it will start Monday at 10 o'clock in the morning. It is one of the rare instances in this body where we have a set time. That time is 50 hours. We are now down to 45 hours. It is also unique in that the time for voting does not count against the budget resolution. So there is a lot of work to do on this budget, and there will be a lot of amendments offered.

A couple of days ago I met with a group of ministers from a host of Protestant denominations. The reason they came to meet with me is they are extremely concerned about President Bush's budget. They shared with me their observations of it, and they based their presentation to me on a story from the Gospel of Luke in the New Testament.

In this story, there is a rich man and a poor man who lived in the same vicinity, and the poor man, Lazarus, was very poor. In life, the rich man lived a grand life and paid no attention to the poor man, or poor people generally, refusing to come to the poor man's aid when he should have. But in death, we are told in Scripture, it was Lazarus who went to Heaven and the rich man who did not.

Their purpose in sharing this story with me was to point out the immorality—that was their word: ''immorality''—of turning a blind eye to economic injustice. And they wanted to make a larger point about the Bush 2006 budget, which, as they put it, has ''much for the rich man and little for Lazarus.''

When you examine the Bush budget through a moral lens, as they were doing, you can clearly see the injustice and the lack of values in this budget.

The President is proposing that we make deep cuts in many programs that are important to working men and women, for those in real need. And why? To pay for large tax breaks for the very wealthy and to provide a variety of giveaways to special interests.

In his budget, the President is ignoring the lessons of the Gospel, the lessons there of the rich man. For example, the President's budget cuts health care for the most vulnerable citizens. The budget would cut Medicaid, which ensures that more than 50 million children, pregnant women, elderly, and people with disabilities have access to the medical services they need. At the same time, the budget maintains a slush fund with billions for HMOs. That is not right.

The President's budget also calls for cutting education. More than 48 education programs will be affected, with the cuts exceeding $1 billion. So our children will suffer. At the same time, the budget calls for opening a precious wilderness area in Alaska for the oil and gas industry. That is not right.

The budget cuts benefits for veterans. The men and women who served our Nation with such bravery and courage over the decades, the people who have put their lives on the line on behalf of this Nation, are going to have to pay more for their health care. At the same time, the administration wants to protect the drug industry by denying Medicare the right to bargain for lower prices. That is not right.

The budget cuts the COPS Program. It is an over 90-percent cut. That is the program that helps communities hire police officers to keep streets safer. So our men and women in uniform and the neighborhoods they serve will suffer. At the same time, the budget does little to close the special interest loopholes that are allowing big corporations to avoid paying taxes. That is not right.

The budget underfunds environmental protection. At the same time, it lets big polluters off the hook from paying the cost of cleanups. That is not right.

The budget fails to adequately fund the National Family Planning Program, which provides critical health care services to low-income women and helps reduce the number of unintended pregnancies. At the same time, it continues to support so-called health savings accounts, which are tax shelters for the wealthy that fail to meet the needs of those of modest means. That is not right.

America is a country that values everyone, the worker just as much as the CEO of the largest company in America. And most Americans would agree it is not right to cut health care for children and the elderly, cut education, cut benefits for veterans, cut law enforcement, while handing out a wide variety of giveaways to special interests and the powerful. That is not just bad policy, it is wrong, it is immoral.

Unfortunately, the budget resolution approved yesterday by the Budget Committee, with a few changes in the margins, is based largely on the President's deeply flawed budget. I think we can do better. I think we can create a budget that is as good for Lazarus as it is for the rich man.

Next week, we will take up the budget resolution, as I have indicated. We will work to make it better. But if the last couple weeks is an indication, there will be marching orders given to the majority, and they will march down here and vote against veterans, against children, against women, and against education generally.

So we will do our best. We will present these issues to the American people, and the American people will see what is happening in this country. The programs that are important to this country are being starved, starved at the expense of the American people. And the tax cuts go on.

Our goal is to turn this budget into a moral document for which we can all be proud, a document that truly reflects our Nation's priorities and the values of the American people.

I suggest the absence of a quorum.

The PRESIDENT pro tempore. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

Mr. ROBERTS. Mr. President, I understand we are in morning business.

MORNING BUSINESS

The PRESIDING OFFICER. Under the previous order, there will be a period for the transaction of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The Senator from Kansas is recognized.

SERVICEMEMBERS CIVIL RELIEF ACT

Mr. ROBERTS. Mr. President, I rise today to share with the Senate a story that I truly hope is the exception to the rule. It begins last year, when a member of one of Kansas's local fire departments was called to active duty in Iraq. Certainly, that is no unique happening where today in every State people are called to service, whether they be in the service or National Guard. This gentleman, Mr. Steven Welter, and his wife have worked hard to make a good life for themselves and their three children. They live in the small community of Osawatomie, KS—it is a very fine community—where they are surrounded by friends and family. They recently purchased their first home.

Well, knowing that with Mr. Welter called to active duty they might face some real challenges meeting their mortgage payment, they contacted their mortgage provider to make them aware of their situation and to seek relief under the Servicemembers Civil Relief Act.

Now, Congress has long recognized the burden that military duty places on soldiers' lives when they are called to active duty. During the Civil War, Congress placed a moratorium on civil actions that were brought against servicemembers. Today, through the Service-members Civil Relief Act, Congress provides important rights and legal protections to lessen the burden on military servicemembers. A key component of that act, initially passed by Congress 40 years ago as the Soldiers' and Sailors' Civil Relief Act, is to provide the protection for servicemembers whose military service makes it difficult for them to meet financial obligations incurred prior to being called up for active duty. That seems pretty simple. It does not forgive debt. It does not relieve a servicemember of their obligation to meet their financial responsibilities.

Among other protections, the act shields a servicemember or their family from eviction or from losing their home. The Welters sought relief under the act, requesting that their mortgage company work with them to help them

meet their financial obligation. However, the mortgage company responded by sending notice to Mrs. Keira Welter that the company had initiated court proceedings to foreclose on her home. You can imagine this lady's distress. Not only is she worried about the safety of her husband in Iraq, she is now faced with losing her home, with three children, the very scenario the Servicemembers Civil Relief Act is designed to prevent.

Not knowing who to turn to—and she thought pretty hard about it and didn't know who to call—she contacted my office and requested our assistance. After numerous conversations with her mortgage lender, Wells Fargo, I believe we have resolved her situation. I remain concerned, however, that those responsible for complying with the Servicemembers Civil Relief Act are not fully educated about their obligations, and that that problem is nationwide.

What is particularly appalling about this situation is that the mortgage company initially claimed they were unaware of the Servicemembers Civil Relief Act, a law that has been on the books for 40 years. They further claimed that ''they just can't be expected to keep up with everything that goes on in Washington.''

I can appreciate that last sentiment on a lot of different fronts. But ignorance is no excuse. Every financial institution has a compliance officer whose job it is is to ensure that financial institutions comply with laws and the regulations. Lord knows, I often hear from our financial institutions, banks, savings and loans, and others, about the regulatory burden our Government does place on them. Not only do they have to read all of the paperwork and the burdens and regulations; I think they have to weigh them. I appreciate those concerns, especially in the small banking community. I once spent an entire day in my hometown bank in Dodge City learning the ins and outs of what a compliance officer does. She described her job as being a ''bad news bear.'' She had to go to loan officers and say, whoops, here is another regulation you have to put up with. I know that is not an easy task.

However, today's example of egregious disregard for a 40-year-old law, and one we amended 2 years ago to provide additional protection to our military men and women, is simply unacceptable.

Let me be clear. I know our Nation's financial institutions do support our men and women in uniform. That is a given. I am also confident that they understand their obligation and responsibility to comply with this act, and that most do so. In Kansas, I know many financial service providers, and they all know that the Servicemembers Civil Relief Act is not only the law, but it is the morally right thing to do. They live in the same town. They attend the same church. They share the military family's concerns when somebody from their hometown is called to active duty, and they are so rightfully proud when they come home.

I also want to be clear it is not only financial institutions that are responsible for complying with this act. Landlords and other creditors also have certain obligations in this regard as well. I recognize that with many service members called to active duty, raising awareness of the requirements of the Servicemembers Civil Relief Act is necessary. We need a lot more education. Congress should encourage anybody who is working with a servicemember called to active duty, or that servicemember's family, to make sure they are aware of their obligation under this act.

Let me also take this opportunity to commend the efforts of many organizations who are working with the military families on base, veterans organizations, support organizations, and others, to ensure they receive the protections that are provided for under this act, and to provide other assistance to families of our servicemembers. That is a real win-win story all across this Nation.

I recently learned from a member of the VFW, who works with military families, who stressed that ''education about the protections that are provided under the act is key.'' Too many military families have experienced instances where a landlord, unaware of this act, sought to evict the family while the soldier was on active duty. That is egregious.

I am calling on the Office of the Comptroller of the Currency, the OCC. I hope they can see their way clear as to what they should be doing in this regard, and others who have responsibility for enforcing this act—by the way, the acronym is SCRA—to strengthen their enforcement in education of this important law. Any military family who has a mortgage with a national bank and who needs relief under this act can contact the OCC's consumer assistance group if they have difficulty with their bank. That number is 1–800–613–6743. Right off the bat, I can suggest that they need an easier number to remember. I feel as though I am on television trying to sell something here—and I am. It is education for our service members. Again, the number is 1–800–613–6743.

I am also going to visit with my colleagues on the Veterans Committee, the Banking Committee, Armed Services Committee, upon which I serve, and all who have jurisdiction under this act, and ask them to review what Congress can do to ensure that this situation doesn't happen to other military families.

So today I share this story to reassure our military men and women in uniform that we will make certain the protections provided in the Servicemembers Civil Relief Act are enforced. This act is intended to ensure that when a wage earner is called to active duty, their family has financial security and other protections provided for in the act while they are deployed. It means a soldier fighting in Iraq can better focus on his or her mission, without the added stress of wondering if their family is financially secure at home. We owe nothing less to our men and women in uniform who answer the call to duty.

Mr. President, I yield the floor.

The PRESIDING OFFICER (Mr. ISAKSON). The Senator from Alaska is recognized.

Mr. STEVENS. Mr. President, I ask unanimous consent that I be permitted to speak for up to 30 minutes.

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

OIL IN ALASKA

Mr. STEVENS. Mr. President, I come to the floor this morning because of the misinformation being spread, particularly through the press, in the past weeks on what is called ANWR. It is the area in the 1½ million acres of our arctic coast that has been set aside since 1980 for oil and gas development. I have been involved in this issue almost since the beginning of my career. I want to talk a little bit about the history of this area.

In 1923, President Harding withdrew 23 million acres for the Naval Petroleum Reserve Number 4. That did not include the area of the arctic we are dealing with today, but it was the first indication to the Nation that there was tremendous oil and gas potential in the northern region of Alaska. We were a territory then, and this withdrawal came right after the teapot dome scandal. So even then there were indications of places in the United States where there were areas that could be explored or developed for oil.

This withdrawal was important because the Navy used a great deal of oil. They used to take it right out of the ground in Alaska and pump it right into Navy vessels. They burned the real crude oil at that time. It was essential to develop and use the Alaska resources for national defense. The whole concept of Alaska has played a strategic role in national security throughout its history, particularly beginning in 1923. Incidentally, that was the year of my birth. So I have been around during this whole period.

In 1943, as World War II was going on, the Secretary of the Interior issued Public Land Order 82, which withdrew all of the public and non public lands in Northern Alaska—encompassing over 48 million acres. One of the reasons stated by the Secretary at that time was that tremendous amount of oil and gas that might be in northern Alaska were necessary for use in connection with the prosecution of the war.

As a matter of fact, history shows that in about 1919, there was a group of people who went to the northern area of Alaska along the arctic coast and started staking mining claims, claiming the oil in those lands. That led