

paddle later in life. While she loved any sport on television, watching her beloved Redskins was her real passion. Once in the 1970's, during the Redskins' heyday, she and Dad were in Europe when the Redskins were playing an important Monday night game. My Dad awoke about 5 a.m. on the Tuesday morning—11 p.m. Monday night Washington time—to find Mom lying very still on the floor next to their bed. Alarmed, he called out to her, only to be told to "Be quiet, Stan!"—because she was listening to the 'Skins on the Armed Forces Network using a transistor radio she brought for the occasion, and reception was better on the floor.

But, as much as we laugh about those stories now, the most remarkable thing is that Mom's role as spouse never once kept her from performing well her other life's goal as a mother. In the first twenty years of their marriage, the family lived in ten different houses, in four states, and on two continents. Change was a constant in our lives, as it was for all service families of that era and today. But no matter where we were or what house we were in, we always knew that home was where Mom was. Dad traveled or was deployed frequently in those years, and though his strong persona was never far from our thoughts, Mom was never far from our sides—and always on our side. I remember Dad at many of my Little League games, but I remember Mom at all of them, and I can still see her, vividly, running along the fence with her arms held high as I circled the bases after my first home run at the McLean Little League fields.

But one thing Mom left out of the album those many years ago was a goal she achieved nonetheless—world's greatest grandmother. While I do not recall a lot of gum, candy, soft drinks, or Pringles in our home growing up, there were entire shelves—lower shelves, of course—and a separate refrigerator filled with whatever her grandchildren's little hearts desired. For those who can join us at our home for the reception after Mass, you will be treated to a Eunice Kimmitt menu that will include these and many more of her favorites. What a gift it was and is that the grandchildren and she—as well as my Dad—got to know each other so well. And she was so very proud of her grandchildren, and fiercely protective of each of them.

Mom was a person of deep and abiding faith. She was raised Methodist in Napoleon, Missouri, in a church whose hymnals were in German, so it was big news in that small town when she returned from Germany in 1947 as a pregnant Catholic married to an Irishman from Montana. And, just like naturalized American citizenship, no one appreciates the Catholic faith like a convert who embraces the faith later in life on their own initiative. From weekly confession—even when my Dad was in Korea and the confessional sessions must have been brief—through weekly Holy Communion when she was homebound, and then Last Rites just before she died, Mom's faith was an integral part of her being and thus the legacy she leaves to all of us.

Indeed, I am firmly of the view that my mother was and is a saint. I am as sure of that fact as I am of any tenet of my faith. For 16 of the 18 years our brother Tom lived after his accident in 1985, Mom spent an average of six hours a day with him, every day of every year, whether in Arlington, Washington, Alexandria, or Richmond, as we, led by her, sought the best possible care for Tom. That is over 35,000 hours, or 4 full years, at Tom's side. Many in the Church today visited Mom and Tom at some point during that period, and I am sure felt, as did I, that we were privileged to be in the presence of two of God's most blessed children,

now reunited by and with Him. And I would like to offer particular thanks to Father Roos and the St. Agnes community, who were so attentive to Tom and Mom during those many years when Tom was just down the road at Cherrydale Nursing Home.

So, if Holly is right—that Dad met Mom at the Pearly Gates last Friday with a cigarette, glass of wine, and a to-do list—I am pretty sure that Mom told Dad, after hugging him, Kathy, Margaret, and Joe, that sitting down to continue her personal Scrabble tournament with Tom was at the top of her to-do list. And as they sat down for their first game after a twenty-year break, I know Tom's first words to her were, "Mom, thanks. I always knew you were there."

And I also know that at 2:30 p.m. this afternoon, they and Dad will all say, as they did so many years in person, "Go Army, Beat Navy!"

COMMENDING THE SERVICE OF PAUL H. BEA, JR.

• Mr. LAUTENBERG. Mr. President, I rise to thank a dedicated public servant for his service to the people of New Jersey. Mr. Paul H. Bea, Jr., has been Washington representative for the Port Authority of New York and New Jersey for over 25 years, serving as a voice of the Port Authority here in Washington, DC.

As a former Port Authority Commissioner, I can tell you that this agency is the most complex regional transportation agency in the country. It runs three major airports that handled almost 100 million passengers last year. It operates the largest seaport on the east coast of the United States and the second largest container gateway in the country. It runs a bi-state mass transit system and maintains under its care and responsibility such landmark assets as the Lincoln Tunnel, the Holland Tunnel, the Bayonne Bridge, the George Washington Bridge, and the World Trade Center complex in lower Manhattan.

Mr. Bea has provided lawmakers and policy makers advice and information on a variety of topics including the Federal budget, aviation, surface transportation, tax, and trade issues, but he has developed a particular expertise in the field of maritime, port security, and environmental matters. Through Paul's work with the New Jersey and New York congressional delegations on behalf of the Port of New York-New Jersey, he has contributed to the improvement of both the underwater infrastructure and the Hudson-Raritan estuary.

In 2002, Paul became chairman of the Coastwise Coalition, a public-private sector partnership that works to educate policy makers on the potential of domestic waterborne transportation to enhance the capacity of the national transportation system.

In 2004, he was invited by the U.S. Secretary of Transportation, Norman Y. Mineta serve on the Maritime Transportation System National Advisory Council. His principal efforts on that panel involve coastwise shipping, intermodal freight transportation, and waterway issues.

Mr. Bea's experience in Washington dates back to 1970, when he arrived to work on the staff of the late Congressman Edward J. Patten from New Jersey. He was responsible for Federal budget, appropriations, energy, environment, transportation and other issue areas.

In 1978, Mr. Bea went to work as a Washington representative for New Jersey Governor Brendan T. Byrne on environmental and energy concerns, which were a focus of President Carter's administration at the time.

I am very grateful for Mr. Bea's service at the Port Authority. His capable representation has helped the Federal Government navigate through some very tumultuous times for our country, including the 9/11 terror attack on the World Trade Center, and the bombings at the same location in 1993.

On behalf of the people of New Jersey, I thank Mr. Bea for all he has done and will continue to do to make our country a safer, more secure, and efficient place to live and conduct business, and I wish him well.●

MESSAGES FROM THE PRESIDENT

Messages from the President of the United States were communicated to the Senate by Ms. Evans, one of his secretaries.

EXECUTIVE MESSAGES REFERRED

As in executive session the Presiding Officer laid before the Senate messages from the President of the United States submitting sundry nominations which were referred to the appropriate committees.

(The nominations received today are printed at the end of the Senate proceedings.)

EXECUTIVE AND OTHER COMMUNICATIONS

The following communications were laid before the Senate, together with accompanying papers, reports, and documents, and were referred as indicated:

EC-5075. A communication from the Director, Strategic Human Resources Policy, Office of Personnel Management, transmitting, pursuant to law, the report of a rule entitled "Veterans Recruitment Appointments" (RIN3206-AJ90) received on December 12, 2005; to the Committee on Homeland Security and Governmental Affairs.

EC-5076. A communication from the Director, Office of Management and Budget, Executive Office of the President, transmitting, pursuant to law, a report regarding accounts containing unvouchered expenditures that are potentially subject to audit; to the Committee on Homeland Security and Governmental Affairs.

EC-5077. A communication from the Chairman, U.S. Merit Systems Protection Board, transmitting, pursuant to law, a report entitled "Reference Checking in Federal Hiring: Making the Call" to the Committee on Homeland Security and Governmental Affairs.

EC-5078. A communication from the Chairman, Appraisal Subcommittee, Federal Financial Institutions Examination Council,

transmitting, pursuant to law, the report of the Office of the Inspector General and the Council's combined annual report; to the Committee on Homeland Security and Governmental Affairs.

EC-5079. A communication from the Acting Administrator, General Service Administration, transmitting, pursuant to law, the report of the Office of the Inspector General for the period April 1, 2005 through September 30, 2005; to the Committee on Homeland Security and Governmental Affairs.

EC-5080. A communication from the Attorney General, transmitting, pursuant to law, the report of the Office of the Inspector General and the Attorney General's Semiannual Report for the period of April 1, 2005 through September 30, 2005; to the Committee on Homeland Security and Governmental Affairs.

EC-5081. A communication from the Administrator, United States Agency for International Development, transmitting, pursuant to law, the report of the Office of the Inspector General for the period of April 1, 2005 through September 30, 2005; to the Committee on Homeland Security and Governmental Affairs.

EC-5082. A communication from the Chairman, National Labor Relations Board, transmitting, pursuant to law, the report of the Office of the Inspector General for the period of April 1, 2005 through September 30, 2005; to the Committee on Homeland Security and Governmental Affairs.

EC-5083. A communication from the Assistant Administrator, Bureau for Legislative and Public Affairs, Agency for International Development, transmitting, pursuant to law, the Fiscal Year 2005 Performance and Accountability Report; to the Committee on Homeland Security and Governmental Affairs.

EC-5084. A communication from the General Counsel, Office of Compliance, transmitting, pursuant to law, the Counsel's Report on Occupational Safety and Health Inspections for the 108th Congress; to the Committee on Homeland Security and Governmental Affairs.

EC-5085. A communication from the General Counsel, Office of Compliance, transmitting, pursuant to law, the Counsel's Report on Americans with Disabilities Act inspections conducted during the 108th Congress; to the Committee on Homeland Security and Governmental Affairs.

EC-5086. A communication from the Under Secretary of Defense, Acquisition, Technology and Logistics, transmitting, pursuant to law, the report for 2004 as required by Public Law 106-107; to the Committee on Armed Services.

EC-5087. A communication from the Acting Director, Procurement and Acquisition Policy, Department of Defense, transmitting, pursuant to law, the report of a rule entitled "Contract Period for Task and Delivery Order Contracts" (DFARS Case 2003-D097/2004-D023) received on December 8, 2005; to the Committee on Armed Services.

EC-5088. A communication from the Acting Director, Procurement and Acquisition Policy, Department of Defense, transmitting, pursuant to law, the report of a rule entitled "Environment, Occupational Safety, and Drug-Free Workplace" (DFARS Case 2003-D039) received on December 8, 2005; to the Committee on Armed Services.

EC-5089. A communication from the Acting Director, Procurement and Acquisition Policy, Department of Defense, transmitting, pursuant to law, the report of a rule entitled "Free Trade Agreements—Australia and Morocco" (DFARS Case 2004-D013) received on December 8, 2005; to the Committee on Armed Services.

EC-5090. A communication from the Acting Director, Procurement and Acquisition Pol-

icy, Department of Defense, transmitting, pursuant to law, the report of a rule entitled "Foreign Acquisition" (DFARS Case 2003-D008) received on December 8, 2005; to the Committee on Armed Services.

EC-5091. A communication from the Acting Director, Procurement and Acquisition Policy, Department of Defense, transmitting, pursuant to law, the report of a rule entitled "Socioeconomic Programs" (DFARS Case 2003-D029) received on December 8, 2005; to the Committee on Armed Services.

EC-5092. A communication from the Office of the Secretary, Department of Defense, transmitting, pursuant to law, the report of a rule entitled "Munitions Response Site Prioritization Protocol" (RIN0790-AG94) received on December 8, 2005; to the Committee on Armed Services.

EC-5093. A communication from the Program Analyst, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives: British Aerospace Model HS 748 Airplanes" (RIN2120-AA64) received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5094. A communication from the Program Analyst, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives: McCauley Propeller Systems Five-Blade Propeller Assemblies" (RIN2120-AA64) received on December 8, 2005 to the Committee on Commerce, Science, and Transportation.

EC-5095. A communication from the Program Analyst, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives: McCauley Propeller Assemblies Models 2D34C53/74E-X; D2A34C58/90AT-X; 3AF32C87/82NC-X; D3AF3C87/82NC-X; D2A32C88/82NC-X; D3A32C90/82NC-X; and 3AF34C92/90LF-X" (RIN2120-AA64) received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5096. A communication from the Program Analyst, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives: Airbus Model A340-200 and A340-300 Series Airplanes" (RIN2120-AA64) received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5097. A communication from the Program Analyst, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Establishment of Class D Airspace: Eau Claire, WI" (RIN2120-AA66) received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5098. A communication from the Program Analyst, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Standard Instrument Approach Procedures; Miscellaneous Amendments (69)" (RIN-AA65) received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5099. A communication from the Program Analyst, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Standard Instrument Approach Procedures; Miscellaneous Amendments (45)" (RIN2120-AA65) received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5100. A communication from the Program Analyst, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule

entitled "IFR Altitude; Miscellaneous Amendments (20)" (RIN2120-AA63) received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5101. A communication from the Acting Director, Office of Sustainable Fisheries, National Oceanic and Atmospheric Administration, Department of Commerce, transmitting, pursuant to law, the report of a rule entitled "Temporary Rule; Closure (Massachusetts Summer Flounder Commercial Fishery Closure—2005 Fishing Year" received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5102. A communication from the Acting Director, Office of Sustainable Fisheries, National Oceanic and Atmospheric Administration, Department of Commerce, transmitting, pursuant to law, the report of a rule entitled "Closure of the Commercial Fishery for King Mackerel in the Exclusive Economic Zone in the Western Zone of the Gulf of Mexico" received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5103. A communication from the Acting Director, Office of Sustainable Fisheries, National Oceanic and Atmospheric Administration, Department of Commerce, transmitting, pursuant to law, the report of a rule entitled "Fisheries of the Caribbean, Gulf of Mexico, and South Atlantic; Reef Fish Fishery of the Gulf of Mexico; Closure of the 2005 Tilefish Commercial Fishery" received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5104. A communication from the Acting Director, Office of Sustainable Fisheries, National Oceanic and Atmospheric Administration, Department of Commerce, transmitting, pursuant to law, the report of a rule entitled "International Fisheries; Pacific Tuna Fisheries; Restriction for 2005 and 2006 Purse Seine and Longline Fisheries in the Eastern Tropical Pacific Ocean" received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5105. A communication from the Assistant Administrator Office of Sustainable Fisheries, National Oceanic and Atmospheric Administration, Department of Commerce, transmitting, pursuant to law, the report of a rule entitled "Atlantic Highly Migratory Species; Atlantic Shark Quotas and Season Lengths" (RIN0648-AT74) received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5106. A communication from the Director, Industry Programs International Trade Administration, Department of Commerce, transmitting, pursuant to law, the report of a rule entitled "Steel Import Licensing and Surge Monitoring" (RIN0625-AA64) received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5107. A communication from the Deputy Assistant Secretary for Export Administration, Bureau of Industry and Security Administration, Department of Commerce, transmitting, pursuant to law, the report of a rule entitled "Revisions to the Import Certificate Requirements in the Export Administration Regulations" (RIN0694-AD50) received on December 8, 2005; to the Committee on Commerce, Science, and Transportation.

EC-5108. A communication from the Secretary, Federal Trade Commission, transmitting, pursuant to law, the report on ethanol market concentration; to the Committee on Commerce, Science, and Transportation.

EC-5109. A communication from the Secretary, Federal Trade Commission, transmitting, pursuant to law, a report concerning the effectiveness and enforcement of the CAN-SPAM Act; to the Committee on Commerce, Science, and Transportation.

EC-5110. A communication from the Director, Regulations Policy and Management,

Department of Health and Human Services, transmitting, pursuant to law, the report of a rule entitled "Food Additives Permitted for Direct Addition to Food for Human Consumption; Vitamin D3" (Doc. No. 2004F-0374) received on December 8, 2005; to the Committee on Health, Education, Labor, and Pensions.

EC-5111. A communication from the Secretary of Health and Human Services, transmitting, pursuant to law, the Community Services Block Grant Statistical Report and Report on Performance Outcomes for Fiscal Years 2000-2003; to the Committee on Health Education, Labor, and Pensions.

EC-5112. A communication from the Assistant Secretary for Legislative Affairs, Department of State, transmitting, pursuant to law, a report regarding and Accountability Review Board concerning Iraq; to the Committee on Foreign Relations.

EC-5113. A communication from the Assistant Legal Adviser for Treaty Affairs, Department of State, transmitting, pursuant to law, the report of the texts and background statements of international agreements, other than treaties; to the Committee on Foreign Relations.

EC-5114. A communication from the Acting Chief, Publications and Regulations, Internal Revenue Service, Department of the Treasury, transmitting, pursuant to law, the report of a rule entitled "Classification of Certain Foreign Entities" ((RIN1545-BD77)(TD9235)) received on December 8, 2005; to the Committee on Finance.

EC-5115. A communication from the Acting Chief, Publications and Regulations, Internal Revenue Service, Department of the Treasury, transmitting, pursuant to law, the report of a rule entitled "Final Regulations Providing Guidance on the FICA Treatment of Accident or Disability Payments" ((RIN1545-BC69)(TD9233)) received on December 8, 2005; to the Committee on Finance.

EC-5116. A communication from the Deputy General Counsel, Office of Size Standards, Small Business Administration, transmitting, pursuant to law, the report of a rule entitled "Small Business Size Standards; Gulf Opportunity Pilot Loan Program" (RIN3245-AF43) received on December 8, 2005; to the Committee on Small Business and Entrepreneurship.

EC-5117. A communication from the Deputy General Counsel, Office of Size Standards, Small Business Administration, transmitting, pursuant to law, the report of a rule entitled "Small Business Size Standard; Surety Bond Guarantee Program" (RIN3245-AE81) received on December 8, 2005; to the Committee on Small Business and Entrepreneurship.

EC-5118. A communication from the Attorney, Office of Procurement and Assistance Management, Department of Energy, transmitting, pursuant to law, the report of a rule entitled "Acquisition Regulation: Work for Others" (RIN1991-AB64) received on December 8, 2005; to the Committee on Energy and Natural Resources.

EC-5119. A communication from the Director, Supplemental Food Programs Division, Food and Nutrition Service, Department of Agriculture, transmitting, pursuant to law, the report of a rule entitled "Special Supplemental Nutrition Program for Women, Infants and Children (WIC): Vendor Cost Containment" (RIN0584-AD71) received on December 8, 2005; to the Committee on Agriculture, Nutrition, and Forestry.

PETITIONS AND MEMORIALS

The following petitions and memorials were laid before the Senate and were referred or ordered to lie on the table as indicated:

POM-244. A concurrent resolution adopted by the House of Representatives of the Legislature of the State of Louisiana relative to taking such actions as are necessary to enjoin the Federal Emergency Management Agency from mandating that structures rebuilt in the New Orleans area after Hurricane Katrina be elevated; to the Committee on Banking, Housing, and Urban Affairs.

HOUSE CONCURRENT RESOLUTION NO. 41

Whereas, the system of levees meant to protect the greater New Orleans area has been deemed deficient, such levees having been constructed using standards developed to protect farmland rather than extensive residential and commercial development with millions of inhabitants; and

Whereas, it is the consensus opinion of experts in the engineering field across the United States that the safety factors considered by government agencies in the design of these levees were minimal, resulting in poor design and the resulting catastrophic failures of the levee systems around the New Orleans area; and

Whereas, the Federal Emergency Management Agency may mandate through administrative law, rule, or other fashion that structures rebuilt in the New Orleans area be constructed in an elevated manner, so as to be less vulnerable to flooding in the future; and

Whereas, the property owners in the flooded areas were not responsible for the levee failures, nor the resulting flooding, and as they begin to rebuild their homes and businesses they should not be further burdened and penalized by impossibly cumbersome and aesthetically displeasing requirements for rebuilding their structures in an elevated manner: therefore, be it

Resolved, that the Legislature of Louisiana does hereby memorialize the United States Congress take such actions as are necessary to enjoin the Federal Emergency Management Agency from mandating through administrative law, rule or other fashion that structures rebuilt in the New Orleans area be constructed in an elevated manner and to assure that residents and homeowners be allowed to retain flood insurance coverage at pre-Hurricane Katrina rates; and be it further

Resolved, that a copy of this Resolution be transmitted to the presiding officers of the Senate and the House of Representatives of the Congress of the United States of America and to each member of the Louisiana congressional delegation.

POM-245. A concurrent resolution adopted by the House of Representatives of the Legislature of the State of Louisiana relative to taking such actions as necessary to develop and provide innovative solutions for financing housing in parishes in Louisiana devastated by Hurricanes Katrina and Rita; to the Committee on Banking, Housing, and Urban Affairs.

HOUSE CONCURRENT RESOLUTION NO. 42

Whereas, Hurricanes Katrina and Rita displaced an unprecedented number of people and caused physical and economic devastation of such a magnitude that it will take many months and in some cases years before the affected region can be rebuilt and many of those displaced can return home; and

Whereas, following Hurricanes Katrina and Rita, many property owners in Louisiana face uncertainty about whether they can or should rebuild their homes; and

Whereas, many residents have lost jobs as a direct result of the storms, and a large percentage of them have little or no income and few assets on which they can rely to pay for housing over the coming months; and

Whereas, it is becoming increasingly clear that housing initiatives of the Federal Emer-

gency Management Agency (FEMA) and the United States Department of Housing and Urban Development (HUD) are falling short in providing for lowest income households to afford safe and decent housing; and

Whereas, the primary mission of any redevelopment plan must be the economic stabilization and redevelopment of areas within Louisiana that were devastated or significantly distressed by the storms; and

Whereas, any comprehensive redevelopment plan must provide innovative solutions to financing homes for low-income families that are located in close proximity to viable transportation systems that provide easy access to jobs, schools, and other services; and

Whereas, any comprehensive redevelopment plan must clearly indicate that no powers of eminent domain shall be granted; and

Whereas, an effective redevelopment plan must assure that all efforts will be made in consultation with state and local officials in order to provide for the protection and preservation of historical and other sites of cultural significance in such a manner that promotes local heritage and interest; and

Whereas, investment in intelligent, thoughtful, and inclusive planning will pay off in permanent communities of high quality and economic sustainability: therefore, be it

Resolved, that the Legislature of Louisiana does hereby memorialize the United States Congress to take such actions as are necessary to develop and provide innovative solutions for financing housing in parishes in Louisiana devastated by Hurricanes Katrina and Rita; and be it further

Resolved, that a copy of this Resolution be transmitted to the presiding officers of the Senate and the House of Representatives of the Congress of the United States of America and to each member of the Louisiana congressional delegation.

POM-246. A concurrent resolution adopted by the House of Representatives of the Legislature of the State of Louisiana relative to enacting comprehensive natural disaster insurance legislation affecting financial capacity that will address, encourage, and support insurance company reserving for future catastrophes by making such reserves deductible for federal income tax purposes; to the Committee on Banking, Housing, and Urban Affairs.

HOUSE CONCURRENT RESOLUTION NO. 43

Whereas, the loss of life and property from severe natural disasters, as evidenced by recent Hurricanes Katrina, Rita, and Wilma, represents a major national problem; and

Whereas, severe natural disasters, including but not limited to damages caused by windstorm and earthquake, can strike any state or several states at any time, with the potential of threatening large segments of the population of the United States; and

Whereas, severe natural disasters can cause losses in the tens of billions of dollars or more, threatening the solvency of insurers and the viability of insurance markets on a local, regional, and national level; and

Whereas, individual state responses are appropriate but limited in protecting against disasters, as state and private insurers lack the resources to cover catastrophic disasters; and

Whereas, the existing federal disaster programs rely a great degree on the congressional appropriation of disaster relief dollars on an ad hoc basis and at great and unnecessary cost to taxpayers; and

Whereas, states have documented that problems in the current insurance market are rooted in and exacerbated by federal tax policy which discourages reserving for future catastrophes; and