

disasters in terms of human hardship and economic loss. In fact, 75 percent of Federal disaster declarations are related to flooding.

Before I discuss the merits of the legislation, I would like to talk briefly about the process that is being considered. We are debating a huge expansion of an already struggling existing Federal program, and yet we have not been able to have our amendments out on the floor to have an open and frank discussion about this.

I would like to accept the chairman's offer to continue to work on the amendments that were not allowed to be offered, and I hope that we can see democracy being served by letting everybody's voice be heard.

In 1968, Congress established the National Flood Insurance Program, NFIP. The program is a partnership between the Federal Government and participating communities. If a community adopts and enforces a floodplain management ordinance to reduce future flood risk to new construction, the Federal Government will make flood insurance available to that community. Today, NFIP is the largest single-line property insurer in the Nation, serving nearly 20,000 communities and providing flood insurance coverage for 5.4 million consumers.

Mr. Chairman, recent events have underscored the need to reform and modernize certain aspects of the program. While the NFIP is designed to be actuarially sound, it does not collect sufficient premiums to build up reserves for unexpected disasters. Due to the claims resulting from Hurricanes Katrina and Rita, the NFIP was forced to borrow \$7.6 billion from the Treasury, an amount it estimates it will never be able to repay. Consequently, NFIP sits on the GAO's High-Risk Programs list, which recommends increased congressional oversight. Additionally, the 2005 storms shed light on the problem of outdated flood maps, resulting in many homeowners in the gulf region being unaware that their homes were located in floodplains.

To address these and other concerns in 2006, the House overwhelmingly passed flood insurance reform legislation. Earlier this year, Chairman FRANK and Representative JUDY BIGGERT introduced legislation identical to that bipartisan bill. That bill includes many reforms, including the phasing in of actuarial rates, but unfortunately, the flood insurance bill that the majority chose to move out of the Financial Services Committee was amended to incorporate legislation offered by the gentleman from Mississippi (Mr. TAYLOR) which expands the NFIP to include coverage for wind events.

Mr. Chairman, no Member of this House was more personally affected by the 2005 hurricanes than Congressman TAYLOR. I do not, and no one questions his sincerity or his commitment to assisting those who have lost everything they owned in these storms. While I share his concern over the rising costs and outright unavailability of homeowners' wind coverage in some areas, I have three principal objections to linking wind insurance to the reform of the National Flood Insurance Program.

First, expanding the program increases liabilities for taxpayers while decreasing options for customers or consumers. Properties located along the eastern seaboard and gulf coast represent \$19 trillion of insured value. Shifting the risk on even a portion of these properties to the troubled NFIP could expose taxpayers to massive losses. The fact is that insurance will choose not to engage a compet-

itor that does not pay taxes, has subsidized borrowing costs, and is not required to build a reserve surplus and is protected from most lawsuits, State regulation and enforcement.

Second, adding wind coverage to the NFIP will exacerbate the program's well-documented administrative problems. Both the Department of Homeland Security and GAO have criticized the NFIP for being understaffed, not having adequate flood maps and not collecting sufficient information on wind payments when claims were submitted for flood damage. Expanding the portfolio further before much-needed reforms are in place is premature.

Third, no consensus yet exists about the necessity or desirability of creating a Federal wind insurance program. In testimony before our committee, representatives of flood management groups, the insurance industry, environmental organizations, Treasury and FEMA all expressed agreement that a comprehensive study of the proposed wind insurance mandate should first be commissioned to provide Congress with a better understanding of the possible implications this expansion could have for consumers, NFIP and the market.

Mr. Chairman, we must not let the desire to meet every perceived problem with a new Government program drive us towards premature actions that yield unwanted consequences. The NFIP's mission should not be expanded, exposing taxpayers to massive new risks, until reforms are in place and adequate study has been conducted.

In addition to the above reservations, I have serious concerns with the effect the addition of wind coverage will have on communities that are now relying on NFIP. This program is already financially unstable, yet we are about to add \$19 trillion of risk. Despite this fiscal instability, States like West Virginia, that I represent, will still rely on the program to provide assistance in the case of serious flooding. Thankfully, there have not been major problems this year, but since I was elected to Congress in 2000, there have been nine federally declared flooding disasters in West Virginia. In 2001 alone, FEMA provided \$17 million in assistance to my State, and between 2004 and 2006 the National Flood Insurance Program received and paid more than \$30 million in claims from West Virginia flood victims.

There are serious needs in West Virginia and across the Nation for the flood insurance program. We should be modernizing NFIP so it can become financially stable, not jeopardizing its existence by exposing it—and our taxpayers—to trillions of dollars of liability.

PAYING TRIBUTE TO THE LAS
VEGAS CHAMBER OF COMMERCE

HON. JON C. PORTER

OF NEVADA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 2, 2007

Mr. PORTER. Madam Speaker, I rise today to honor the Las Vegas Chamber of Commerce. The Las Vegas Chamber of Commerce has been serving the Las Vegas community as the ultimate business resource in Clark County since its inception in 1911. Their mission to strengthen, enhance and protect businesses, alongside their values of leadership, excellence, integrity, and innovation work together to convey their vision to be an advocate for the State of Nevada.

The Las Vegas Chamber of Commerce is the largest, most influential business organization in the state of Nevada and the third-largest local Chamber of Commerce in the United States. Its membership exceeds 6,700 members. 85 percent of these are small business owners with 25 or fewer employees.

The Las Vegas Chamber of Commerce is an organization of business leaders who work to improve their community and the area's business climate. They are governed by a volunteer board of trustees, and the chamber thrives off of the support and involvement of its members which is open to all businesses. The Las Vegas Chamber of Commerce provides for its members vast benefits such as networking opportunities, political advocacy, and heightened credibility to name a few. The Las Vegas Chamber of Commerce works diligently for its members by promoting a strong local community, providing opportunities for their businesses to grow, and enhancing commerce through community stewardship.

Madam Speaker, I am proud to honor the Las Vegas Chamber of Commerce. I would personally like to thank all of those participating for taking time out of their lives in order to come to Washington, DC and meet with Congressional Leadership. The dedication and service of the Las Vegas Chamber of Commerce should set an example for all businesses, and members of the community alike. I applaud all of their efforts and look forward to watching their future accomplishments.

IN HONOR OF BRANDON AND
SPENCER WHALE

HON. JASON ALTMIRE

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 2, 2007

Mr. ALTMIRE. Madam Speaker, I rise today to honor Brandon and Spencer Whale, brothers from Ross Township, Pennsylvania. I met these two young men when they visited my office on behalf of the American Heart Association and was impressed to discover that, before the age of 10, they had both created inventions to improve the lives of hospital patients.

At only the age of 8, Brandon developed a medical device that is used to this day. Brandon made improvements to an electrode bracelet used to transmit a patient's vital heart data to the hospital from the patient's home. The standard bracelet was too big for his mother's small wrists, so Brandon discovered a way to modify the bracelet for different wrist sizes and enhance its conductivity.

Brandon's younger brother, Spencer, created a device to secure IV drip strands to children's toy cars. Spencer, at the age of 6, got the idea after watching parents push IV poles behind their kids while they raced through the hospital's play rooms in toy cars. Spencer found a way for the toy cars to bear the weight of the medical equipment and, as a result, all toy cars at Children's Hospital of Pittsburgh are now equipped with Spencer's IV holders.

Spencer and Brandon have been inducted into the National Gallery for Young Inventors. At the time of their induction they were the two youngest inventors ever inducted into the National Gallery for Young Inventors. They serve

as examples for children everywhere that anyone, no matter what age, can make a difference. I thank Brandon and Spencer for their contributions to the lives of hospital patients, and I wish them all the best in the years to come.

STATEMENT ON THE NAZI WAR
CRIMES AND JAPANESE IMPERIAL
GOVERNMENT RECORDS
INTERAGENCY WORKING GROUP
FINAL REPORT TO CONGRESS ON
THE UNITED STATES KNOWLEDGE
OF NAZI WAR CRIMES

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 2, 2007

Mrs. MALONEY of New York. Madam Speaker, on Friday, September 28th the Nazi War Crimes and Japanese Imperial Government Records Interagency Working Group presented to Congress its final report on the United States' knowledge of Nazi war crimes.

First, I want to thank the Archivist, Mr. Allen Weinstein, for serving as the chair of the Interagency Working Group. I would also like to thank his staff at the Archives for all of their hard work on this project throughout the years.

I am also grateful to the IWG's public members—Tom Baer, Richard Ben-Veniste and former Congresswoman Liz Holtzman. They have all performed a great service for our Nation. They undertook a 7-year, nearly \$30 million, government-wide effort to locate, declassify, and make publicly available U.S. records of Nazi and Japanese war crimes. We now have their final report.

This project really was an example of government working well. So many different agencies and branches came together to work on it. I want to thank all of the government agencies—the FBI, CIA, Defense Department, Treasury Department, and others. Without their help, we wouldn't have a report in hand. This part of the process wasn't always easy going—this I realize—but so many staff members throughout all of these important agencies worked hard on this project. It would be impossible to name them all, but they all deserve our thanks.

I—and indeed the whole world—was shocked to discover that Kurt Waldheim, one-time U.N. Secretary General, was a Nazi. The critical question that followed was how much information did the U.S. Government have about Waldheim's actions during the war and before he became head of the U.N.? And why wouldn't they reveal it? I introduced the Nazi War Crimes Disclosure Act back in 1994 to get to the bottom of important questions like these. From the start, there was great opposition to the bill from the intelligence community. But in 1996 we were able to pass a Sense of Congress in support of the bill. And, with the help of former Senator DeWine and former Congressman Horn, the bill finally passed in 1998. Former counsel to Mr. DeWine, Louis DuPart also deserves credit and thanks for helping to write the bill that finally passed. Peter Levitas, another DeWine staffer, deserves thanks for helping to shepherd the bill through its different iterations.

In 2005, we expanded the War Crimes Disclosure Act to cover the Japanese crime docu-

ments, and extended it an additional 2 years to give the IWG more time to do its work. As a result of it, more than 8 million pages of government documents have been declassified and opened to the public.

The declassified records include the entirety of the operational files of the Office of Strategic Services—the predecessor agency of the CIA—and more than 163,000 pages of CIA materials of a type never before opened to the public.

One of the IWG's aims was to uncover documentation that would shed light on the extent to which the U.S. Government had knowingly used and protected Nazi and Japanese war criminals for intelligence purposes. In fact, the IWG found that there was a closer relationship between the U.S. Government and war criminals than previously known. This revelation, while difficult to accept, is crucial to the understanding of our Nation's history.

Researchers, private citizens, in fact anyone who is interested, are now able to comb through the documents that will bring us closer to the truth of the Holocaust. Moreover, as the Archivist of the United States, the Honorable Allen Weinstein explained when presenting to Congress IWG's final report, "Perhaps more important even than the declassified records, this effort stands as a lasting testimony to the fact that declassifying significant documents such as these will not impede the operations of government. Indeed, the work of the IWG should set a new standard for declassification."

In today's world, our government faces enormous pressure—not only from our own agencies but also from foreign intelligence agencies—to keep all records out of the public realm. In the end, disclosure of these files and records is better for our intelligence agencies and better for history.

Madam Speaker, the best chapters of our history provide a model for great democracy and leadership. Our worst chapters show us the dark consequences of apathy and intolerance.

A TRIBUTE TO DANIEL
"PANADERO" OCHOA

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 2, 2007

Mr. LANTOS. Madam Speaker, I rise today to honor one of the most successful participants in a U.S. sponsored program for former gang members, who was brutally murdered in the prime of his life. On September 17 in Guatemala City, Daniel de Jesus Ochoa Vasquez was shopping with his wife when unknown assailants came from behind and shot him in the head, killing him instantly.

Five years ago, Daniel Ochoa sought refuge at a home for at-risk youth run by the Alliance for the Prevention of Crime, an initiative begun with support from the U.S. Agency for International Development, USAID. He left his gang, and soon graduated to teaching other at-risk youth the baking skills he had learned there, thus gaining the nickname "Panadero," or "Baker". Like many of the estimated 14,000 youths involved in gangs in Guatemala, Daniel Ochoa grew up in poverty, and lacked family support and educational or economic opportu-

nities. He soon turned to gangs for social support, a source of livelihood, and protection. His father abandoned his family when his mother was pregnant with their third child; he grew up in a neighborhood without potable water or electricity; dropped out of school after the fourth grade to work full time as a bricklayer's assistant at age 11. By age 13 he joined the M18 gang. In the 5 years he spent in the gang, he landed in prison 12 times, turning 18 in a jail cell. He explained that his last time in jail scared him enough that he decided to leave the gang. Many gang members who decide to leave their past life behind take refuge in a church; Daniel left on his own accord, at considerable risk to himself.

Last year Daniel was selected as 1 of the 10 members of the "Desafio 10: Paz para los Ex" ("Challenge 10: Peace for Ex Gang Members") reality TV show, a program through which USAID and the Guatemalan private sector helped former gang members find new ways to make a living. With ongoing support from USAID's Youth Alliance program, "Panadero" established and ran a successful shoe repair and shine business in which he took great pride. He had gone back to school and planned to attend college with the money he earned from his shop. He impressed many people with his honesty, hard work, and courage. Daniel provided authentic testimony that it is possible for a young man to turn his life around if he has the will and is given an opportunity. He gladly shared his story with such visitors in the hope that other youths would continue to be given such opportunities for a new life, and that USAID and other donor agencies would continue to reach out to at-risk youth. As one of those who worked with him said, "Through his example 'Panadero' has confirmed the value of working with youths who have abandoned gangs and decided to take a new path in life."

Daniel's finest hour was his trip last May to Washington to address a group of business leaders and policymakers, including Guatemala's Vice President Eduardo Stein, at the Guatemalan Embassy. With the help of the U.S. Embassy in Guatemala, Daniel obtained a last minute Department of Homeland Security waiver to allow him a visa to travel. Daniel's talk motivated the Guatemalan Embassy to begin to raise funds for a tattoo removal project. Daniel may have been killed because he was mistaken for a gang member: a possibility, because of the tattoos on his hands and neck, which he had hoped to have removed.

Daniel once said that he did not want to be just "a former gang member," and he achieved that goal. A week before his death, Daniel volunteered as an election observer with Mirador Electoral, a Guatemalan civic coalition that monitors elections. Mirador Electoral has demanded an investigation into his death. He showed that an "ex" can be an active as well as law-abiding citizen. He sought a better life not just for himself and his family, but also for Guatemala. Daniel Ochoa was not only a rehabilitated ex-gang member; he was a rehabilitated human being.