

CUNA applauds your efforts to encourage low and moderate-income individuals to establish account relationships with mainstream financial institutions and to assist financial institution in offering low cost alternatives to payday loans.

Promoting thrift is one of the core missions of credit unions. Credit unions throughout the nation are dedicated to developing and offering products that provide consumers affordable payday lending alternatives. Credit unions also strive to improve their members' economic well-being through financial literacy programs and other initiatives. Because the intent of S. 3410 and the mission of credit unions are so well aligned, CUNA looks forward to the opportunity to work with you and your staff to suggest operational improvements to the bill as it makes its way through the legislative process.

On behalf of CUNA, our state leagues, member credit unions and their credit union members, I appreciate the opportunity to share our views on S. 3410, and we look forward to continuing to work with you on these and other issues important to consumers.

Sincerely,

DANIEL A. MICA,
President & CEO.

TRIBUTE TO JAMES K. "KENNY"
PERRY AND JOHN B. "J.B."
HOLMES

Mr. BUNNING. Mr. President, today I pay tribute to Kenny Perry and J.B. Holmes for their contribution to the success of the 2008 United States Ryder Cup team.

The 2008 Ryder Cup was recently held in my home State at the Valhalla Golf Club in Louisville, KY. On Sunday, the American team defeated the Europeans 16½ to 11½. This was their first Ryder Cup victory since 1999. If not for the remarkable performances by Mr. Perry and Mr. Holmes, this success would not have been possible.

Mr. Perry was born in Elizabethtown, KY, but calls Franklin, KY, his home. He started playing golf at the age of 7 and spent years perfecting his game. He later went on to attend Western Kentucky University and started golfing professionally in 1982. He has shown his dedication to the game of golf by building a public golf course in his hometown specifically designed for handicapped individuals. Perry's performance at this year's Ryder Cup was exceptional as he finished with a total record of two wins, one loss, and one tie. His achievements on and off the course are to be commended.

Mr. Holmes was born and currently resides in Campbellsville, KY. He has played golf most of his life, including playing for his local high school golf team as a third grade elementary student. He later went on to attend the University of Kentucky and started playing professional golf in 2005. His hard work and dedication have earned him the right to be named among the highest skilled golfers in the world. Mr. Holmes' performance at the 2008 Ryder Cup was one of the best. He finished with a total score of two wins, no losses, and one tie. It was a pleasure to

watch Mr. Holmes compete and I congratulate him on an outstanding performance.

I now ask my fellow colleagues to join me in congratulating Mr. Perry and Mr. Holmes for their remarkable performance and achievement. These two men have represented Kentucky and the United States well.

NATIONAL FIRST RESPONDER
APPRECIATION DAY

Mr. CRAPO. Mr. President, I rise today to recognize and honor Idaho's first responders.

I have been joined by a bipartisan group of my Senate colleagues in passing a resolution that designates today, September 25, 2008, as National First Responder Appreciation Day. I would like to celebrate this day by showing my appreciation for the brave men and women who have risked life and limb and sacrificed family time and personal comfort to perform a task that is critical to citizens of the State of Idaho.

I would like to recognize the heroic efforts of all of Idaho's first responders, our firefighters, EMTs, medical personnel, and law enforcement officers. Thousands of first responders have made the ultimate sacrifice and have proven critical in leading the Nation through national tragedies like September 11 and natural disasters such as Hurricanes Ike and Gustav, through flooding in the Midwest, Hurricane Katrina and wildfires across the Western United States.

In Idaho, fire is a way of life. During the 2007 fire season, over 2 million acres burned, more than at any other time in Idaho's recorded history. Generally, Idaho's fire season begins in mid-July and extends into September, but in 2007, the Cascade Complex fire burned until the snow fell. The Cascade Complex fire was only one of several very large fires last year. The East Zone Complex fire in central Idaho burned over 300,000 acres, and the Murphy Complex fire in south-central Idaho burned over 600,000 acres. During this trying time, our first responders and firefighters went above and beyond the call of duty. Incident management teams and area command teams worked for weeks on end, battling flames and working to protect homes and lives. I have had the opportunity to visit fire camps and speak to these heroes who, like our veterans, often endanger their own lives to save the lives of others. Staff at the National Inter-agency Fire Center in Boise, ID, is to be commended for their tireless response coordination efforts.

While the severity of this fire season has not risen to the level of last year's fire season in Idaho, firefighters and other first responders have remained vigilant. The Oregon Trail fire in Boise, ID, began on August 25, 2008, when a brush fire, fed by 50 mph. winds, dry sage brush, high heat, and aided by sloped terrain, spread to the nearby Oregon Trail and Columbia Village sub-

divisions. The fire caused the destruction of ten homes, damage to nine others, and claimed the life of Mary Ellen Ryder, a professor at Boise State University. During this trying time, my thoughts and prayers go out to the Ryder family and others who have homes that have been lost or damaged. Thankfully, preplanning and preparation enabled Boise firefighters to avert the possibility of greater damage and loss. Firefighters arrived at Sweetwater Drive within 2 minutes of the first call, and they proceeded to risk their lives to draw a fire line between the burning houses and the other nearby subdivisions, protecting more than 1,000 homes and countless families.

The example of professionalism, strength, and bravery displayed by the Boise Police and Fire Departments during the events of the Oregon Trail fire is just one of many examples I could cite to illustrate the invaluable service wildland, municipal, and volunteer firefighters provide to our communities. Likewise, our EMTs, medical personnel, law enforcement, and others put their lives on the line daily to help others. Today, these efforts will receive recognition before the United States Senate and the American people.

IDAHOANS SPEAK OUT ON HIGH
ENERGY PRICES

Mr. CRAPO. Mr. President, in mid-June, I asked Idahoans to share with me how high energy prices are affecting their lives, and they responded by the hundreds. The stories, numbering well over 1,000, are heartbreaking and touching. To respect their efforts, I am submitting every e-mail sent to me through an address set up specifically for this purpose to the CONGRESSIONAL RECORD. This is not an issue that will be easily resolved, but it is one that deserves immediate and serious attention, and Idahoans deserve to be heard. Their stories not only detail their struggles to meet everyday expenses, but also have suggestions and recommendations as to what Congress can do now to tackle this problem and find solutions that last beyond today. I ask unanimous consent to have today's letters printed in the RECORD.

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

If you want to really understand what is going on with our energy crises, please view all eight sections of: <http://video.google.com/videoplay?docid=3870461488930715065>.

BRAD and DEE.

These rising fuel prices are hurting my family and our business! We own a logging company which, being all mechanized, requires use of a lot of fuel. In addition, our jobs are usually 100 miles or more away and even with our employees commuting together, the cost is outrageous. In the logging industry, it is not all that easy to pass the cost on to the customer. The jobs we are doing right now were bid on last year; therefore the price is set and was set without the prediction that the fuel prices were going to be this high. Our employees can forget

raises, bonuses or benefits as we cannot afford them, therefore it will be harder to keep and find new employees. We subcontract our log hauling and the truck drivers that have not quit driving completely are charging a fortune to haul our logs to the mills. At this point, we are unsure of our future as a business which, in turn, is affecting our family and our employees' families.

We have to be careful with our spending and put money aside. Forget that vacation to Yellowstone or any camping this summer as the cost of hauling our camp trailer is too high. Forget enjoying our beautiful lakes and rivers as the cost of fueling our boat is too expensive. And even driving to our favorite fishing hole is too costly. These things, our Idaho way of life, that have always been inexpensive family fun are now considered luxuries.

I have always and especially now support utilizing our own natural resources and relying less on foreign sources for anything. Although, I am suspicious that the rising fuel costs can be more controlled and are not just a factor of supply and demand. I wish I could do more other than tell my story and something needs to be done now by those in power. I feel powerless and controlled as you were saying, Mr. Crapo; Idahoans have no choice with the distances we have to travel and the lack of public transportation, and our jobs which require the use of fuel. Thanks for your efforts but this problem needs a solution immediately!

DEANNA, *Post Falls.*

One way to give back to the community is to volunteer for a non-profit. My wife does this regularly. The group that she is with will do home visits to help a particular group of people—those that are on the margin about to fail financially. The idea is to give people a little boost and prevent them from falling into a cycle of dependence for a long time.

Frequently, she'd ask me to go with her as they always require two people for safety reasons. I sit and watch the faces of the people being harmed by the current inaction in Congress. They know that so much is riding on what happens in the near future. Today, they are proud and know that they pay their own way. However, they fear having to live off the backs of others, becoming a burden and losing their pride in the process.

People know what is going on. Regarding Congress, the words we speak at these meetings are pretty simple. The people leading this country have worked for a long time to put us in this position. They are pushing you to the ground, and then grinding their heels into your head.

Many are suffering today—not because Congress does not give them stuff, but because Congress erodes the foundation of their prosperity—access to energy.

ROBERT.

I am a manager of low-income senior housing in Boise. Many of our tenants are on a fixed income and no longer drive. I have been transporting a few of my residents to the food bank as a courtesy to those that cannot drive and who do not have family to help. I have had to discontinue this charitable action because I can no longer afford to drive around unless it is absolutely necessary. This is truly unfortunate. One of the residents told me they cannot afford a taxi (especially now with the higher rates) so how are they supposed to get around?

On a personal note, I used to enjoy recreational activities throughout Idaho. I know I personally cut down on about half of these trips due to the gas prices. This must have a negative impact on tourism and small businesses. I would drive up to Cascade to

the Flea Market or to Horseshoe Bend or Lucky Peak to go fishing. I haven't been able to go camping or fishing yet this year. We need some relief from the gas prices because it is impacting everyday quality of life: the price of groceries, visiting friends and family, normal daily activities become a tough choice.

Please help!

AMBER, *Boise.*

Normally I wait until election time to express my opinions through my right to vote. However, at this time, I feel so strongly about a plague facing our country that I cannot bear to sit idly by until November, praying for a change to take place. This plague which I speak of is our current gas prices. I am certain you are hearing about this on a daily basis as a representative for the state of Idaho, but I want to be included amongst those who choose to elevate this issue.

Gasoline prices have been a concern since they crept up to the \$3/gallon mark for regular, so why is it that nothing is seemingly being done about this by our government as those prices further creep up above the \$4/gallon mark? There is plenty of talk, but no immediate action. According to the Bureau of Labor Statistics, the average wages earned in Boise for 2007 are \$33,072, thanks to the high paying tech jobs that the majority of Boise residents do not possess. Supposedly, the average cost of living here is only \$29,864. So, that leaves the "average" Boisean with \$267 a month to pay their bills outside what is considered "cost of living", and those are 2007 statistics. We haven't seen a wage increase in our fair town to compensate for the fact that we are paying double for gasoline what we paid a year ago. Not only is gasoline cost eating up our income, but cost of groceries has gone up as a direct result of cost incurred while transporting food. Many of the people in this area you represent are suffering over something that the government you work for has indirect control over. I plead with you—this issue needs to get resolved prior to the elections in November. We as a country cannot wait five more months for economic relief and then endure the growing pains the first year with the President-elect brings. The rising cost of gasoline and lack of an increase in personal income needs to be addressed immediately. What are you doing to intervene on behalf of the Idahoans? I ask rhetorically, but sincerely. The answer is not to be found in requiring people to purchase more gas-friendly vehicles (they can no longer afford the monthly payment that a new car brings) nor is it to be found in another pittance of a stimulus package. The answer is for our government to be proactive in finding resources for our glorious country to use that come at a considerably lower cost.

ERICA.

In response to a detailed message as to the effect of gas prices in our family budget, I would like to forward this message; yes, it is another area where it is affecting everyone in just about everything we do. In some ways, it is a good thing to give us an awareness of mistakes we have made in the past and bring about new solutions. One solution that I am aware of is the use of a product called Ferox, which was developed in 1986 from work done on experimental burn rate modifiers for solid rocket propellant systems use in the aerospace industry. Ferox is a catalyst which treats fuel (gas or diesel) so it will burn at a near 100%. The results is an average 20% increase in fuel efficiency, 95% reduction in emissions, 80% increase in oil life, and increase in horsepower as much as 15% & it works 100% of the time doubling engine life. Very affordable to the point of less than

\$20.00 it will treat up to 150 gallons of fuel giving upwards to a 600% return on the \$20.00 investment. We are trying to get the word out to as many as we can, because it is and will make a difference. For more on line information, go to www.FeroxFuelTabs.com/ FeroxUSA

GORDON, *Twin Falls.*

The environmental movement has just about brought this nation to a standstill and is basically punishing the lower wage earners just so they can try and change society into the model that they feel is relevant for the next century. I truly feel sorry for those people; especially since they are the ones that the "left" supposedly is championing the right of.

Drilling for oil is not dangerous to the environment any longer. There is no basis for this thinking in fact, plus there is no evidence that humans have ever been able to do anything that has caused climate change, so we need to stop this insanity and get our country moving forward again and begin using our natural resources.

Are we going to remain hostage to the Arabs and the radical fringe that is taken over this country of ours? Everyone needs to step up and be accountable and do something so we do not become a country that is irrelevant in the world we live in.

LOWELL.

A really simple way to show your colleagues on Capitol Hill how the high price of fuel is affecting the "real people in Idaho" is to give up all the freebies our Senators and Representatives get through the government and try living on your actual salaries for 60 days. No free trips, free airfare or lodging, discounted gas, food, benefits, medical insurance, retirement savings, etc.

Have your families (wives & kids) try and live on what you actually make, just like the "real people in Idaho." Get back in touch with reality and then maybe you will see why some people have to choose between putting gas in the car or food on the table. I know none of our distinguished legislators will actually do this because then you would have to face the facts that Americans are drowning and our government is throwing us anvils to help.

CARALEA, *Boise.*

I live in rural Idaho, and my wife and I have five children. Since we have a large family, my wife drives an SUV, which gets an average of 14-16 mpg. Each time we have to run the children to piano, dance, clogging, baseball, etc., it costs us \$2-\$3. Making several trips a day can cost as much as \$15-\$20. If you multiply that by 5 days a week X 52 weeks, it becomes very expensive. Our lifestyle has been drastically changed, and I do not see any light at the end of the tunnel. We drive less, we save less and we feel less secure in our future and the future of our children.

The really sad thing is that, because of special interest and environmental groups, we are not able to utilize the resources we have at our disposal. In my opinion, we have sat on our hands for far too long. Drill on the North Slope, drill offshore and develop the technology to extract from oil shale. Let the Middle East sell oil to the Chinese, the Russians and each other. I do not think we can dramatically reduce our consumption in the near future, \$100+ a barrel oil will destroy our economy; something needs to be done now!

BRYAN.

It is really unfortunate that the prices for gasoline have risen to such extreme levels, but we know they will only get worse. I have

combated this by riding my bike everyday to and from work and school but I know not everyone has this option. I think that these prices are a wake-up call to us and should be taken seriously. I hate it when people complain about the costs when they are not realizing that driving their trucks and SUVs on a 30-minute commute through town is awful for the environment and completely irresponsible. Although our public transport system [is not adequate], there are ways to work around having to drive. Idahoans are just too lazy. There are park and rides, regular buses, bikes, and the green belt that we can utilize to commute. Congress needs to make it their priority to not just focus on one "fix" to the situation, but how we can utilize all of our resources. I think you can promote more bikers if there were safer and larger bike lanes, as well as a more publicized public transportation system with bike racks on them. This problem will always be the topic for summer because everyone wants to go out of town and go camping, when it becomes an environmental issue more so than an economical issue we can combat all of the complaining and suffering. There needs to be a paradigm shift that will only come by congress's support, education, and from advertising these goals. Please consider what I have said. I am in the same boat as other thousands college students who are realizing our real problems and we need to see some change towards clean energy. The only thing I do not agree with, however, is the use of nuclear power. It is a non renewable resource, what we want to get away from and the amount of heating it causes to the water resource it uses is bad for that ecological environment. Thanks for reading my email.

RACHAEL, Boise.

You are right, gas prices are high! But you really got it wrong voting against the energy bill. It is time to start solving the problem not just pushing it out to the future, where it is going to cost a lot more. You need to start being part of the solution to these challenges, and not part of the problem.

ROB, Boise.

The rise in gas prices has caused me and my family of three to cut back the number of times we eat out, visit the store and go out for entertainment. We just do the essential things now. If we do decide to do any entertainment, we pay for it on a credit card, the balance of which has been continually rising as our economy has declined.

WALT, Jerome.

We need another "Manhattan Project" to solve the energy problem. Private industry has focused its solution for the energy crises on developing vehicles that will run on something they can "sell" you. I noted that a Japanese company (Genepax) is developing a car that runs on water. I believe that a government initiative to develop a vehicle such as that is needed. But, I would not stop there.

Once the technology is perfected, the U.S. should license it to the remainder of the world. That would help to underwrite the cost of the second phase of the solution.

Once the technology is developed, the government should put out a bid for U.S. industry to build such an automobile. (That would put American's back to work). Second, the U.S. should give every taxpaying household one of the cars. (To get one of the new cars you would have to turn in your old car). That would be much better than "tax cuts" or "rebates", and would serve to get a lot of the old, carbon producing, gas guzzlers off the road.

This solution would, end our dependence on foreign oil; put American's back to work;

reduce the emissions problem; and give every American family a boost up.

Of course, the cost would be enormous, but since we can spend \$900 billion on a farm bill and untold billions on the Iraq war to maintain our oil supplies, it should not be out of reach.

CHARLES.

IRAN

Mr. GRASSLEY. Mr. President, I want to provide some comments for the RECORD with respect to S. Res. 580. This resolution expresses the sense of the Senate on preventing Iran from acquiring a nuclear weapons capability.

Today, I have agreed to cosponsor S. Res. 580, introduced by Senator BAYH, Senator THUNE, and Senator SMITH. This resolution makes clear the need to take economic, political, and diplomatic action to prevent Iran from acquiring the capability to develop nuclear weapons.

S. Res. 580 sends an important message, and I support the policy reflected in this resolution. I did work with the authors of the resolution, however, to come to an agreement on a few minor changes to the resolution. For example, the word "importation" should be replaced with the word "exportation" on page 6. That's a technical change. I also wanted to see the word "banning" replaced with the phrase "encouraging foreign governments to ban."

Again, my staff and I have worked with Senator BAYH and his staff to address these two concerns, and he's graciously agreed to work toward incorporating these changes prior to any action by the Senate. On the basis of that understanding, I have agreed to cosponsor S. Res. 580.

ADDITIONAL STATEMENTS

TRIBUTE TO BATTELLE

• Mr. BROWN. Mr. President, today I pay tribute to Battelle, one of Ohio's oldest and most respected organizations.

On October 22, 1938, 70 years ago next month, a sea change in printing occurred, though no one but the inventor, Chester Carlson, and Battelle had the foresight to recognize it.

The invention of dry printing, forever memorialized by the etched words "10-22-38 Astoria," was the genesis of an American product so successful its name became eponymous: Xerox.

Battelle, the world's largest non-profit independent research and development organization, began its operations in 1929 at the behest and funding of founder Gordon Battelle's will. Within a few years, it would make history with the same vision, risk taking, and wisdom its employees display to this very day.

Even in today's increasingly paperless era, it is easy to see that a simple, rapid, and inexpensive copying process was one of the 20th century's most important innovations. With the

advent of the Xerox machine, the world could make copies at the push of a button.

Battelle lies at the crossroads of necessity and creativity, an intersection we know as innovation. Taking on daunting, real-world challenges with technical prowess and ingenuity is Battelle's hallmark.

In 1935, New York patent attorney and amateur physicist Chester Carlson began thinking of easier ways to duplicate material. Extra copies of patent specifications and drawings, sometimes dozens or more, were necessary with each new job. The man-hours needed for each project were staggering.

So Carlson came up with the unconventional idea of copying by creating a visible image on paper using an electrostatic charge. He filed for a patent in 1937, calling the process electrophotography. He made it work in a real world situation the next year.

Though he shopped for financial backing at more than 20 of America's largest corporations, no one saw the value in Carlson's invention. Then, in 1944, he found Battelle. Even though America was in the midst of World War II, Carlson and Battelle signed a contract to further develop the electrophotography process. Four years later on September 28, 1948 the first public demonstration of the new technology—then named xerography, Greek for dry writing—was performed in Detroit.

Partnering in 1959 with a company called Haloid Xerox, Battelle and Carlson forged ahead to produce the first fast, low-cost, and convenient office copier—the 914 model. Xerox would go on to become one of the world's largest corporations.

Battelle grew and diversified with earnings from xerography's success. As a result, Battelle is currently the world's largest independent R&D organization. It proves that success comes to those who are willing to take risks, develop needed technology, and nurture the final product with long-term commitment.

So today, 60 years after the production of the first photocopy, I would like to commend Battelle for its role in the development of the Xerox copy machine and its continued commitment to technological advancement and investment in our Nation's future.●

TRIBUTE TO THOMAS J. KENNEDY

• Mr. BROWBACK. Mr. President, I rise to speak about an exceptional Kansan and good friend of mine who I thought deserved a special mention from the floor.

BG Thomas J. Kennedy has served his country, State, and community with exemplary service for more than 70 years. General Kennedy began his military career in 1937 when he attended CMTC Camp at Fort Leavenworth. On September 26, 1939, he enlisted in Company B, 137th Infantry, 35th Infantry Division, Kansas Army