

NC, the Community Culinary School, which I visited last month, recruits students from social service agencies, homeless shelters, halfway houses and work release programs. Just around the corner from the U.S. Capitol, students are hard at work in the DC Central Kitchen's culinary job training class. This is a model program, which began in 1990, and it is always a privilege for me to go over to the Kitchen and meet with folks who have faced great adversity but are now on track for a meaningful career. Earlier this year, I visited on their graduation day, and the graduates were so excited they were dancing in the kitchen. They were ready to start good jobs.

Of course, for the DC Central Kitchen, Charlotte Community Culinary School and other hunger relief organizations to carry out their mission, they must have food. To this end, I am very pleased that Senator GRASSLEY and Senator LUGAR have joined me as co-sponsors of my food donation amendment included in the managers package. My thanks to Chairman BAUCUS, and a special thank you to Ranking Member GRASSLEY, as well as their staffs, for working with me in this effort. My amendment addresses four tax issues that will encourage food donations and volunteering to help the hungry.

First, my amendment extends a provision from the Pension Protection Act that allows any taxpayer to claim an enhanced deduction for donations of food. This deduction is set to expire at the end of the year; my amendment extends it for 2 additional years.

Second, my amendment allows restaurants to qualify for this deduction. Unfortunately, a drafting error excluded most restaurants from utilizing this deduction due to their tax structure. My amendment corrects this problem and provides restaurants with an extra incentive to donate food for hunger relief.

Third, it simplifies the rules that allow farmers and ranchers to take advantage of this deduction for donating their products.

Finally, my amendment allows volunteers to receive a tax deduction for mileage incurred while transporting food donations. As a former President of the American Red Cross, I know first hand the importance of volunteers—there would be no Red Cross without the 1.3 million volunteers—and I understand that many charities, like Meals on Wheels, depend on volunteers using their personal vehicles to deliver food to countless tables across the country.

In addition, volunteers who glean and transport food could benefit from this tax deduction measure. Excess crops that would otherwise be plowed under or thrown out are taken from farms and other entities and distributed to the needy. In the Old Testament, in the book of Ruth, we learn that she gleaned in the fields so that her family could eat.

Each year in this country, 96 billion pounds of good, nutritious food is left

over or thrown away. Gleaning helps eliminate this waste. I have gleaned a number of times with an organization called the Society of St. Andrew, the latest being sweet potatoes in Harnett County, NC, in October.

While I have a number of concerns about the farm bill and its impact on North Carolina agriculture, I welcome this bill's hunger and nutrition focus. Especially at this beautiful season of giving and thanksgiving we should remember our 35 million fellow Americans who are struggling just to have enough to eat. The bill's provisions will help us keep up the fight in the battle against hunger. This is a campaign that cannot be won in months, or even a few years, but with a caring Government and a caring people working together, ending hunger in America is certainly a victory within reach.

Mr. President, I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Ms. STABENOW. Mr. President, I ask unanimous consent the order for the quorum call be rescinded.

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

MORNING BUSINESS

Ms. STABENOW. Mr. President, I ask unanimous consent the Senate go to a period of morning business, with Senators permitted to speak for up to 10 minutes each.

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

MORTGAGE FORGIVENESS DEBT RELIEF ACT OF 2007

Ms. STABENOW. Mr. President, I now ask unanimous consent the Committee on Finance be discharged from further consideration of H.R. 3648, and the Senate proceed to its immediate consideration.

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

The clerk will report the bill by title.

The legislative clerk read as follows:

A bill (H.R. 3648) to amend the Internal Revenue Code of 1986 to exclude discharges of indebtedness on principal residences from gross income, and for other purposes.

There being no objection, the Senate proceeded to consider the bill.

Ms. STABENOW. Mr. President, I ask unanimous consent that the amendment at the desk be agreed to, the bill as amended be read a third time and passed, the motion to reconsider be laid upon the table, and any statements relating to the measure be printed in the RECORD.

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

The amendment (No. 3856), in the nature of a substitute, was agreed to, as follows:

(The amendment is printed in today's RECORD under "Text of Amendments.")

The amendment was ordered to be engrossed and the bill to be read a third time.

The bill (H.R. 3648), as amended, was read the third time and passed.

Ms. STABENOW. Mr. President, this is a very important measure we have adopted in the Senate. In fact, today is a very important day for families all across the United States who find themselves in this mortgage crisis that we have been hearing about, that we have been talking about, that we have been meeting about. Two important actions have taken place that will make a real difference in people's lives today. The first was, earlier today, modernization of the Federal Housing Authority, the FHA.

This had not been updated since the 1930s when people were in another time of tremendous crisis, losing their homes.

We have come together today and put forward modernization that will allow more people to be able to get refinancing, to be able to get help and support from the FHA, to be able to keep their homes. That is what we all want, the American dream of keeping our homes, of making sure our families have a roof over their head, that we can invest in equity in a home as part of creating that middle-class dream for ourselves, for our families, and it is how we strengthen the community when we have home ownership.

That is an important piece, and we just adopted the other piece that is very significant, particularly time-sensitive, and that is to make sure that no one who finds themselves in a mortgage foreclosure this year, in 2007, or finds themselves having to refinance their home below the value of their mortgage or through a short sale find themselves in a situation where, on top of losing their home or losing money, they have another tax bill.

Right now, up until the action we took a few moments ago, taxpayers, families across America, would find themselves, for example, in a situation of, if they had a \$100,000 mortgage and they refinanced at \$80,000 or the bank sold their home on a foreclosure at \$80,000, they would find themselves paying taxes on that difference between \$100,000 and \$80,000, that \$20,000 difference. If it was forgiven by the lender, they would pay taxes on that as if it were income. That makes no sense when families are challenged, facing the loss of their homes, struggling to make ends meet—we are coming up to Christmas now—when families are struggling to make sure they have what we all want, to be able to give our children a wonderful Christmas, to be able to have a home for them, a place for the Christmas tree.

There are too many families who now find themselves in a real crisis. I am very grateful to everyone who has been involved in getting us to this point. We have now said loudly and clearly that we understand and we are not going to allow families to have an additional

tax burden as a result of being in a foreclosure or in the middle of the mortgage crisis. And the FHA reform that we passed earlier today says: We want to make it better by providing you alternatives and help to be able to keep your home.

I particularly want to thank, first, my cosponsors of the legislation that is the underlying legislation that has resulted in this action today—my Republican cosponsor, Senator VOINOVICH, who has been just terrific. Both of us come from the Midwest, Michigan and Ohio. We both find ourselves in many similar situations economically, with families who have been faced with the issues of mortgage foreclosure and challenging refinancing situations. I want to thank Senator VOINOVICH, who is key to the place we are today, in getting to this point. He has played an incredibly important role, and I am grateful to him for that. Senator JOHN KERRY has also been very helpful, and his staff; Senator LEVIN, my partner, who is always there, both of us working on behalf of Michigan; and Senators SNOWE, BROWN, HATCH, COLEMAN, SCHUMER, HARRY REID, NELSON, KLOBUCHAR, LIEBERMAN, HARKIN, and SALAZAR.

Of course, we would not be here without our leader, Senator HARRY REID. I know this is a personal concern to him in Nevada. I know that in his State there is a real challenge, as in mine, as it relates to the mortgage crisis, and he has made this a personal priority, and I am very grateful for his support.

Of course, Senator BAUCUS, our chairman of the Finance Committee, without whom, also, we would not be here, if it was not for his leadership, and his partner, Senator GRASSLEY, without their bipartisan working relationship—they are so extraordinary—we would not have an opportunity to address this issue and pass this legislation.

We held a hearing earlier this week, and I want to thank again our Finance Committee chairman for focusing a bright light on this mortgage crisis, what is happening not only in the subprime lending market but in the general economy as it relates to the ripple effect in the housing crisis, and his commitment has brought us to this point. I want to thank him.

I also want to thank Senator JUDD GREGG, who brought this issue to the debate on the farm bill and, frankly, was very instrumental in bringing this focus to the Senate floor, very articulate in explaining what the problems are that families are facing, and he, too, deserves a lot of credit for being a part of the effort to get us to this point and getting the actual bill passed this year.

Finally, I want to thank the White House. I think it is fair to say that there are not a lot of issues in which I find myself on the same side as our President, but this is one of those on which we have worked very well together. I appreciate his staff's good will in working with us to be able to get this done.

This was an important bipartisan effort from top to bottom, and I think we can all be pleased and grateful that we have the opportunity to work together to really get something done. That is what people want us to do. I know our Presiding Officer understands that, that people want us to work together, they want us to understand what is going on in their lives and that it is not just a game, that there are real things that need to be fixed, that we need to solve problems. I know that is why we have come here. The examples today, working together on the Mortgage Debt Forgiveness Act and FHA, are two examples of what happens when we work together.

I am a member of the Agriculture Committee and proudly have worked with our chairman and ranking member and all of the members of the committee to get a farm bill passed, a Food and Energy Security Act that is good for the country, not just for rural America but for all Americans and for our economy.

So this is a day—we have the Department of Defense authorization that was passed—this is a day of good cheer, a day of showing what we can do with the right kind of leadership, and I again thank Senator REID for providing that leadership. He and Senator MCCONNELL, working together on the efforts that we were able to pass today, have made a real difference.

We have, in fact, as it relates to families who find themselves in a very difficult crisis or on the verge of a crisis related to losing their homes, said to them: We not only hear you, but we are going to step up and we are going to help. That is what this bill does. That takes away the tax liability for families. That is what we did earlier today with FHA modernization, and it is a good way to end a very hard-fought week, a very difficult, challenging week, to come together on this Friday to be able to get work done for the American people, and I am very proud we have been able to do that.

I yield the floor.

The PRESIDING OFFICER. The Senator from Pennsylvania.

THE FARM BILL

Mr. CASEY. Mr. President, I wish to thank the Senator from Michigan for summarizing the important issues we worked on today that help the American people. We are grateful for her work on these issues and her great leadership.

I wish to speak just for a few minutes, probably less than 2 minutes, about the farm bill. It is hard to do that because it is such a massive piece of legislation, but suffice it to say that I think when we came to this Congress a year ago—it was a brandnew Congress—we said we were going to focus on change in a new direction. I think the change we have tried to bring is a change of priorities, really. I think this farm bill is evidence of that. It is also

a bipartisan effort, the whole list of things you have already heard on the specialty crops for States such as Pennsylvania, a brandnew part of the farm bill, whether it is the help that our dairy farmers in Pennsylvania will receive—not nearly enough help; we have more work to do there but certainly some new changes there.

The energy title is so important to create the jobs of the future but also reduce our dependence on foreign sources of energy. The conservation and the reform efforts that were made here are important. To highlight something in the nutrition title in this bill, there is more than \$5 billion of new money for nutrition, so needed by families across America.

So I think we can be very proud, and I wanted to say how much I appreciate the work of the whole Agriculture, Nutrition and Forestry Committee. Chairman and Forestry Committee. Chairman TOM HARKIN did a wonderful job. The ranking member, Senator CHAMBLISS, spoke before about Senator CONRAD's contribution as the Budget chair, also sits on our Agriculture Committee. I am grateful that so much work went into this for the people, in my case, of Pennsylvania but also for the people of America.

S-CHIP

Before I turn the microphone over to one of our fellow committee members, and, like the Presiding Officer, a fellow freshman, Senator KLOBUCHAR from Minnesota, who will be coming after me, I want to say one word about the President's veto this week, yet again, the second time, of the State Children's Health Insurance Program.

Once again, he is wrong. Once again, he is going counter to the bipartisan effort in America but especially here in Washington when it comes to parties trying to work together where we could cover 10 million American children. Once again, the President has stepped in front of that.

Unfortunately, in this season of hope, this holiday season, the President has made it much more difficult now to cover 10 million American children. It is a mistake. It is bad for the country. It is certainly bad for those children. But in the long run, it is bad for our future economy. I think the President should talk to members of both parties and try to work something out to get 10 million children in America covered.

I yield the floor.

The PRESIDING OFFICER. The Senator from Minnesota.

SENATE ACTION

Ms. KLOBUCHAR. Mr. President, I rise today first to thank my staff for their wonderful work on the farm bill: Hilary Bolea, who is a very smart young woman, who has been working with us in Washington, DC, and then also Dave Frederickson, experienced—he was the former head of the National Farmers Union who came out of retirement to join my staff in Minnesota. They are quite a pair. My favorite