

world dignitaries cover the wall. He was in this manor born and he has furnished the room with a needlepoint carpet made by his mother; bronze American eagles; flags from the U.S. services; "and that one over there is George Washington's flag, isn't that great?" There are boxes of memorabilia and copies of speeches and letters—a note from Barbara Bush. "Know you were a large part of the happy times"; a plaque of wood that President Truman stood on at the dedication of the United Nations and on which he later wrote, "It was quite a day! Harry S. Truman."

The continued financial support of member countries is of great concern to Ambassador Joseph Verner Reed. He terms the situation "donor fatigue" and views the new Republican Congress's push to lower contributions from the United States to the regular U.N. budget as a cause for alarm.

Yet he is confident and tireless in his dedication to seeing to it that the job is well done. The job at hand right now is the golden jubilee and its theme is particularly poignant: "We the people—United for a better world."

TRIBUTE TO JAMES ROTHSTEIN

Mr. PRESSLER. Mr. President, today I pay tribute to a great South Dakotan—James Rothstein. I was saddened to receive word that James passed away recently. He was my friend, and I will miss him.

James spent his life in the Midwest. Though born in Eden Valley, MN, and a high school student in Haynes, ND, James Rothstein spent most of his life in Mobridge, SD. He played a vital role in his community, where he served on many local and State boards. He dedicated his life to the development of his State and community. Indeed, James Rothstein was a leader who cared deeply about the people of South Dakota.

For years, James served in the South Dakota House of Representatives. He was a vocal member of the South Dakota legislature. In fact, he served as majority leader of the State House from 1969 until 1973.

James worked hard all his life. He devoted his time to building the economy in Mobridge. He helped the city grow, develop, and prosper. I am privileged to have known James. His leadership, good will, and service have inspired me in my own life. He will be missed.

Mr. President, the Sioux Falls, SD, Argus Leader newspaper recently printed an article praising James Rothstein's life-long accomplishments. I ask unanimous consent that the article be printed in the RECORD.

There being no objection, the article was ordered to be printed in the RECORD, as follows:

[From the Sioux Falls, SD, Argus Leader, Nov. 11, 1995]

JAMES ROTHSTEIN DIES AT 81; FROM POLITICS TO SALES, HE FIT IN
(By Denise D. Tucker)

MOBRIDGE—James Leland Rothstein maintained relationships with people from all walks of life. Rubbing elbows with farmers or governors, he fit in.

"He was a distinguished gentleman," said Rothstein's son, John of Mobridge.

Rothstein, 81, died Tuesday, Nov. 14, 1995, at the Mobridge Regional Hospital.

Rothstein, described by his son as a humble man, enjoyed being with people.

"He was in the insurance business and he liked it because it put him in front of lots and lots of people," said John Rothstein.

Through his volunteer efforts, Rothstein was able to help and influence a number of lives. He volunteered for civic organizations and served in political office.

He was a member, past president and director of the Mobridge Chamber of Commerce; was past president and director of the Mobridge Community Hospital Association; was the cochairman of the Mobridge Community Hospital fund drive; was past president and board member of the Mobridge School district; chairman of the Walworth County School Board; past president, director and member of the Mobridge Rotary Club; founding member, past secretary and director of the Mobridge Rodeo Association; fund drive chairman for the Boy Scouts; chairman of the Walworth County Cancer Society; member of the Oahe Sportsman Club; past president and director of the Mobridge Country Club; and the Walworth County director for Radio Free Europe.

"He had a huge capacity for taking on chores," said Rothstein's son. "He was a multidimensional person."

Rothstein's political contributions included serving in the state Legislature from 1963 until 1974. He was voted outstanding freshman legislator in 1965. He served on various committees and was majority leader from 1969 to 1973 in the House of Representatives. He also served on the Transportation Department board from 1979 until 1992. He was inducted into the South Dakota Transportation Hall of Fame in 1993.

John Rothstein said his father decided young age that he wanted to do something that would make him a distinguished man. He was able to do so through his contributions.

Rothstein was born April 10, 1914, at Eden Valley, Minn. He moved with his family to Haynes N.D., and graduated from Haynes High School. He later moved to Bismarck, N.D., where he was employed by Liggett & Myers Tobacco Co. as a salesman. In 1936, he moved to Aberdeen, where he was employed by Griggs-Cooper Co. as a salesman.

He married Lucille Adkins on July 20, 1938, in Aberdeen. They made their home there. In June 1940 he was transferred to Mobridge. In 1943, he resigned from the Griggs-Cooper Co. and began a career in insurance.

From April 26, 1944, until Dec. 10, 1945, he served in the U.S. Navy, during World War II. After his discharge, he began his association with Provident Life which lasted more than 50 years.

He was a member of St. Joseph's Catholic Church, Knights of Columbus, VFW and the Parker-Browder American Legion Post of Mobridge.

He was also a member of the Life Underwriters of South Dakota, Aberdeen Association and has received the National Quality Award for more than 35 years. He was honored as Boss of the Year by the Mobridge Jaycees in 1958. He became a charter member of the Provident Life Insurance Hall of Fame in 1976.

THE NATURAL DISASTER PROTECTION AND INSURANCE ACT

Mr. PRESSLER. Mr. President, I am pleased to cosponsor S. 1043, the Natural Disaster Insurance and Protection Act.

Our country's present method of addressing natural disasters makes no sense. Natural disaster relief has cost

taxpayers \$45 billion over the past 6 years. Too much of our Federal efforts are spent on dealing with damage after it has occurred rather than undertaking mitigation efforts to prevent as much damage as we can. The only way to reduce the total social cost of natural disasters is mitigation undertaken before natural disasters occur. The Natural Disaster Insurance and Protection Act is designed to foster these mitigation efforts.

Presently, when a natural disaster occurs, relief efforts often are a political game: especially when the disaster impacts populous, politically important States. In addition, some areas of the country are particularly prone to natural disasters. Taxpayers from the rest of the country end up subsidizing residents of those disaster-prone areas through ever-increasing disaster relief payments. This subsidy must be reduced. Taxpayers simply should not be asked to continue to bear such high relief costs.

The need for natural disaster relief funds can be reduced if individuals in disaster prone areas are properly insured. S. 1043 seeks to establish a mechanism to assure both that insurance is available in disaster-prone areas and to encourage individuals to purchase that insurance.

The Committee on Commerce, Science, and Transportation, which I chair, has already held one hearing on this bill. At that hearing some raised concerns about the insurance entity the bill establishes. This is a complex and important bill. It will be further examined by Commerce Committee. As that examination proceeds, we need to make certain the insurance entity functions as intended. The insurance entity established should place private capital at risk and use market-based methods to achieve appropriate pricing of the insurance offered. Furthermore, that insurance entity should not need, or in any way obligate, the infusion of Federal funds to maintain solvency.

This bill attempts to put our policy on better footing. The Commerce Committee will continue its work on this legislation and it is my hope we can address the concerns raised and pass a bill that will establish a program to help victims of disaster recover while limiting the exposure of other taxpayers to pay for a Federal bailout every time disaster strikes.

MESSAGES FROM THE HOUSE

At 3:47 p.m., a message from the House of Representatives, delivered by Ms. Goetz, one of its reading clerks, announced that the House agrees to the report of the committee of conference on the disagreeing votes of the two Houses on the amendments of the Senate to the bill (H.R. 2491) to provide for reconciliation pursuant to section 105 of the concurrent resolution on the budget for fiscal year 1996.