

first armored division controlling that, General Carelli, who is now the Corps commander there. I have been up here to the Kirkuk area where the mother of all generators sits there producing electricity 24 hours a day, every day, a gas-fired generator plant. There is work done all over this area. We have gone back and reflooded the swamps where the swamp Arabs lived that were dried up and drained by Saddam Hussein. They have moved back into that area. About 8,000 square miles were drained; we got about 4,000 square miles put back in. We have done a tremendous amount to improve the environment there in Iraq, and 80 percent of the violence is confined to Baghdad and 30 miles within Baghdad. So why would we be concerned that we can't control this or we can't manage this?

I would point out that, in 1944, on December 22 of 1944, the 101st airborne was surrounded at Bastogne, and the Nazis demanded that the 101st surrender. And General McCollum's response was a retort, it was "Nuts." The Germans didn't know how to understand that, Madam Speaker. But what it meant was: We are staying here. We have got you right where we want you. You are all around us. We can hit you. We can fire and hit you in any direction.

And the Americans underwent a relentless artillery barrage, but the response, the rhetoric, "Nuts" prevailed. And General Patton's Army was able to relieve the 101st Airborne. The 101st today contends they didn't need the help; they would have liked to just whip the Germans themselves.

That was the spirit we had in this country and our fighting personnel in December of 1944. When they were surrounded, and it was hopeless, they said, "Nuts." Now we have Baghdad surrounded and we have Baghdad penetrated, and all we have to do is maintain stability there, and we have people talking about surrender. And I think they are nuts, Madam Speaker, to talk about surrender with all of this investment in blood and treasure, to be so close to success and victory here, and to be waffling and go wobbly at a time when you need a spine and you need courage.

To bring this supplemental appropriations bill with all of these strings attached that are designed to appease the 75 or 76 members of the Out of Iraq Caucus and the left-winged liberals here in this Congress, not because of their leadership on war but because of their position on other issues, I think, is a disservice to the American people. The American people know how important this is. And the fathers and mothers, the widows and widowers, and sons and daughters of those who have given their lives for Iraqi freedom and a safer future for Americans must be respected and honored.

As the father of a son who was killed over there, a Gold Star father from California said to me, and his name was John, he said, "It is different now.

You can't pull out of there now, because that soil is sanctified by the blood of our children. You must stick with this battle and succeed and not lose your will."

As a major from Kentucky said to me the last time I was there, "We appreciate your prayers. We have everything we need to do what we have to do. We have all of the weapons we need and the clothing and the food and the training that we need, and all of the support that we need. So when you pray for us, pray for the American people. Pray that the American people understand this enemy that we are up against. Pray that the American people don't lose their resolve. We will not lose ours."

#### INSURANCE ISSUES IN WAKE OF KATRINA

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

Mr. TAYLOR. Madam Speaker, I have the great fortune to represent the people of south and coastal Mississippi, and I never want to miss the opportunity on their behalf to thank the other people of our great Nation for the help that has been provided to us in the wake of Hurricane Katrina, both individuals, Rotarians, college kids. But so many people have just been magnificent in their helping South Mississippi after the storm, and we want to thank you.

There has, Madam Speaker, unfortunately been a group that has been particularly unhelpful to the recovery of south Mississippi, and that is the insurance business, in particular the property and casualty business around the country.

I want to bring to your attention just one of the many of the thousands of homes in south Mississippi that were destroyed by the storm. The people there had insurance, contrary to what the Wall Street Journal will tell you. They had insurance against flood. They had insurance against wind. And when the storm came, they thought they were covered. And they woke up the day after the storm, and their homes were gone.

This is a sketch of Will Clark's home in Pass Christian, Mississippi. Being very fond of his place, he hired a local artist to sketch it. This is what it looked like the day before Katrina. That is what it looked like the day after.

Will, being a good businessman, had \$250,000 worth of homeowners insurance on his home. The folks from State Farm, within a few days of the storm, came to his property, looked around, said they saw no evidence of wind damage, despite all the things you see knocked down by the wind, and paid him nothing on his insurance claim. A \$250,000 policy paid him nothing.

The next homeowner I want to bring to your attention is the home of Mr.

and Mrs. James Scanlon. This is what it looks like. The Scanlons had \$304,000 worth of insurance on this home. The day after Katrina, it looked like that. The Scanlons were with Nationwide Insurance Company. Nationwide paid them \$13,000 on that damage. For those of you who have done some remodeling yourselves, you know that \$13,000 might replace that front door and maybe that window; \$304,000 worth of insurance paid them \$13,000.

The third one I want to bring to your attention is the home of Ms. Diane Quinn in Biloxi, Mississippi. To give you the magnitude of this storm, it stretched all the way from New Orleans to Mobile, Alabama. This is what Mrs. Quinn's home looked like the day before Katrina. She had \$249,000 worth of insurance with Allstate Insurance Company. The day after the storm, her home looked like that.

Within days of the storm, in addition to all the other trauma she had been to, the folks from Allstate, I believe that is "The Good Hands" folks, came and told her that they would give her \$10,000 for the loss of her home.

Mr. Speaker, there is zero Federal regulation of the insurance industry. When people came to me with claims like that and said, "What can you do for me," I had to give them the unfortunate answer, "Absolutely nothing." But it wasn't just these folks who were harmed by the storm, you see; it was every American.

The people that did pay claims was our Nation's flood insurance policy. The Nation's flood insurance policy is written in a way that we hire the private sector to sell that policy, and we hire the private sector to adjudicate the claim in events like this.

The problem that came in is, when those insurance agents went to those three properties, and even though the Navy tells us we had 5 hours of hurricane-force winds before the water got there, the insurance agents said, "We see no evidence of wind damage. So, therefore, we are not going to pay you on your homeowner's policy; you have to pay your flood policy."

Under the law, they are required to have a fair adjudication of the claim. And yet, at the same time that they require our Nation to have a fair adjudication of the claim, folks like State Farm and Nationwide are sending out memorandum to their claims adjusters, and this is a quote: "Where wind acts concurrently with flooding to cause damage to the insured's property, coverage for the loss exists only under the flood coverage." That means that not only these folks were cheated out of their homeowners policies, but you as taxpayers were cheated to pay claims that should have been paid by the insurance industry.

Now, the folks who run that company, a gentleman by the name of Ed Rust to be particular, rather than expressing remorse for what his company did to the people of America, was rewarded this year with a \$9,890,000 bonus

for telling folks like that, "We're not going to pay you."

Madam Speaker, this needs to be investigated. There are claims adjusters who were so disgusted with what they saw and what they did to individuals that they have turned the insurance industry in for this fraud that has been perpetrated upon the American people.

Madam Speaker, this Democratic Congress needs to keep faith with the people of America and investigate this, because I am convinced that the biggest Katrina fraud of all was ripping off the American taxpayer to the tune of billions of dollars.

□ 1600

#### DISASTER RELIEF FOR AFFECTED AREAS IN CALIFORNIA

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

Mr. COSTA. Madam Speaker, I, too, feel, as I believe most Americans do, for those who have been impacted by the effects of the disaster that occurred with Hurricanes Katrina and Rita. And my colleague and good friend from Mississippi makes, I think, strong arguments that it is part of our responsibilities as representatives of the people's House, to, in fact, respond to needs and crises when natural disasters occur.

My district, the 20th Congressional District in California, includes the heart of California, some of the best farm land in the country, from Fresno in the north all the way down to Bakersfield in the south.

I rise this afternoon to address the concerns, the deep concerns that our constituents have because of a lack of Federal support in declaring Federal designation disaster status for the 31 counties in California that were impacted by the freeze that took place in California between January 11 and January 16.

Now, this is a disaster of significant proportions. Unlike a hurricane or a tornado, as we have witnessed recently in other parts of the country, a dramatic freeze takes on different visual effects. But the damages and the impacts to families and their children and people with farms and farm workers, *compesinos*, can be just as devastating.

Since January 11, January 16, doing our due diligence, Governor Schwarzenegger has declared 31 counties in California available for Federal designation disaster. Yet, we have gone now 6 to 7 weeks without the Federal Government responding. It believes now the total cost of the impact of this freeze to the farms, to the citrus industry, to the vegetable industry is totaling over \$1.3 billion and growing.

These farm workers, these *compesinos*, are out of work. These farmers have their life holdings in these citrus orchards. The communities, the economic impacts are reverberating throughout the communities within these 31 counties.

Last Friday, we had a listening session on the impacts of agriculture. We had members from the foodbank in California, the Fresno County foodbank, Sarah Reyes, an old friend and former colleague of mine. She indicated that over 3,100 households, which contain over 14,700 individuals, over 7,425 children under the age of 5 years of age or less, have been provided food because these folks have no jobs, because there are no jobs available, because the citrus industry and related industries have been devastated by this freeze.

It goes on. You know, in places like Orange Cove and Parlier and Reedley and Selma and places in Tulare County, we have seen the need to provide food for families increase 1,000, 2,000 percent. The UFW, faith-based organizations have chipped in. The State has paid millions of dollars. But yet the Federal Government response has been lacking.

We have had bipartisan support from Members of the California congressional delegation, by both our United States Senators. Congressman NUNES and myself have introduced an Impact for Freeze Relief for those farm workers, those farmers, their families and the businesses and these small communities. Yet the President has yet to declare, since January 11 through January 16, that these counties are deserving of Federal designation disaster relief.

But in the meantime, my colleagues, since December 19, 14 other States have been declared Federal designation disaster areas. Nebraska, December 19, for severe winter storms; Kansas, January 28, severe winter storms. The President, on January 7, declared both those States disaster areas. Missouri, Oklahoma, Florida, Illinois, Washington State, winter storms, mud slides, tornadoes, all deserving, I believe, and the President believed, for Federal designation disaster status.

Yet, 7 weeks later, California, that complied with all the requirements under the Federal law in which our Governor made the request, now finds itself, 7 weeks later, without the sort of Federal designation status that we deserve as taxpayers to the Federal Government.

We ask the President, please respond as you have responded in 14 other cases in these other States. Our citizens need the support and the same sort of help that we have given to other parts of the country.

So I ask, once again today, for the President to respond to FEMA and to produce the Federal designation disaster relief that our citizens in California deserve and need for those farmers, for their families, for those farm workers and for the communities they live in.

#### 30-SOMETHING WORKING GROUP

The SPEAKER pro tempore. Under the Speaker's announced policy of Jan-

uary 18, 2007, the gentleman from Florida (Mr. MEEK) is recognized for 60 minutes as the designee of the majority leader.

Mr. MEEK of Florida. Mr. Speaker, it is an honor to come before the House once again. And as you know, the 30-Something Working Group, we come to the floor two, three, sometimes four times in a given week, in a legislative week, to share with the Members some of the issues that we are working on and some of the issues that we must tackle here in the 110th Congress.

As you know, the work of the 30-Something Working Group has been going on now for, going on close to 4 years of hard work and making sure that not only the will of the American people prevails in this House, the people's House, this U.S. House, but to make sure that we act, we legislate in an accountable way; also bring about the kind of oversight, and put us on the new direction that we need to be in several of the areas that we face now, such as Iraq, such as making sure that we have affordable health care, making sure that we have a clean environment, making sure that we take care of our veterans. And fiscal responsibility is the backdrop of the overall accountable flag that we stand under.

Mr. Speaker, a lot has happened in the last couple of weeks, and a lot has happened since the 110th Congress took control of the U.S. House of Representatives, Democratic control, and working in a bipartisan way.

I spent a lot of time on the floor in the past talking about the bipartisan votes that have taken place here on this floor because I think that it is something that we should all be proud of. I am not talking about proud Democrats. I am talking about Republicans, Independents that are paying attention to this process, Democrats, first time voters. Individuals that are thinking about voting should be encouraged about the spirit that we have here in the U.S. House of Representatives and making sure that we bring work products that a majority of the Members can vote for, and that means Democrats and Republicans.

These are a few of the votes that I just want to highlight here once again: implementing the 9/11 Commission recommendations, H.R. 1, which was the first bill, Mr. Speaker, we spoke of that we had the opportunity to lead. When I say "we," I am saying the Democratic majority, to be able to bring to the floor, which was a bipartisan 9/11 Commission. And it was a book that many read, and one of the New York Times bestseller books. Passed 299-128, with 68 Republicans voting for it.

Raising the minimum wage, H.R. 2, which was the second bill in this 110th Congress, this Democratic Congress that came up. Again, we must be reminded that the vote was 315-116, with 82 Republicans voting with the Democrats on that particular measure.

Funding for enhancement of stem cell research, H.R. 3, again, bipartisan vote, 253-174.