

that an effort to amend the DOD appropriations bill this week to require prior congressional consent for a strike against Iran was defeated. In any regard, the executive branch, possibly with congressional advice, has two profound judgment calls to make in the near future: whether and how to end the Iraq war and whether and how to engage Iran. And here—based on public commentary within the civilian side of our government and the private observations of former generals—my sense is that it is quite conceivable that a rift could develop between the military and civilian elements of our government which would be the reverse image of the MacArthur/Truman confrontation. The professional military seems far more skeptical than the White House of the judgment of the neo-cons who drove the decision to intervene in Iraq and far more dubious than many on Capitol Hill about the wisdom of a preemptive strike against Iran.

With regard to Iran, I am impressed how congressional leadership of both parties, at least on the House side, remains confrontational. This is one reason I feel that it is important to emphasize the appropriateness of bipartisan criticism as well as bipartisan support for executive branch foreign policies. Partisanship should stop at the water's edge; but judgmental capitulation must never occur. Closed-mindedness is the enemy. Members are obligated to review decisions made and oversee actions taken by the Executive. It is the question of motivation that must be above partisan reproach. The only motivation consistent with our pledge to uphold and defend the Constitution is to concern ourselves exclusively with the national interest. Neither concerns for political party advantage nor individual ambition should play a role in foreign policy judgments.

Over the years I have become impressed by how within Republican administrations there is a tendency of political appointees, particularly in the White House, to advocate confrontation over diplomacy. My sense is that there is a lot of frustration within high levels of the military with what might be described as an immature, ideological machismo among key political appointees. It would not be surprising to me if in the next couple of years it falls to the professional military and career CIA and foreign service officers to raise cautionary flags about various policy options.

In conclusion, as a representative of a State which has disproportionately provided Reserve and National Guard forces for the Iraqi conflict, I am struck by an extraordinarily impressive aspect of America's involvement in Iraq. In one of the most psychologically and militarily difficult settings ever to confront U.S. Armed Forces, the morale of our troops and their families at home has never ebbed and the patriotism of volunteer soldiers has never been challenged. This reflects well on their character as well as on their dedication to duty. There may be question whether intervention should have occurred, but once our troops were committed there is no question that it is in the national interest that they succeed.

What remains at issue is whether longevity of commitment contributes to or undermines the success of the mission; whether IED attacks and skirmishes at the field level escalate or diminish; and whether diplomacy or lack thereof leads to a more peaceful or violent world.

NATIONAL FLOOD INSURANCE PROGRAM

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

Mr. TAYLOR of Mississippi. Mr. Speaker, I have the great fortune to represent the people of south Mississippi, and on behalf of the people of south Mississippi that suffered substantially in the loss of about 40,000 houses in late August of last year to Hurricane Katrina, I want to thank my fellow Americans for all the wonderful things they have done for us, for their financial help; for their college kids who came down and gave up their spring breaks to help out people; the church groups, the Rotarians, and individuals who came to provide medical care. There was a tremendous showing of generosity, of support to some people who needed it, and I hope I will never fail to thank the American people properly.

Mr. Speaker, I also want to, on behalf of the people of south Mississippi, express an outrage on the handful of southern Mississippians and southern Louisianans who abused that generosity. I do not think anyone wanted to see that happen, and certainly those who have broken the law should be prosecuted to the full extent of the law. I am sure the people who have read that their tax dollars were used to help somebody go to a gentleman's club or get someone get a sex change, they should be justifiably angry.

But let me tell you what the biggest Katrina fraud of all was. It was not done by a guy living in a FEMA trailer. It was not someone down on their luck. It was by corporate America and, in particular, the insurance industry in America, and next week this House will have an opportunity to do something about it.

Mr. Speaker, because of the unprecedented amount of losses because of Hurricane Katrina, our Nation will have to put \$25 billion into the National Flood Insurance Program. I am going to vote for that. It is important. It is going to help a lot of people, but I would hope that my colleagues, when they do that, would amend that bill to require an investigation by the insurance industry in the post-Katrina world, and let me tell you what I know to have happened and what I think a Justice Department investigation will prove.

Mr. Speaker, when Congress wrote the National Flood Insurance Plan way back in the late 1960s, they called for the insurance industry to write the policy, even though it is a Federal flood insurance policy, but also to adjudicate the claim, to send their adjusters out to decide what happened to that dwelling and how much was it hurt and what would it cost to fix it.

The immediate conflict that was drawn in there was that person who may work for State Farm or Allstate or Nationwide, who may have stock in

their company, who hopes to get promoted with that company, who may be looking for a Christmas bonus, is suddenly in a position when he walks to one of the 40,000 slabs in south Mississippi that are there in the days after the storm, he has got to decide whether the wind did it, and therefore, State Farm is going to pay, or the water did it, and the taxpayers are going to pay.

Let me tell you about an interesting coincidence in America. Last year, the private insurance industry had a profit of \$44 billion. The National Flood Insurance Program lost \$25 billion, the same year. How does this happen? Well, let me tell you what happened.

That insurance adjuster who works for State Farm or Allstate or Nationwide walked out, and in every instance blamed all the damage on the water, but that is completely contrary to what the Navy Oceanographic Command says. The Navy Oceanographic Command tells us in south Mississippi we had hurricane-force winds for 6 hours before the water ever showed up.

So what does this do? For the individual homeowner who had a flood insurance policy and a wind policy, they have been denied across the board. We have a U.S. Federal judge who cannot hear these cases of people who feel like they have been wronged because he, too, is suing his insurance company. In the other body, Senator LOTT, who has been extremely supportive of the insurance industry during his entire congressional and senatorial career, is filing suit against his insurance company.

So if the insurance company is willing to take on U.S. Senators, if they are willing to take on Federal judges, what do you think the moms and dads and grandmas and grandpas of south Mississippi, what kind of chance do they have?

So it is wrong on an individual case, but let me tell you why it is wrong for all of you.

Remember, every time they said the water did it and not wind, the taxpayer paid the claim, and so now we have to raise \$25 billion, probably of borrowed money, to pay claims that should have been paid by companies that had a profit of \$44 billion. There is no Federal regulation of the insurance industry, but there is a law called the Fair Claims Act.

The biggest abuse, the biggest fraud that has occurred since Hurricane Katrina has been by the American insurance industry. Next week this House will have an opportunity to look into what I have just told you, the allegations that billions of dollars that should have been paid by the private insurance industry were instead paid by the American taxpayer.

How is it that during the same storm season the private industry makes \$44 billion while the taxpayers lose \$25 billion? Under the Federal False Claims Act, if indeed these companies did that, then they will be fined millions of dollars, and their corporate executives

will go to jail, a fate they richly deserve.

So, Mr. Speaker, I am asking for two things: Next week, when the National Flood Insurance Renewal Program comes before the House, I am asking for an inspector general investigation of the insurance industry to see whether or not claims that should have been paid by the private sector insurance industry were wrongly stuck on the American taxpayer. And I am asking for your support.

Mr. Speaker, I will note that two of those insurance industries that I think were the biggest culprits reside in Illinois. But I also note that two-thirds of all the campaign contributions from the insurance industry went to your political party. So the real question is, Mr. Speaker, are we going to look out for the American people, or are we going to look out for your contributors?

That decision will be made next Tuesday.

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

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

HONORING MYLDRED E. JONES

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

Mr. ROYCE. Mr. Speaker, I rise today to pay tribute to an exceptional woman from my district, Myldred E. Jones, a resident of Los Alamitos, California, for 38 years, a retired Navy lieutenant commander, and founder of Casa Youth Shelter, and she passed away at the age of 96 on Monday, June 19.

She was a consultant for Youth Affairs for former Governor Ronald Reagan, and during that time, she recognized the desperate need to shelter runaway and throwaway teens who faced danger on the streets. So she co-founded the first adolescent hotline, which quickly spread across the Nation and is now international in scope. She founded We Care and Hotline of Southern California, dedicated to youth in crisis.

□ 1915

At the age of 69, when most people are settled into retirement, Myldred sold her home to finance another non-profit corporation, Casa Youth Shelter. Her vision and dream of helping children in need became a reality, and the woman who began by sacrificing marriage and children for service to country, dedicated 29 years to accepting and loving and sheltering at-risk youth.

She was born in Philadelphia, the second of four children. She earned her B.A. at Wittenberg College in Spring-

field, Ohio. She did her graduate studies at UCLA. In 1942, the wartime call to service led her into the Navy as part of the first contingent of California WAVES to be called to active duty. She served with distinction during World War II and the Korean War, rising to the rank of lieutenant commander, and she was the first female faculty member in the Armed Forces Graduate School of Information. She served as assistant director of the Department of Welfare-Navy Relief Society and as the naval liaison to both the United Nations and the American Red Cross. After her military discharge, she was active in the civil rights movement, marching with Martin Luther King from Selma to Montgomery. She also joined with Cesar Chavez on his marches for the United Farm Workers.

Myldred's military and humanitarian accomplishments were recognized by five of our United States Presidents, and I am very honored to stand before you today to remember the life of such a caring and compassionate social-entrepreneur citizen and patriot. She will be remembered and truly missed for her lifelong dedication and service.

IN HONOR AND REMEMBRANCE OF COLONEL YOUNG OAK KIM

Mr. Speaker, this month marks the 56th anniversary of the outbreak of the Korean War, and I am saddened to report that Colonel Young Oak Kim, an American hero in the Korean struggle, passed away on December 29, 2005.

Colonel Kim served admirably in the United States Army since January of 1941, during World War II. He was assigned to the 100th Infantry Battalion, a segregated unit of Japanese Americans. When asked by his commanding officer if he would like to transfer, knowing the historical conflicts between Koreans and Japanese, Kim stated they were all Americans and they would fight together.

Kim is remembered for the Battle of Anzio, in which he volunteered to capture German soldiers for intelligence information. He crawled over 600 yards under German observation posts with no cover. He captured two prisoners and obtained information that contributed to the fall of Rome. Consequently, he was awarded the Distinguished Service Cross. He reenlisted in the Army in 1950 and entered the Korean conflict with poise and bravery. He took part in the U.N. Forces drive into the north, leading a battalion, and was awarded a second Silver Star and a Bronze Star for his relentless efforts in a series of battles which pushed the final DMZ north.

Colonel Kim's successes on the battlefield came with a price. Both of his legs were seriously injured, but retiring from the Army only energized his continuous dedication to walk on the path of democracy and freedom. He dedicated the rest of his life to founding many Asian American civic organizations and serving on the board of the Go For Broke Educational Foundation which keeps alive the American values

of courage, honor, determination, loyalty, and justice for all.

Colonel Kim was the recipient of three Purple Hearts, the National Order of the Legion of Honor, the highest military honor in France, for his efforts in taking French towns, and the Knight Grand Cross Military Order of Italy, the highest military honor there, recognitions that underscore the courage Colonel Kim embodied that eventually contributed to the defeat of fascism in Europe and the containment of communism in East Asia.

There is no doubt that his courage and sacrifice is to be treasured, and sometimes it is through bitter conflicts that the best of our country shine bright amidst the seeming darkness and despair that this 56th anniversary may remind us of. It is through times like these that we reflect on the unity, the unity of our countrymen and the unity between the United States and South Korea, that will lead to better global cooperation and peace in the years to come.

Mr. Speaker, in conclusion, I would like to join our united country in saluting Colonel Young Oak Kim, a genuine American hero.

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

(Mr. GEORGE MILLER of California 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 Ohio (Ms. KAPTUR) is recognized for 5 minutes.

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

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Ms. JACKSON-LEE) is recognized for 5 minutes.

(Ms. JACKSON-LEE of Texas addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

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

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

30-SOMETHING WORKING GROUP

The SPEAKER pro tempore. Under the Speaker's announced policy of January 4, 2005, the gentleman from Florida (Mr. MEEK) is recognized for 60 minutes as the designee of the minority leader.

Mr. MEEK of Florida. Mr. Speaker, I want to start by commenting about a