

Parker, AZ. He was due to return in November. Casey described Andrew as her "hero," and said that he asked her to encourage everyone to send letters to American servicemembers abroad, thanking them for their service and showing their support. Andrew truly had the needs of others always at heart.

Today, I join Andrew's family and friends in mourning his death. Andrew will forever be remembered as a son, brother and friend to many. He is survived by his his father and stepmother, Ernie and Norma Whitacre; his mother and her fiancée, Susan Nunly and Michael Perry; his fiancée, Casey McGuire; his brothers, Ryan Murphy and Justin Miller; his sister, Ashley Williams; and his grandmothers, Mildred Whitacre, Caroline Huffman, Beulah Murphy, and Mary Scott.

While we struggle to bear our sorrow over this loss, we can also take pride in the example he set, bravely fighting to make the world a safer place. It is his courage and strength of character that people will remember when they think of Andrew. Today and always, Andrew will be remembered by family members, friends and fellow Hoosiers as a true American hero, and we honor the sacrifice he made while dutifully serving his country.

As I search for words to do justice in honoring Andrew's sacrifice, I am reminded of President Lincoln's remarks as he addressed the families of the fallen soldiers in Gettysburg: "We cannot dedicate, we cannot consecrate, we cannot hallow this ground. The brave men, living and dead, who struggled here, have consecrated it, far above our poor power to add or detract. The world will little note nor long remember what we say here, but it can never forget what they did here." This statement is just as true today as it was nearly 150 years ago, as I am certain that the impact of Andrew's actions will live on far longer than any record of these words.

It is my sad duty to enter the name of Andrew Francis Whitacre in the RECORD of the U.S. Senate for his service to this country and for his profound commitment to freedom, democracy and peace. When I think about this just cause in which we are engaged, and the pain that comes with the loss of our heroes, I hope that Layton's family can find comfort in the words of the prophet Isaiah who said, "He will swallow up death in victory; and the Lord God will wipe away tears from off all faces."

May God grant strength and peace to those who mourn, and may God be with all of you, as I know He is with Andrew.

SAVING THE AMERICAN DREAM

Ms. STABENOW. Mr. President, the effects of the housing crisis have rippled through our economy, affecting every state in the country. There are currently 1 million homes in foreclosure and in the next 2 to 3 years it

is estimated that 2 million Americans may lose their homes to foreclosure. Few States have felt these effects more than in my State of Michigan. Michigan has one of the highest foreclosure rates in the country at 3.6 percent with 1 in every 353 households receiving a foreclosure filing during the month of May. The high levels of foreclosures, coupled with growing inventories of houses, significant declines in house prices, and a decline in building activity have made efforts for recovery even more difficult. Americans are being squeezed from the grocery store to the gas pump and they desperately need relief. That is why I am pleased to support this bipartisan housing legislation. This bill is a significant step to provide relief to struggling homeowners throughout the country and to stabilize our economy.

It would strengthen the regulatory oversight of government sponsored enterprises, GSEs, and provide FHA modernization reforms to help stabilize the housing finance system and begin to restore confidence to the market. The bill also contains the HOPE for Homeowners FHA refinancing program for at-risk homeowners. The Congressional Budget Office estimates that the program is expected to help 400,000 homeowners at risk of losing their homes to foreclosure. The bill also seeks to keep people in their home by providing \$150 million in additional funding for housing counseling. These funds will help as many as 250,000 additional families connect with their mortgage lender to explore options that will keep them in their homes.

Foreclosures not only affect individual homeowners, but have community-wide ramifications. These properties attract crime and vandalism, which drag down local property values and create losses in wealth built up through home equity. Estimates show that more than 40 million households will see their property values decline as a result of a foreclosed home in their neighborhood. To help communities mitigate these impacts, this bill would provide almost \$4 billion for State and local governments to purchase and rehabilitate foreclosed properties. In Michigan, this would provide \$345 million in additional economic activity and 3,220 new jobs. It would help restore 5,695 properties and raise \$11 million in taxes for the state.

The bill also includes important tax benefits targeted to help the recovery of the housing market. It includes a simplification and temporary increase of the low-income housing tax credit to promote the construction of affordable rental housing. To reduce the growing inventory of unoccupied housing, the bill includes a one-time homebuyer tax credit of \$8,000 to stimulate buyer demand. I am also pleased that the package includes my provision to allow struggling American businesses to invest in the economy and create jobs here at home. It would allow those companies hurting the most to utilize already accumulated tax credits to make critical investments in their businesses and create jobs.

As the housing market continues to deteriorate, I applaud the work of our

leadership in crafting this much-needed housing package. I would especially like to thank Chairman DODD and Ranking Member SHELBY for their leadership and work on this important issue. However, I am concerned with two provisions of the legislation that, if enacted, could have far reaching implications for our Nation's housing policy.

The bill as currently drafted provides for an effective date upon enactment, immediately granting the new GSE regulator power over three very diverse and complex entities. The new oversight system must allow for a transition to ensure there are no lapses in regulatory authority or unnecessary market disruptions. The House-passed version of the bill establishes an effective date of 6 months after enactment, which allows all stakeholders in the housing finance system adequate time to adjust to the new system.

I am also concerned with the language that would restrict the use of the GSEs mortgage portfolios as a source of liquidity for the housing market. The current language includes a bias in favor of the GSEs securitizing loans, which predisposes the regulator from being open to all available options. The portfolios are a critical tool to help struggling borrowers refinance risky mortgages and meet the needs of underserved communities. It is imperative that GSEs have flexibility over their portfolio authority. Without this flexibility, subprime, multi-family and other affordable lending could be hindered during a time when GSE investment is needed most for families and our economy. I look forward to a timely and appropriate resolution to both of these concerns.

This housing package is an important first step to address the crisis facing our Nation and it cannot wait another day. In Michigan, we have been in a recession for too long. Our American dream is turning into an American nightmare for too many families. Working together today, we must save the American dream for the future.

HONORING THE FOURTH OF JULY

Mr. AKAKA. Mr. President, next week Friday will be Fourth of July, 2008.

In 1776, our forefathers forged our country's independence, marking the Fourth of July as our Nation's birthday. Today, 232 years later, we commemorate the democratic freedoms set forth by the signing of the Declaration of Independence. Historically, many before me have taken this moment to reflect upon and celebrate the accomplishments of years passed and the promise of years to come. And while there is much to reflect upon and celebrate, I would like to take this moment to recognize all Americans who, in their own way, work to preserve our liberties and promote democracy.

Today, while we remember the day that 56 individuals gathered in Pennsylvania at Independence Hall—we are

reminded of a critical moment in time when our forefathers shaped a new union, one that broke from the traditional. Our Nation was built on the fundamental principle: "That all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness." As our forefathers endured a life of struggle, but envisioned a life of freedom, we as a Nation must keep in mind the sacrifices that they and others made and the hardships that preserve them.

As we honor individuals who contribute to upholding our civil liberties, we must also take this opportunity to appreciate them for the courage they have displayed to preserve our independence and our freedom. From our armed servicemembers who stand ready to defend our Nation, to 18-year-olds perpetuating our democracy by registering to vote, and to people of all backgrounds around the Nation reaffirming the principle of our union on a daily basis—to all, I pay tribute. Their individual contribution allows us to celebrate our independence every day.

20TH ANNIVERSARY OF BELIN-BLANK CENTER

Mr. GRASSLEY. Mr. President, 20 years ago this summer, the Connie Belin & Jacqueline N. Blank International Center for Gifted Education and Talent Development was established at the University of Iowa. Originally created by the Iowa Board of Regents as the Belin National Center for Gifted Education, the center was made possible by a million-dollar endowment that established the Myron and Jacqueline Blank Chair in Gifted Education, which is held to this day by Professor Nicholas Colangelo. In 1995, the center was renamed the Connie Belin & Jacqueline N. Blank International Center for Gifted Education and Talent Development, honoring a longtime leader in gifted education and a Des Moines philanthropist. In 2008, the Belin-Blank Center celebrates two decades of service to the international gifted education community.

The Belin-Blank Center has earned a strong national and international reputation for its work on behalf of gifted and talented children, which my colleagues know is a subject of great interest to me. Since its inception, the center has pioneered unique and innovative opportunities for students, including academic talent searches designed to discover gifted students; weekend and summer programs on everything from algebra, art, and 3D design to chemistry, creative writing and LEGO robotics; and the National Academy of Arts, Sciences, and Engineering, which provides early admission to the university.

Professional development for educators has been the foundation upon which the work of the center has been

built. Examples of the center's work in this area include producing internationally acclaimed research symposia and developing specially designed coursework for Iowa's teachers to earn a State of Iowa endorsement in gifted education. As a result of the Belin-Blank Center's efforts, more educators today understand that supporting high-achieving students is an important aspect of successful teaching.

The Belin-Blank Center has successfully competed for private, Federal, and State grants. I am proud to say that this includes two Federal Jacob K. Javits Gifted and Talented Education Grants. This program, which I have championed, is designed to improve our ability to meet the unique learning needs of gifted students nationwide. The limited funding is quite competitive and it is a testament to the quality of the Belin-Blank Center's work that it has secured two such grants. The first grant, for the years 2003 to 2006, focused on the discovery and development of giftedness in students who attend alternative high schools and the second, for the years 2005 to 2008, focused on twice-exceptional students, which are students who are gifted and also have a disability. These projects have contributed substantially to our ability to serve these populations of students, who are often overlooked for gifted education programming.

In 2004, the director and associate director of the Belin-Blank Center, Nicholas Colangelo and Susan Assouline, along with Miraca U.M. Gross, a colleague from Australia, published "A Nation Deceived: How Schools Hold Back America's Brightest Students." The landmark report helped move the subject of gifted education and accelerated programs for high-achieving students into the educational mainstream, drawing notice from Time, the New York Times, the Washington Post, and hundreds of other media venues.

An important milestone for the center also occurred in 2004 when the Belin-Blank Center and the University of Iowa's Honors Program moved into a new building, the Myron and Jacqueline N. Blank Honors Center, which is located in the heart of the University of Iowa campus. In bringing the two programs together, the University of Iowa became one of the Nation's first schools to offer kindergarten-through-college support for gifted students under one roof.

As an Iowan and an advocate for gifted and talented education, I am very proud to have such a highly esteemed center in Iowa. For its tremendous contribution to the field of gifted education internationally and for its positive impact on the lives of countless gifted and talented students, the Belin-Blank Center is truly deserving of recognition on the occasion of its 20th anniversary.

TRIBUTE TO GENERAL T. MICHAEL MOSELEY

Mr. CORNYN. Mr. President, I rise today to recognize an outstanding military leader and fellow Texan, GEN T. Michael Moseley. For nearly 3 years, General Moseley has served as the Chief of Staff of the United States Air Force, functioning as the senior uniformed Air Force officer responsible for the organization, training, and equipment of more than 710,000 Air Force personnel—active duty, Guard, and Reserve airmen, and civilians both in the United States and overseas. His service to our Air Force and to the American people has been both distinguished and admirable; he is, by all accounts, an exceptional American, a dedicated public servant, and an outstanding defender of the principles of democracy and liberty for which this Nation stands.

General Moseley was born in Dallas, TX, and grew up just south of there, in the city of Grand Prairie. His family has a long history of serving the people of Texas, and the United States as a whole. General Moseley's father, as a mason, helped build several well-known and prominent buildings in Dallas. His grandfather served the Texas law enforcement community as a member of the Texas Rangers, that legendary organization established in 1835 to range and guard the Texas Frontier. General Moseley hails from a long line of proud and noble Texans, and has greatly added to that legacy with his own distinguished service in the Air Force.

His impressive military career began in the Corps of Cadets at Texas A&M University, where he earned both a bachelor's and master's degree in political science. On his way to becoming Air Force Chief of Staff, he held key staff positions running the gamut from operational to joint to personnel assignments. He served as commander of numerous units and organizations, including the F-15 Division of the Air Force Fighter Weapons School at Nellis AFB, the 33rd Operations Group at Eglin AFB, and the 57th Wing—the Air Force's largest, most diverse flying wing—also at Nellis AFB. He is a member of the prestigious Council on Foreign Relations, and he was even knighted in 2006 at the suggestion of Queen Elizabeth II, in recognition of his outstanding contributions to U.S.-United Kingdom relations while in command of air operations over Afghanistan and Iraq in the early days of the global war on terrorism. His list of medals, other awards, and accomplishments is so long as to preclude mentioning them all here.

Without a doubt, General Moseley's selfless service to the United States, especially in this arduous and vital fight against global terrorism, has been instrumental in securing the safety and liberty of all Americans. And while he will be leaving behind his noble and exemplary career with the Air Force, his contributions and the impact of his leadership will be felt for years to