

old. I talked to his mom and learned his history. He left school to support his family, so he was on his way to sell some cigarettes near the street where a car bomb exploded. This little child got broken hands and broken legs.

"The doctor told me they might have to amputate one of his legs, and I can't imagine what it means for a 10-year-old boy to live with one limb. He didn't even get enough time to finish school or to play soccer or to do all the activities like little boys do.

"I think it's time to stop it and do something really positive for these innocent people. If we think about the new generation, starting with the boy I mentioned before, you can imagine a whole generation of disabled people. They have and been punished for doing nothing. They're innocent civilians who are just hoping to live like any other human being on earth."

Sheila Sebron is a disabled African American Air Force veteran. She wrote this. "PTSD is not to be taken lightly. It's a devastating illness that robs its victims of free will and imposes a slow death sentence that kills the human spirit.

"I get caught in these loops in my mind and get stuck thinking about part of a thought without being able to finish the thought. Thanks to finally getting the treatment I needed for my PTSD, I can now break the cycle of being trapped in my mind and can communicate verbally."

She also writes, "War harms everyone it touches: soldiers, civilians, refugees, family members and friends. No one escapes the trauma."

Personally, I was a medical doctor, a psychiatrist and a Navy veteran who treated combat soldiers returning from Vietnam. Sheila Sebron is right. No one escapes without trauma. But there is hope, and treatment is available for PTSD.

I've never met Sheila Sebron, but I'm very proud of her. She's a brave U.S. soldier who put her life on the line twice for her country, once in uniform, and now in print as she tries to tell others and save them by telling her story.

PTSD harmed many serving in Vietnam and in the First Gulf War. But as many as 50,000 soldiers serving in the Iraq war will come home with PTSD.

PTSD is a mental wound as real and as serious as a shrapnel wound from an IED. Soldiers need and deserve our help and support.

The book is called, *Voices in War-time*. I urge every American to pick up a copy and read it.

The SPEAKER pro tempore (Mr. ALTMIRE). Under a previous order of the House, the gentleman from Texas (Mr. POE) is recognized for 5 minutes.

(Mr. POE addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

HOMEOWNERS INSURANCE

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Mr. BILIRAKIS) is recognized for 5 minutes.

Mr. BILIRAKIS. Mr. Speaker, before I begin, I'd like to wish a happy birthday to my son, Michael, who was born on June 7, 1993. He's 14 years old today. What a wonderful boy he is. I'm so proud of him; great student, all around great person, great athlete as well. He takes after my father, Congressman Mike Bilirakis, who he was named after.

Mr. Speaker, it is with great frustration and disappointment that I rise today. It has been 3 years since the devastating 2004 hurricane season that ravaged my State, which forced homeowners insurance rates to skyrocket to unmanageable levels. And this body, unfortunately, has not acted.

Along with many of our gulf coast colleagues, I have pleaded with the Democrat leadership to act on legislation which might ease this financially crippling crisis. Of course, this body has not acted.

Countless of my constituents have implored me to help relieve this crisis so they do not have to leave the areas they love. They wish to raise their children and retire in the great State of Florida, but they fear that simply it will not happen because they can't afford it. We must act, Mr. Speaker.

The front page of today's Wall Street Journal forewarns of the impending economic emergency if we have another major hurricane here in the United States. The story correctly notes, and I quote, "If insurers of last resort face major storm losses, those costs could spread to a broad cross section of the public." This is just another warning given to this Congress that something must be done immediately. We must act.

Mr. Speaker, I will submit the entire article for the RECORD.

One of the areas most affected by this crisis is Pasco County in Florida, my district. Last month, the County Commissioners passed a resolution calling for Congress to take action.

Mr. Speaker, I would like to submit the entire resolution for the RECORD.

Mr. Speaker, the following are excerpts from the Pasco resolution, and I quote.

"Whereas, the National Association of Insurance Commissioners, the Southern Governors Association, the Florida Legislature, as well as other State legislatures across the country," this is not just a Florida problem, as you know, Mr. Speaker, they "passed resolutions recognizing the importance of developing additional insurance capacity to ensure the viability of coverage for catastrophic natural perils by endorsing the concept of a national disaster plan; and

"Whereas, Hurricanes Katrina, Rita and Wilma caused over \$200 billion in total economic losses, including insured and uninsured losses; and

"Whereas, the United States Federal Government has provided and will continue to provide billions of dollars and resources to help our Nation recover from catastrophes, and

"Whereas, multiple proposals have been introduced in the United States Congress over the past decade to address catastrophic risk insurance, including the creation of a national catastrophic reinsurance fund,

"Therefore, be it resolved by the Board of County Commissioners of Pasco County, Florida, it supports the adoption of legislation by the United States Congress to create a reasonably priced national reinsurance program that will help Americans find private insurance protection from natural catastrophes for their homes while reducing the demand on governmental resources," that's key, "to assist victims after an event occurs."

This is a bipartisan issue, Mr. Speaker. I know you agree.

Mr. Speaker, along with cosponsoring legislation to establish a national catastrophic fund, I introduced legislation to provide tax incentives for Americans to strengthen their property. Enactment of my bill, H.R. 913, will reduce homeowners insurance rates and could help save lives.

I implore this body to act on these and other insurance-related bills to help Americans who are in need. I pray that it doesn't take another Katrina-type catastrophic event before the body heeds my request. Let's go to work.

The material previously referred to by Mr. BILIRAKIS is as follows:

[From the Wall Street Journal, June 7, 2007]

AS INSURERS FLEE COAST, STATES FACE NEW THREAT

(By Liam Plevin)

As hurricane season gets under way, a dramatic shift in the way homeowners insure against disasters could pose a big financial risk in several coastal states.

Private insurers have been fleeing the shoreline, wary of costly storms and often fed up with government regulations that prevent them from pushing rates higher. In more than a dozen states—from Texas along the Gulf of Mexico and up the East Coast to Massachusetts—an odd breed of carriers known as "insurers of last resort" is filling the void.

These last-resort insurers, which cover people the private sector won't, issued more than two million policies to homeowners and businesses in hurricane-prone states last year, about twice as many as in 2001. Over that same five-year period, their total liability for potential claims has increased roughly threefold, topping \$650 billion. Meanwhile, a separate federal flood-insurance program has seen its liability jump by two-thirds since 2001 to just over \$1 trillion.

The sum effect: Much of the risk associated with hurricane coverage is shifting to the broader public and away from private companies and coastal homeowners.

It's unusual for several reasons. At a time when financial markets are becoming increasingly adept at spreading risk, states and the federal government are concentrating it on a massive scale. The shift contrasts starkly with the federal government's

effort to make individuals assume more risk and costs in other areas, such as retirement and health-care plans.

Last-resort insurers are created by state governments, although they operate much like other insurance companies. Many of them are set up as associations, which actually write policies that cover hurricane damage from wind, among other standard threats. Any insurer that sells property insurance in the state must also be a member of the association.

But these insurers also differ in significant ways. They often don't have deep financial reserves, leaving other private insurers, and sometimes taxpayers, to help foot the bill for huge claims.

In a catastrophic situation, for instance, the associations are often authorized to impose assessments on all their member insurers. That can translate to rate increases or surcharges for policyholders throughout the state—not just in places hit by a storm. And after recent hurricanes in Florida and Louisiana, lawmakers tapped state coffers—and hence taxpayers—to help defray losses incurred by last-resort insurers.

The system “shifts the risk literally from those who are most at risk . . . to individuals who are at less risk or even at no risk,” says Robert Hartwig, president of the Insurance Information Institute, an industry trade group that plans to release a report detailing the growth of last-resort insurers.

States have a strong economic incentive to make coverage available, since most banks require insurance before they write a mortgage. If policies are tough to obtain, states could miss out on the revenue that comes with development—particularly on choice coastal property. Moreover, the states face political pressures from homeowners who want to be sure they have affordable insurance.

The government's role in homeowners insurance has long been a hodgepodge. Each state has its own regulator which typically sets or approves the rates insurers can charge.

Many insurers of last resort were established starting in the late 1960s, when urban riots led private insurers to shun some inner-city properties. Today, they cover a broad spectrum of homes. Generally, they aren't backed by state budgets.

While the rates charged by last-resort insurers can be high, they're generally not steep enough to invite competition from private insurers.

“There's no competition anymore,” says Melanie Tringali, whose second home about half-a-mile from the water on Cape Cod is covered by Massachusetts' insurer of last resort, the Massachusetts Property Insurance Underwriting Association. Ms. Tringali switched in 2005, after her insurer told her agent it was no longer writing policies on the Cape. Ms. Tringali says the 1,000-square-foot house costs about \$1,300 a year to insure.

Massachusetts hasn't been hit by a major hurricane since 1954. But in the wake of severe storms elsewhere, some forecasters believe that could change. Companies that build computer disaster models say the losses could be enormous, which has frightened many private insurers all along the Eastern seaboard. On the Massachusetts coast, private firms such as Hingham Group and Quincy Mutual Fire Insurance Co. are cutting back.

As a result, some 43 percent of homeowners on Cape Cod and nearby islands are now covered by the Massachusetts association. It issued more than twice as many policies last year as five years prior, and its liability more than quadrupled, to \$92 billion.

Insurers of last resort in other states have seen similar growth. In Texas, liability al-

most tripled. In North Carolina, it quadrupled. In Rhode Island, it was up sixfold.

A severe storm in Galveston, Texas, site of a deadly 1900 hurricane, could cost the Texas Windstorm Insurance Association, the state's insurer of last resort, as much as \$8 billion, officials there say. The association and its member insurers would be able to cover about \$700 million in losses. Beyond that, it would need to ask all its member insurers—even those who don't write coastal coverage—to make up the huge shortfall. If insurers did have to chip in at that point, they would be permitted to recoup the funds through years of tax credits—a potentially big hit on the state budget.

“It's scary as hell,” says James Elbert, an independent insurance agent who recently retired as chairman of the association's board.

The current situation represents a reckoning for years when states saw extensive waterfront growth, due in part to low insurance premiums. For a three-decade stretch starting in the early 1970s, private insurers were writing policies more or less freely along the water and relatively few major storms hit. Coastal development boomed.

Florida offers a glimpse into what could happen down the road. In the wake of recent storms that prompted many insurers to limit their exposure, the state's last-resort insurer is growing—and assuming more risk.

When the 2004 and 2005 hurricanes slammed its coast, the state's insurer of last resort, Citizens Property Insurance Corp., suffered heavy losses. It hit its own policyholders—and eventually even those insured by other companies in the state—with \$2.7 billion in premium surcharges. Florida legislators also allocated \$715 million to hold down fees.

Since last year, Citizens has continued its massive expansion, writing roughly 15,000 to 20,000 new policies a week. As a result, it could be on the hook for significant losses if major storms roll in. A direct hit on Miami could cost tens of billions of dollars, much of which would be borne by Citizens—now the largest property insurer in the state.

Some believe the federal government might be called upon in the event of severe losses. Washington is already taking on additional risk through the National Flood Insurance Program. Under that program, insurance agents sell special government-backed policies that cover water damage from floods, including from hurricanes. (Flood damage is generally excluded from policies issued by private insurers, which typically only cover wind damage from storms.)

Last year, the number of federal flood-insurance policies rose by 12 percent from 2005, when Katrina hit, mostly due to double-digit growth in hurricane-prone states such as Mississippi, New York, Louisiana and Texas.

Tom Lasater, a retired high-school principal in Galveston, has separate insurance policies to cover both flood and wind damage. He's got reason for caution. In 1900, a storm drove tides 8 to 15 feet high and inundated Galveston.

Today, Mr. Lasater pays about \$1,000 a year for \$225,000 worth of wind coverage from the Texas Windstorm Insurance Association on his two-story brick house, which he says is 13 feet above sea level and sits behind a 14-foot-high seawall. His former insurer said it would not renew his policy after Hurricane Rita ravaged the area in 2005. With the windstorm association, he says his premium is lower, though he'll have to pay more out of pocket through his deductible before coverage kicks in.

As for flood insurance, Mr. Lasater says he pays roughly \$200 a year for his policy from the federal program. He says he only decided to buy it after Hurricane Katrina, when he

saw insurers trying to deny claims by arguing that damage was caused by water, not wind. “It was affordable, and I figured, ‘Why take a chance?’” he says.

A number of states, including Texas, are concerned about what could happen if their last-resort insurers face a significant deficit. Like officials in Florida, lawmakers in some states are also facing deep public anger about the rising cost of insurance on the coast.

“There's a catastrophe playing out with my constituents,” says Robert O'Leary, who represents much of coastal Massachusetts in the state Senate. The private market, he says, “is sort of shriveling.”

In South Carolina, the state's insurer of last resort has seen its liability nearly triple since 2001. The insurance commissioner, Scott Richardson, backed a plan to eventually lure more private insurers to the coast. A former insurance agent in Hilton Head, S.C., Mr. Richardson argued that premiums charged by the last-resort insurer were typically too low. Yesterday, state lawmakers approved legislation that will require the insurer to charge “adequate” rates.

The legislation also gives tax credits to insurers that offer wind coverage on the coast. That could cost the state budget \$6 million to \$10 million, and possibly more, Mr. Richardson says. “If it makes a company go in and write 100 policies in Charleston, it's worth it,” he says.

RESOLUTION NO. 07-214

By the Board of County Commissioners; A Resolution by the Board of County Commissioners of Pasco County, Florida, Supporting the Adoption of Legislation by the United States Congress for a National Disaster Plan to Provide a Comprehensive Legislative Solution to the Problems Presented by Natural Catastrophic Exposures for the Benefit of all Americans.

Whereas, several entities including the National Association of Insurance Commissioners, the Southern Governors Association, the Florida Legislature as well as other state legislatures have passed resolutions recognizing the importance of developing additional insurance capacity to insure the viability of coverage for catastrophic natural perils by endorsing the concept of a national disaster plan; and

Whereas, there have been significant insurance and reinsurance shortages, resulting in dramatic rate increases for consumers and businesses, and significant disruptions in the availability of catastrophe insurance around the country; and

Whereas, Hurricanes Katrina, Rita and Wilma, which struck the United States in 2005, caused over \$200 billion in total economic losses, including insured and uninsured losses; and

Whereas, the United States Federal Government has provided and will continue to provide billions of dollars and resources to help our nation recover from catastrophes, including hurricanes, tornadoes, earthquakes, blizzards and other disasters, at huge costs to American taxpayers; and

Whereas, the United States Federal Government has a critical interest in ensuring appropriate and fiscally responsible risk management and pre-planning for catastrophes through measures such as mitigation and improved building codes; and

Whereas, multiple proposals have been introduced in the United States Congress over the past decade to address catastrophic risk insurance, including the creation of a national catastrophic reinsurance fund and the revision of the Federal tax code to allow insurers to use tax-deferred catastrophe funds.

Now, therefore, be it resolved by the Board of County Commissioners of Pasco County,

Florida, in regular session, duly assembled, that said Board hereby supports the adoption of legislation by the United States Congress to create a reasonably priced national reinsurance program that will help Americans find private insurance protection from natural catastrophes for their homes while reducing the demand on governmental resources to assist victims after an event occurs.

Done and Resolved this 8th day of May, 2007.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Ms. WOOLSEY) is recognized for 5 minutes.

(Ms. WOOLSEY addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

UNANTICIPATED GOOD RESULTS (WHEN WE LEAVE)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. PAUL) is recognized for 5 minutes.

Mr. PAUL. Mr. Speaker, I would like to discuss the irrationality of our current foreign policy and the expected concrete benefits of changing that policy.

First, we need to look at the inconsistent and counterproductive way we currently treat other nations. We reward and respect nations with nuclear weapons. Look at how we treat Russia, China, Pakistan, India and North Korea. Our policies serve as an incentive for rogue nations to achieve a nuclear capability. Saddam Hussein was so convinced of this that he pretended he was on the verge of getting a nuclear weapon. Iran is now doing the same thing, yet our CIA assures us they have quite a ways to go before they have a nuclear capability.

Without our "remaking" the Middle East, Iran would have less incentive to develop a weapon. And under the NPT, Iran has a right to pursue peaceful use of nuclear power.

The foolishness of our foreign policy has us spending money in Pakistan, a military dictatorship with nuclear weapons, which is harboring Osama Bin Laden. The irony that taxpayers are paying to help protect Osama Bin Laden is astounding. For all the so-called reasons we threaten Iran, the same logic could apply to Pakistan many fold and, for that matter, even to Saudi Arabia, from where 15 of the 19 hijackers came.

A changed policy in the region would greatly diffuse the boiling conflict now brewing with Iran. Just an announcement, if they believed us, of a move toward diplomacy and plans to move our troops and Navy out of this region may well lead to a sharp drop in oil prices.

But credibility is the key. If no one believes we're sincere in altering our foreign policy of militarism to that of peaceful relationships with all who desire it, it won't work.

Credibility would depend on us discontinuing building permanent bases in

Iraq. We don't need a single base in the entire Middle East to protect U.S. security. Having bases there only jeopardizes our security.

The embassy we're building in Iraq, the largest in the world, a virtual fortress, nearly the size of the Vatican, should be donated to some Iraqi organization that might make good use of it. A small office with a few personnel would send a signal of our intent not to rule the Middle East for decades to come.

The economic benefits of a foreign policy of nonintervention are extraordinary. The wars that result from meddling in the internal affairs of other nations cause much greater economic harm than most people imagine. The cliché that war is a stimulus to economic growth is blatantly false.

The billions of dollars saved just in the last decade if we weren't in the Middle East could have been spent here at home improving the conditions of all Americans, or would have prevented our huge national and foreign debt from exploding to historic records.

Inflation, though denied by our government as being a serious problem, would be greatly reduced. We shouldn't forget, the big inflation of prices from our spendthrift ways for this war is yet to come.

Without a war going on in the Middle East, we can rebuild our Armed Forces, now run down from this prolonged war. This would certainly help the National Guard and our Reserves to rebuild and re-equip.

It's estimated that 90 percent of our Army and National Guard is poorly equipped. A new policy would return our National Guard to the States to be available when an emergency comes, no longer leaving the States high and dry because these troops are in Iraq.

Some of these dollars saved and personnel brought home could be redirected toward border protection here in this country. The border guards sent off to Iraq to train Iraqis in border control could return to their proper function here in the United States.

The constant and growing dissent here in the United States over the war would disappear. Though not as bad as in the 1960s, it's a growing problem that can't be ignored.

The threat of terrorism would be greatly reduced, as the evidence is overwhelming that our foreign policy of intervention, occupation, bombing and sanctions is the main incentive for radical insurgents to commit suicide terrorism.

Those who misled us into the war in Iraq continually claim that, yes, that's true. Mistakes were made. But now the reason we must stay is to clean up the mess we created, while never admitting that the mess gets worse and the costs go up the longer we stay.

The time has come for a change. A message that our diplomatic doors are open and the preemptive war option is off the table would be a powerful message of peace and hope, not only to the Middle East but to the entire world.

The nay-saying warmongers who preach inevitable and long-lasting conflicts must be marginalized. The time for change is now.

□ 1815

The SPEAKER pro tempore (Mr. ALTMIRE). Under a previous order of the House, the gentleman from Oregon (Mr. DEFAZIO) is recognized for 5 minutes.

(Mr. DEFAZIO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Utah (Mr. BISHOP) is recognized for 5 minutes.

(Mr. BISHOP of Utah addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

GLOBAL WARMING

The SPEAKER pro tempore. Under the Speaker's announced policy of January 18, 2007, the gentleman from Washington (Mr. INSLEE) is recognized for 60 minutes as the designee of the majority leader.

Mr. INSLEE. Mr. Speaker, I have come to the floor this evening with Mr. CLEAVER of Missouri, and perhaps others will join us, with a message of optimism in the face of a great challenge that our country faces. And we have faced many challenges, but one of the more pressing for ourselves and our grandchildren is the issue of global warming, this concern that our increased carbon dioxide and other gasses is going to result in significant climactic shifts. And the science, of course, has been very disturbing recently about this threat.

But we have come to talk about a message of optimism that our country ought to have in our ability to solve this problem. And it is a large problem. It is perhaps certainly more global than we have ever had outside of war. But we today want to talk about why we believe America is ready to face that challenge, why we believe America is capable of succeeding in beating global warming, and why we believe the effort to defeat global warming will ultimately benefit the United States economy by allowing us to lead the world in new clean energy technologies.

And I would like to, in preface to our comments today, just set the stage about what the challenge is and why we believe the solution is one that Americans are fully capable of obtaining.

First, the challenge. The challenge, of course, is that we have created a condition where we may double the concentration of carbon dioxide in our atmosphere by about 2050, twice as high as carbon dioxide has ever been since before pre-industrial times. And, of course, all of the scientists in the