

lives. I sincerely hope that at the end of the day, after my colleagues have taken a close look, they will say this bill should not pass, that it is not fair, it is unfair to so many people. It is more important for us to step back now and decide what is reasonable. Follow many State examples, such as Texas and Illinois, that have found ways to deal with this issue in a humane, sensible way, to bring it under control. I think we can do that.

I don't take anything away from Senator SPECTER or Senator LEAHY, the ranking member, who support it. They put in many hours in preparation. But I have to tell them at the end of the day, despite all their best efforts, there are fatal flaws in this bill which I hope will lead to its defeat.

I will vote against the motion to proceed. I hope my colleagues will look at it long and hard because this is not just a matter of passing another bill. This is a bill that would touch the lives of many innocent people, many innocent families, and many victims who will be denied their day in court, their chance for just compensation.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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 President, I ask unanimous consent that the order for the quorum call be rescinded.

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

#### PRESIDENT RONALD REAGAN'S 95TH BIRTHDAY

Mr. ALLEN. Mr. President, I rise late in the afternoon, early evening, in remembrance of a great patriotic leader, a person who I think was America's greatest leader of the 20th century and one of history's alltime adherence advocates and leaders for freedom, individual freedom, liberty, and the advancement of security for free and just societies. The gentleman I am talking about would have been 95 years old today, and that is Ronald Wilson Reagan.

I would hope, actually, on future birthdays, the date of the birth of Ronald Wilson Reagan, some Senator will stand in this Chamber and remind Americans and remember Ronald Reagan, his words, his ideas, and his inspiration.

Ronald Reagan was one who motivated me to get involved in organized politics, and there are literally tens of thousands of others. There are certain people, though, if one looks through history, whose words are ones you can use; they are just enduring principles. I think of Thomas Jefferson, John Locke, George Washington, James Madison, Benjamin Franklin, Mark Twain—all those great quotes from Mark Twain—even Will Rogers. But in our day, the person for inspiration, to help us decide how to meet the challenges of our day, was Ronald Reagan.

President Reagan did leave the White House 17 years ago. For some young people, this seems like a long time ago.

President Reagan's words and deeds are still so applicable today.

He left our world 2 years ago, but we are still living in the wake of the Reagan era. It was Ronald Reagan, let's remember, along with Margaret Thatcher and Pope John Paul II, who fundamentally changed all the dynamics of the Cold War, to bury communism and advance human liberty. While many in those days accepted the perpetual menace of communism and the perpetual servitude of millions of men and women locked behind the Iron Curtain, Ronald Reagan did not. His philosophy toward the Cold War was radically different from the elite sages of the establishment. As Governor of California and then also as President, he offered very clear and refreshing ideas. He was asked one time:

Mr. Reagan, what is your strategy on the Cold War?

He declared:

About the Cold War, my view is that we win and they lose.

He came into office as President. In his inaugural address in 1981, he called for an era of national renewal, and this was something very important after the years of malaise that we had in the late 1970s. That is exactly what his 8-year Presidency turned out to be—an era of national renewal for security, for opportunity, and for foundational values. The Reagan revolution reversed the high unemployment, high inflation, economic policies of the 1970s and unleashed the greatest economic boom in American history.

His policies proved that low taxes are good for the taxpayers, and they are also good for the economy, with more investment and more jobs and, for those who care about it, generating more revenue for the Government. After his tax cuts started to impact the economy in 1983, the wheels of American commerce started to move again. We saw an explosion of job creation, innovation, and investment.

In foreign affairs, President Reagan scrapped the policy of coexistence. He made the advancement of freedom, not containment, into the foundational principle of America's foreign policy. He rebuilt America's military strength. He started and initiated the Strategic Defense Initiative which put unprecedented strains on the Soviet economy and their ability to finance their military.

He refused to be cowed into silence when talking about our enemy or the evils of communism. He called the Soviet Union an evil empire. Oh, they criticized him, but, indeed, that was an accurate description. He was a vocal, tireless champion for freedom. He went to Brandenburg Gate in 1987 and boldly said, "Mr. Gorbachev, tear down this wall." He was criticized, but 2 years later, the Berlin Wall was gone, and 2 years after, the Soviet Union itself was gone, discarded into the "ash heap of

history," as Ronald Reagan prophesied during the depths of the Cold War.

Today, because of Ronald Reagan, there are literally hundreds of millions of people who were once locked behind the Iron Curtain living in countries we now know as free countries—Lithuania, Latvia, Estonia, former East Germany, Poland, the Czech Republic, Slovakia, Hungary, Romania, Bulgaria, and added countries such as Ukraine and Georgia, which are now tasting that sweet nectar of liberty as opposed to being behind the Iron Curtain. It is because Ronald Reagan provided us with a perseverance—he persevered, our allies persevered, particularly in Western Europe, and freedom has prevailed.

Five years after he left office in 1994, we were all crushed to learn about Ronald Reagan being diagnosed with Alzheimer's disease. He concluded his farewell address and letter to the American people by writing:

Now I begin the journey that will lead me into the sunset of my life. I know that for America there will always be a bright new dawn ahead.

As always, Ronald Reagan was right. Despite new and numerous challenges, this blessed country, America, has stood strong for freedom, extending the blessings of liberty and prosperity to a whole new generation of Americans and sharing those blessings with even more people who live here in this world.

When Ronald Reagan passed away on June 5, 2004, I know you, Mr. President—and I see Senator HATCH from Utah here—and all of America grieved and mourned. He was my political hero. But I also felt grateful, grateful for our country, for America, that we and, indeed, the world were blessed to have had Ronald Reagan's common-sense leadership and unwavering commitment to the ideals of freedom throughout the world.

Today, on what would have been his 95th birthday, I reflect on everything Ronald Reagan accomplished during his extraordinary life. If you want to measure a person's greatness and what he or she did in their life, you kind of determine it by the number of people who were positively impacted by their efforts, their deeds, and their life—in Ronald Reagan's case, as I said, the hundreds of millions of people in Central and Eastern Europe who were liberated from the tyranny of communism, but we also have Americans, now over 300 million strong, who have been enriched by the peace and prosperity that resulted from Ronald Reagan's courageous commitment to foundational ideals.

There are many such as myself—and really too many to count—who were inspired by meeting Ronald Reagan in person, who were touched by his great character and integrity, his unflinching optimism and patriotism, his genuine good will and sense of humor, and his words that applied the philosophy of our Founders, whether it is George

Washington in his peace-through-strength approach or James Madison in understanding our representative democracy or the spirit of this country as written by Thomas Jefferson in our Declaration of Independence.

Everyone remembers meeting Ronald Reagan. I met him first when I was in high school. We moved out to California when my father became head coach of the L.A. Rams. Ronald Reagan that year was elected Governor and used to come to practices. One thing I really remember about Ronald Reagan is that he didn't just talk about ideals and principles; as Governor and as President, he put them into action. He realized we are all put here on Earth to do something, and we cheat ourselves or others if we do not advocate and advance those ideas.

President Reagan gave my father in the 1980s a plaque which bore his famous quote: "If not us, who? If not now, when?" My father kept that plaque on his desk. When my father passed away, my mother gave it to me, saying I should have it. I had it on my mantel as Governor of Virginia in the capitol designed by Thomas Jefferson. I keep that plaque, "If not us, who? If not now, when?" on my mantel in the U.S. Senate.

Ronald Reagan was a man of action. He was one who produced many great quotes over the years. In fact, a whole industry has sprung up around them. I share with my colleagues and American people my very favorites:

No weapon in the arsenals of the world is so formidable as the will and moral courage of free men and women. It is a weapon our adversaries in today's world do not have.

Here is another great quote which is the essence of my philosophy:

Every dollar the government does not take from us, every decision the government does not make for us will make our economy stronger, our lives more abundant, and our future more free.

He also understood our country:

In America, our origins matter less than our destination, and that is what democracy is all about.

Today, we face challenges. We have a war on terror. I believe our mission in this present war on terror can find us constructive examples from President Reagan's administration. We are making progress in Iraq and Afghanistan. In the coming years, there will be both breakthroughs and setbacks in both countries as we lead this generational struggle against the forces of Islamic terrorism and fascism. But let's remember Ronald Reagan. The Cold War lasted for nearly 50 years, and he persevered. Let's keep and remember Ronald Reagan's legacy of strong leadership as a guiding example to ourselves as we adapt and protect America in this war on terror.

In the area of our economy, we want to make sure the United States is the world capital of innovation, a land of opportunity for all, and is more competitive. If we do so, we need to keep Ronald Reagan in mind as we choose our country's economic policies.

I mentioned earlier Ronald Reagan's tax cuts in the 1980s and the positive impact that had for jobs, investment, and economic progress in our country. When I came to the Senate in 2001, this country was actually in the midst of an economic slowdown. Over the next 3 years, we passed three rounds of tax cuts, and as a result we have an economic growth in this country which is very good, with rising income, more jobs, more investment, and record home ownership. We have even had record tax revenue for the Government because more people are working, investing, and creating more jobs.

However, Americans are going to be hit with tax increases in the next 2 years if we do not prevent tax increases, which would put a damper on our economy, create less investment, make our country less competitive and, in fact, have fewer jobs for the men and women of our country.

President Reagan showed us how tax relief can revitalize and recharge the American economy. Let's not hurt American jobs and American people and competitiveness by raising taxes. We should take action this year to prevent tax increases, and the Federal Government actually ought to be looking to reduce taxes to make our country more competitive for investment, jobs, and opportunity.

People are concerned, as I am, about fiscal accountability. Again, let's look to Ronald Reagan for guidance. I point out that in President Reagan's farewell address to the American people as President, he said that he was "still sounding off about those things I didn't get accomplished while I was President. First, I'm out there stumping to help future Presidents—Republican or Democrat—get those tools they need to bring the budget under control. And those tools are a line-item veto and a constitutional amendment to balance the budget."

Today, the bloated cost of Government has become indefensible. We need to bring fiscal accountability to Washington. The Federal Government needs to spend smarter and learn to do more with less. And that starts, in my view, with reviving a pair of ideas Ronald Reagan shared in his farewell address: the line-item veto and the balanced budget amendment.

When I was Governor, I had the power of the line-item veto. Forty-six Governors have that power. Let me tell you, it is useful. It is a way of knocking out wasteful, undesirable expenditures and policies. You don't have to use it too much after you use it a few times, and the message is understood.

I want the President to have the same power I had as Governor, and so, together with Senator JIM TALENT of Missouri, we have introduced a constitutional amendment to provide the President the line-item veto so that the President and the Congress can be held accountable for nonessential Government spending.

I will also be proposing a constitutional amendment that will require the

President and the Congress to balance the budget every year. That is important because if deficits continue, we will end up with higher interest rates. Higher interest rates result in fewer and fewer Americans, especially young people, able to afford their own home. Owning one's own home is the American dream. It is also a question of fairness and opportunity. So to prevent interest rates from rising, we do need the institutional mechanism to get this deficit under control and we need to wrestle it down with a change of the Constitution.

Taken together, I believe lower taxes on the taxpayers, coupled with both the line-item veto and a balanced budget amendment, will restore fiscal accountability and common sense to Washington, and be a fitting capstone to the Reagan legacy.

Ronald Reagan is no longer with us in body, but he is surely with us in spirit. On his 95th birthday, my thoughts are with him and his family, particularly his wonderful bride and wife Nancy, who exhibited such grace and dignity as First Lady and later in caring for her husband during his very long goodbye.

My thoughts are also on America, this land Ronald Reagan loved so much and led so well, a land that has been continually blessed by God with great patriots such as President Reagan, who possessed strong character, integrity, and commitment to enduring values and principles.

I am going to close with this observation by President Reagan, which I believe is still true.

We have every right to dream heroic dreams. Those who say we're in a time where there are no heroes, they just don't know where to look.

There are heroes all across this country. There are heroes serving this country on ships. They are serving us in Iraq.

Mr. President, President Reagan: Happy birthday. Your dream lives on. It warms the hearts and it cheers the spirit of freedom-loving people throughout the world.

I yield the floor.

Mr. HATCH. Mr. President, I compliment my distinguished friend, the Senator from Virginia, for the remarks he just finished with regard to President Reagan and Mrs. Reagan. It is very fitting and appropriate the distinguished Senator speak here today because he reminds me a lot of Ronald Reagan—in the philosophy he has, the guts he has, the ability to move people in so many other ways. I have to say, I believe I was one of the few, maybe the only person Ronald Reagan ever preprimary endorsed. It was a great thrill for me.

In 1980, I went to multiple States as one of his two major surrogates who spoke for him all over the country. I will never forget the Reagan campaign team did not want him to go to the first—what they call cattle show—in New Hampshire. So they asked me to

go in his place and appear with the other seven or eight Presidential candidates. My date for that evening was none other than Nancy Reagan. She was so beautiful—she was such a beautiful person. It was such an honor to be able to speak for the President, for the then Governor Reagan. He meant so much to me and I am grateful that the distinguished Senator from Virginia has spoken for all of us on this subject. I hope and pray Mrs. Reagan has everything that will make life worthwhile, even though Ronald Reagan is now gone.

We love both of them. We revere the memories we have of both of them. Of course, we look forward to continuing to meet with Mrs. Reagan as time goes on.

#### HEALTH SAVINGS ACCOUNTS

Mr. HATCH. Mr. President, last week the President of the United States came to us with an ambitious domestic policy agenda for the next year. There were many noble goals outlined in that speech. But in my opinion, one of the most important and most necessary is his proposal to expand health savings accounts, or HSAs.

There is not a single person in this institution who fails to recognize the ever-growing problem of health care expenses for ordinary Americans. For at least a decade now, this debate has been front and center in American politics. The American people are fed up and are telling us they want solutions to this crisis.

In the last 30 years we have seen true revolutions in the way consumers do business in this country. Informed American consumers are increasingly involved in a direct way in making decisions on issues that affect their lives and that of their families. As an individual:

It is easier to invest today.

And it is easier to bank today.

There is more choice in education. And there are more opportunities in the workplace.

But almost uniquely in the American economy, our health care system is becoming more expensive and more difficult for individuals to make personal choices regarding their care. Because of the current structure of insurance plans, most consumers do not have the information they need with regard to the cost or the quality of health care that they receive. Information is readily available to make a value-driven decision on purchasing a television or a cell phone, but when it comes to health care, the consumer has little basis on which to make a rational quality and cost-based decision. What separates our increasingly complex and expensive health care system from other sectors of our economy that have become more user-friendly in the last 30 years is a lack of adequate information and a lack of direct consumer decision making.

I think that health savings accounts provide an incredible opportunity for

real progress toward health care reform.

Health savings accounts were established in the Medicare Modernization Act of 2003. These accounts allow Americans to save tax-free dollars to pay for their everyday health care expenses on their own terms. At the same time, these accounts are coupled with high-deductible comprehensive insurance policies to cover larger medical bills and also provide specific coverage for preventive care.

This makes sense. HSAs allow individuals to save tax free for everyday medical expenses, while preserving insurance for major health care needs. With HSAs, individuals have unprecedented choice in their health care and are still protected from the high costs of serious illness. The result is predictable. Insurance becomes less expensive if it is used only for major medical expenses, and consumers make value-based choices in their routine medical care.

And, as we all know, the high cost of health insurance is the real problem that we face in providing health care coverage to all Americans. The current low-deductible plans so common in the workplace are increasingly costly for businesses and result in lower wages for workers and reduced employment. More and more small businesses are opting not to offer a health care insurance benefit at all. For the unemployed and/or the uninsured, health insurance premiums are far too expensive.

Health savings accounts are proving themselves to be one important part of the solution to our health care crisis. Americans certainly think so. Since January 2004, over 3 million Americans have enrolled in HSAs.

As innovative and popular as HSAs are proving to be, however, they are far from perfect. By improving and expanding them, health savings accounts could be even more effective in helping us reach our objectives.

I believe we need to create more incentives for employers to offer these plans and for individuals to enroll in them. Incentives can be designed to assure adequate coverage and enrollment of those with chronic illnesses.

The President has made it clear that we need to make these plans fairer and available to a larger number of Americans. Individuals that purchase HSAs on their own should have the same tax advantages as those with employer-sponsored insurance. To achieve this, premiums for HSA-compatible insurance policies should be deductible from income taxes and an income tax credit provided to offset payroll taxes paid on premiums for HSA policies. All taxes on out of pocket spending through HSAs should be eliminated. HSA insurance policies should be portable between employers and across State lines. To allow for better individual healthcare decisions, information on price and quality of healthcare must be transparent and readily available. Acceleration of the implementation of an

integrated health information technology system will be critical to these efforts. The President's budget outlines several proposals designed to improve HSAs and to make them more attractive to employers and employees. The employer community also has developed a set of proposals designed to improve HSAs. The Senate should give serious consideration to all good ideas to make health savings accounts work better.

These are important goals.

Health savings accounts are a good thing for our citizens, and they are a good thing for the economy.

HSAs will make health insurance less expensive in the long run, which is the best thing we can do to tackle the problem of the uninsured in this country.

They will make the health care sector of our economy more user-friendly and more efficient.

They will give workers more choice and more flexibility in their choice of plans and in deciding where they want to work.

In short, they would help to bring our health care system into the new economy.

In 1980, most people in this country had rabbit ears on their televisions and a choice of three channels.

Today, we have the internet. We have cell phones. We have ATMs on every block.

Yet, in some ways, our system of employer-provided health care is a dinosaur. It dates back to a policy decision made to assist employers during World War II and it is not aging well. There are too many Americans without employer-provided health insurance, and those with it are routinely frustrated with the level of customer service.

The Bush administration estimates that under current law, the number of Americans with HSAs will grow to 14 million by 2010. By improving the program, however, we could see this number go as high as 21 million.

As a member of the Finance Committee, I am deeply interested in working with my colleagues to help improve HSAs in the coming months and years. The President's proposal represents a unique opportunity to make health care in this country more equitable, more affordable, and more cost-effective.

I urge my colleagues on both sides of the aisle to join me in these efforts.

I believe we would all be better off if we would do so.

#### HONORING OUR ARMED FORCES

FIRST LIEUTENANT GARRISON AVERY

Mr. HAGEL. Mr. President, I rise to express my sympathy over the loss of Army 1LT Garrison Avery, from Nebraska. Lieutenant Avery died of wounds he suffered when an improvised explosive device detonated near his military vehicle while on patrol in Baghdad, Iraq on February 1. He was 23 years old.