puck dropped in 2000, the Minnesota Wild have sold out every game they have played, and every fan owes a debt of thanks to Norm Coleman.

I too am thankful for Norm Coleman, because he set a good example for all of us. He never let public service go to his head. He always put his faith and family first. He fought hard to keep his seat, but never failed to keep his cool.

I wish Norm and Laurie the very best, as their journey together continues.

PROTECTING TENANTS AT FORECLOSURE IMPLEMENTATION

Mr. DODD. Mr. President, for too long, tenants have been the innocent victims of the foreclosure crisis. Countless tenants across the country have been forced to leave their homes simply because their landlords were unable to pay their mortgages. Too often, these tenants had no idea that the property was even under foreclosure until the authorities arrived at their door to inform them that they must vacate the property immediately.

I was pleased to work with Senator KERRY to include the Protecting Tenants at Foreclosure Act of 2009 in the recently enacted Helping Families Save their Homes Act. This new law protects tenants facing evictions due to foreclosure by ensuring they can remain in their homes for the length of the lease or, at the least, receive sufficient notice and time to relocate their families and lives to a new home. The full Senate approved the bill on May 6, 2009, and President Obama signed it into law on May 20, 2009.

These protections are so important that my colleague Senator KERRY and I want to ensure that families and mortgage holders know their rights and obligations under the law.

Under the new law, all bona fide tenants who began renting prior to transfer of title by foreclosure of their rental property must be given at least 90 days' notice before being required to vacate the property. In addition, these bona fide tenants are allowed to remain in place for the remainder of any leases entered into prior to the transfer of title by foreclosure. These leases

may be terminated earlier only if the property is transferred to someone who intends to reside in the property and only if the tenants are given at least 90 days' notice of the fact of such sale. Successors in interest to properties with section 8 housing choice voucher tenants automatically assume the obligations of the former owner under the housing assistance payments contract.

These basic protections are the law for tenants in every State, unless States have laws or practices that provide greater protections. I want to ask Senator KERRY, the original author of the act, if I have correctly expressed the intent of this legislation.

Mr. KERRY. Mr. President, I was pleased to work with Senator DODD to enact this legislation to help tenants affected by foreclosures.

No one in the Senate has worked harder to fight against the scourge of foreclosures than Chairman DODD. As a former member of the Senate Banking Committee, I know Chairman DODD has tirelessly fought to assist low and moderate-income families and to help tenants who need protections from foreclosures or unscrupulous landlords. Without his efforts, families in Connecticut and across the Nation would not have access to critically needed protections and many more American families would be facing foreclosure.

I agree with Chairman DODD that it is important that persons and entities acquiring properties by foreclosure follow the law, and that tenant families obtain the benefits the law was intended to provide.

I also agree with Chairman DODD's statement of the intent of the legislation. As the chairman stated, the law was intended to provide all bona fide tenants, who began renting prior to transfer of title by foreclosure of their rental property, be given at least 90 days' notice before being required to vacate the property. In addition, these bona fide tenants are allowed to remain in place for the remainder of any leases entered into prior to the transfer of title by foreclosure. These leases may be terminated earlier only if the property is transferred to someone who intends to reside in the property and only if the tenants are given at least 90 days' notice of the fact of such sale. Successors in interest to properties with section 8 housing choice voucher tenants automatically assume the obligations of the former owner under the Housing Assistance Payments contract.

Both the Federal Reserve and the Department of Housing and Urban Development have acted quickly to issue notifications to the entities that they regulate describing the law in the same way. Their notifications stated how regulated institutions are expected to comply with the terms of the act. These regulatory actions are crucial for the proper implementation of the act because foreclosing entities, who often wind up owning the properties after the foreclosure, have a responsi-

bility to obey the law. Families in these precarious circumstances should not be forced individually to assert their rights under the law.

Mr. DODD. I agree with Senator KERRY. Again, I thank the Senator for bringing the original legislation forward and working with me to enact it. I look forward to working with Senator KERRY and all my colleagues to ensure that families' rights under the law are known and protected.

DROUGHT RELIEF

Mr. CORNYN. Mr. President, today I speak on behalf of the farmers and ranchers of Texas. Like millions of Americans in other States, Texans love the land. From the hill country to the river valleys—from the panhandle to the gulf coast—our land helps define who we are.

And for many Texans, the land is their livelihood. One in seven jobs in our State is tied to agriculture. We lead the Nation in several crop and livestock industries—including the production of cattle and cotton. Texas farmers and ranchers help feed and clothe Americans in every State—and in dozens of countries around the world.

Our farmers and ranchers are tough people—and they are seeing tough times. Central and south Texas is experiencing some of the driest conditions in the country today. Seventy counties in our State are experiencing extreme or exceptional drought—the two worst classifications made by the USDA. These areas represent 42.5 million acres—about 25 percent of Texas—and nearly equal to the total land area of New England.

The drought has severely impacted Texas farmers and ranchers. According to one recent study, economic losses will reach \$3.6 billion by the end of this year—a little less than \$1 billion in livestock losses—and the rest in crop losses.

A few weeks ago, I met with some ranchers and farmers in San Angelo, TX. They shared with me how drought conditions were devastating production—even as the recession weakened demand. They also asked me a question: Where was the money Washington promised to help them through these tough times?

Their question is the same question I am asking today: Where is the money Congress authorized last year for the Supplemental Revenue Assurance Program?

The SURE Program was included in the farm bill we passed in June of 2008. It received broad bipartisan support. It created a trust fund of about \$3 billion a year to help farmers and ranchers during tough times.

Yet despite becoming law more than a year ago, the SURE Program has still not been implemented by the USDA. Not a single farmer or rancher has received any assistance from the trust fund so far. No payments had even been

planned before December of this year—as it is the lowest of five priorities within USDA's disaster assistance program.

On July 16, I wrote Secretary Vilsack. I asked him to tell me when our farmers and ranchers can expect to receive the assistance Congress authorized for them. I also cosponsored Senator HUTCHISON's amendment to the Agriculture appropriations bill, which expresses the sense of the Senate that USDA should expedite the drought relief we approved last year.

This week, I spoke to Secretary Vilsack as he was traveling in Kenya. He told me that the SURE Program should be finalized by September, which is encouraging news. He also said that the Department's antiquated record-keeping, as well as new demands imposed on USDA in the stimulus bill, have prevented this program from being finalized sooner.

Nevertheless, Mr. President, I am frustrated that we are discussing more money for cash for clunkers—when we should be asking: Where's the cash for crops? Where's the relief for ranchers?

Other Senators may be asking a third question: Why should I care? I can think of two reasons.

First, Texas isn't the only State susceptible to drought conditions. The Lone Star State is experiencing the worst of it now, but many other States in the South and West could experience similar conditions in the future. The SURE Program was created for farmers and ranchers in all of our States—so we all have a stake in seeing this program implemented quickly and successfully.

Second, the implementation challenges of this program should be on our minds as we consider expanding or creating new programs. Mr. President, the SURE Program isn't a complicated program. It is a fairly straightforward disaster assistance initiative. This shouldn't be a heavy lift for the Federal bureaucracy.

Yet if a simple program like this takes a year or more to get off the ground—Senators really should pause and take a deep breath before we create a vast new Federal bureaucracy to run a complicated cap-and-trade scheme, take control over one-sixth of our economy in the name of health care reform, or dump more taxpayers' dollars into the Cash for Clunkers Program.

PSORIASIS AWARENESS MONTH

Mr. MERKLEY. Mr. President, I rise today to bring attention to the serious, debilitating, chronic diseases of psoriasis and psoriatic arthritis. August is Psoriasis Awareness Month, and I urge you to support S. 571, the Psoriasis and Psoriatic Arthritis Research, Cure, and Care Act for 2009—important legislation that I have cosponsored with my colleagues.

This legislation will fill important gaps in psoriasis and psoriatic arthritis data collection and research, and is an important step in providing relief to

the as many as 7.5 million Americans that the National Institutes of Health, NIH, estimates suffer from these non-contagious, genetic autoimmune diseases.

Psoriasis is the most prevalent autoimmune disease, yet is widely misunderstood, minimized, and under-treated. Between 10 and 30 percent of people with psoriasis also develop psoriatic arthritis, which causes pain, stiffness and swelling in and around the joints. Without treatment, psoriatic arthritis can be disabling. Of serious concern is that people with psoriasis are at elevated risk for myriad comorbidities, including but not limited to, heart disease, diabetes, obesity, and mental health conditions. Psoriasis and psoriatic arthritis impose significant burdens on individuals and society. Psoriasis alone is estimated to cost the Nation 56 million hours of lost work and between \$2 billion and \$3 billion annually.

The Psoriasis and Psoriatic Arthritis Research, Cure, and Care Act would help combat the pain, suffering, and stigma of psoriasis and psoriatic arthritis by expanding psoriasis research conducted by the NIH and strengthening patient data collection on these diseases by establishing a national psoriasis and psoriatic arthritis patient registry through the Centers for Disease Control and Prevention. The bill also directs the Secretary of Health and Human Services to convene a summit to discuss issues and opportunities in psoriasis and psoriatic arthritis research. Finally, the bill calls upon the Institute of Medicine to conduct a study and issue a report on recommendations with respect to access to care for people with psoriasis and psoriatic arthritis. Taken together, these efforts will help reduce and prevent suffering from these conditions.

I would like to take a moment to recognize Paula Blount, a National Psoriasis Foundation volunteer whose 6-year-old daughter Hannah has psoriasis. While this disease is physically painful, for a child, the emotional pain can be just as debilitating. In the summer months, little Hannah endured many stares and rude remarks at the public pool. Her psoriasis was particularly bad, covering a large portion of her small body. Paula eventually bought a pool for the backyard so her daughter could swim at home without being teased and embarrassed. It is important that we do all we can to work with groups like the National Psoriasis Foundation to raise awareness about the disease and to fight the stigma that this serious autoimmune disease is just a case of "dry skin."

In my home State of Oregon there are over 89,000 of my constituents living with psoriasis and psoriatic arthritis. I encourage my colleagues to meet with psoriasis patients in your States to learn more about psoriasis and psoriatic arthritis, and work to reduce the misconceptions surrounding these conditions. I further urge you to join with

me and other colleagues in supporting people with psoriasis by cosponsoring S. 571.

Mr. MERKLEY. Mr. President, I ask unanimous consent that the letter dated August 6, 2009, from Consumers Federation of America, et al., be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

CONSUMER ACTION, CONSUMER FEDERATION OF AMERICA, CONSUMERS UNION, NATIONAL CONSUMER LAW CENTER, U.S. PUBLIC INTEREST RESEARCH GROUP,

August 6, 2009.

Re Deceptive Loan Check Elimination Act.

Hon. JEFF MERKLEY,
U.S. Senate, Russell Senate Office Building,
Washington, DC.

DEAR SENATOR MERKLEY: We congratulate you on introducing legislation to protect consumers from the risks of credit marketed via unsolicited checks that can be signed and deposited, obligating consumers to repay high cost loans. The Deceptive Loan Check Elimination Act fills a gap in protections against mailing unsolicited credit devices that has existed since Congress prohibited banks from mailing live credit cards to consumers in the 1970's.

Checks mailed as part of credit solicitations represent the loan principal, not just a credit line. Once these checks are "cashed," the borrower becomes obligated for a relatively large debt generally at a high interest rate and prohibitive terms. This marketing device poses significant costs on consumers, given identity theft and its repercussions. First, consumers are harmed if these checks are cashed by someone other than the named borrower. Given the ease with which incoming mail can be stolen from mail boxes or diverted by others in a household, marketing by unauthorized live check loans is a risk to consumers who did not request credit. The cost to consumers includes the time and money spent correcting credit reports and notifying lenders about fraudulently arranged debt as well as reduced credit scores until the fraudulent item is corrected, which can take months. Second, live loan checks present a "free money" temptation for consumers struggling to make ends meet, who may not have the ability to pay back the check loan.

No device that extends credit and obligates borrowers should be sent without express request from consumers. It is high time that Congress complete the job started over thirty years ago to prohibit creditors from mailing out live credit devices to consumers who did not request them and that can be used to obligate consumers and damage credit ratings.

We look forward to working with you as this bill moves through the legislative process. Please contact Jean Ann Fox, CFA.

Sincerely,

JEAN ANN FOX,
Consumer Federation
of America.

CHI CHI WU,
National Consumer
Law Center (on behalf of its low income clients).

LINDA SHERRY,
Consumer Action.
EDMUND MIERZWINSKI,
U.S. Public Interest
Research Group.

PAMELA BANKS,
Consumers Union.