

IN HONOR OF SISTER DIANE
DONOGHUE ON THE OCCASION OF
HER RETIREMENT

HON. XAVIER BECERRA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 28, 2006

Mr. BECERRA. Mr. Speaker, it is with utmost pleasure and privilege that I rise today to pay tribute to Sister Diane Donoghue, a uniquely committed individual who has contributed over 50 years of her talents and passion toward helping others. On October 5, 2006, community members and leaders throughout Los Angeles will be honoring Sister Diane at a "Legacy Celebration" in recognition of her retirement from the Esperanza Community Housing Corporation.

"Esperanza"—a Spanish word that rolls off the tongue with a powerful vibration—in English means "hope." Throughout the scope of her public service career, Sister Diane has looked into the eyes of those losing hope—teenagers struggling with mental health issues, heroin-addicted women, ailing garment workers without health insurance, and parents with housing eviction notices—and offered the gift of hope. But, as Sister Diane personally knows, offering the gift of hope is not an easy or simple task—it's a grave and serious responsibility that demands the hard work of collaboratively developing real, feasible solutions and tools for success.

Diane Catherine Donoghue entered the Sisters of Social Service in 1955 and began her journey of challenging unjust social and economic forces that has now spanned over 50 years. Her journey led her to the heart of my congressional district and in 1985 Sister Diane became the community organizer for St. Vincent de Paul Catholic Church at Adams Boulevard and Figueroa Street in South Central Los Angeles. When she heard the plea of a family who was about to be evicted to make room for another garment factory, and she listened to other families' troubles finding safe and affordable housing, she took action. Sister Diane worked with the local community to form the Esperanza Community Housing Corporation and within 9 years they completed a \$6.5 million project, Villa Esperanza Apartments, which offers 33 units of affordable housing for large families, a community center, and an on-site Head Start program. Nine additional housing projects, now totaling 165 units of safe, affordable housing, followed as a result of the work of Sister Diane and the Esperanza Community Housing Corporation.

Building on its success, the Esperanza Community Housing Corporation expanded its mission to become a multipurpose social service agency featuring five program areas that address the neighborhood's most pressing needs: affordable housing, community health, education, arts and science, and economic development.

As an economic development project, Sister Diane and Esperanza undertook the task of creating the Mercado la Paloma in South Los Angeles. This dynamic neighborhood-based public market site allows close to 20 low-income entrepreneurs to realize the dream of owning their own business, gives 110 individuals jobs, and provides community gathering space and offices for local non-profits. The Mercado today functions as a vibrant neigh-

borhood center and marketplace because of the leadership and efforts of Sister Diane. The Mercado provides a fitting location to hold her Legacy Celebration.

Not surprisingly, Sister Diane's 50-year public service career has been marked by numerous awards: the Lifetime Achievement Award from the Southern California Association of Non-Profit Housing, the UCLA Alumni Award for Community Service, the Empowerment Award from the Los Angeles Archdiocese, an Honorary Doctorate from Occidental College, and the Courage in Community Award from the McAuley Institute. I would argue though that her greatest achievements are not marked by awards, but by the vastly improved living conditions of those she has served in the community. Her greatest awards are not plaques, but the faces you see entering the Villa Esperanza apartment complex or behind the counter at a shop within the Mercado.

Mr. Speaker, it is with great admiration and pride that I ask my colleagues to join me today to salute this exceptional woman. Romans iv.18 states, "Who against hope believed in hope." Sister Diane Donoghue and her legacy embody this New Testament scripture. Throughout her 50-year public service career, when faced with the needs of the destitute and downtrodden, she believed in hope, helped others believe in hope, and created a path toward positive change in countless lives.

NONADMITTED AND REINSURANCE REFORM ACT OF 2006

SPEECH OF

HON. MAXINE WATERS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 27, 2006

Ms. WATERS. Mr. Speaker, I rise in support of the Non-admitted and Reinsurance Reform Act of 2006, reported by the Committee on Financial Services. I want to thank the Gentledady from Florida, Ms. BROWN-WAITE, for sponsoring this bill and the distinguished Chairman of the Committee on Financial Services, Mr. OXLEY for reporting this legislation out of the Committee.

If any of you have visited the Gulf Region in the last year since Hurricanes Katrina and Rita, you know how essential it is that we come to grips with reality and the potential for a major disaster by reforming nonadmitted and reinsurance in this nation. More than half the City of New Orleans' pre-storm population of 450,000 has not returned to the City, while large areas of the City remain uninhabitable. We were not adequately insured to deal with the aftermath of Katrina and Rita—no more than we are today to address another disaster somewhere else in this country.

We all know that one of the major elements to any recovery after a disaster is insurance, and many of us have heard the horror stories related to the damage incurred as a result of the hurricanes in the Gulf Region. Insurance is one aspect of recovery that we need to be able to rely on after a catastrophe to help make victims whole again. However, on many occasions the reverse has been true, and insurance claims have gone unpaid, or the claims paid have not been commensurate with the damage to the property. In addition, there are many who have not been able to afford in-

surance and have not been covered, or there are those who had limited and inadequate insurance prior to a natural catastrophe. In many places like California, many homeowners decide not to carry disaster insurance at all, precisely because they believe that the government will become involved if a natural catastrophe occurs.

In the Gulf Region, many insurance companies did not offer flood damage insurance. Although homeowners have the option to obtain a policy under various state programs, it is unaffordable for most. Most people do not carry any insurance for protection from disasters for this reason. In New Orleans, only one-half of the households had flood insurance under the government's National Flood Insurance program.

This bill will create more uniformity among the different state insurance programs by streamlining the regulation of nonadmitted and reinsurance activities. This would be accomplished primarily through preempting various state laws. While these state laws would not be replaced with federal law, laws from other states or model laws of the National Association of Insurance Commissioners (NAIC). Further, the bill requires a GAO study of the non-admitted insurance market. Currently, rather than requiring consumers who may be unable to find insurance from a licensed insurer to go without insurance, states have allowed consumers to purchase insurance from non-licensed insurers. These nonadmitted or surplus line insurers provide insurance for natural disasters. Disaster insurance is regulated and taxed by the state by placing requirements on the brokers who initiate the transactions. Because non-admitted and reinsurance policies are different from state to state, this bill will allow for "harmonization" of state laws. It will bring some sanity to the insurance marketplace, particularly where disasters are concerned. Many states have seen a dramatic increase in the cost of non-admitted and reinsurance forcing some businesses to relocate, resulting in unemployment and lost revenue. Therefore, I urge my colleagues to support this bill.

TRIBUTE TO LARRY SANDERS

HON. LYNN A. WESTMORELAND

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 28, 2006

Mr. WESTMORELAND. Mr. Speaker, I rise to offer a tribute to a great Georgian and a great American. Larry Sanders has been a fixture of the Columbus community for more than 20 years.

Larry moved to Columbus 22 years ago and began to work with the Columbus Regional Healthcare System and eventually moved to the CEO and board chairman positions. Throughout his service, Larry has been involved in a wide spectrum of community activities, including serving as chairman of the Columbus Chamber of Commerce, and serving on the boards of the Boy Scouts, Columbus Rotary, and Leadership Columbus.

He was recently recognized as a recipient of the Chattahoochee Council of the Boy Scouts of America Distinguished Citizen Award. In receiving that award, he joins the ranks of such luminaries as former Senator Sam Nunn. The