

TRIBUTE TO VOLUNTEER DENTISTS AND PHYSICIANS OF UTAH

HON. CHRIS CANNON

OF UTAH

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 1, 2006

Mr. CANNON. Mr. Speaker, I rise today to recognize the dedicated dentists and physicians who volunteer in my home state of Utah to provide much needed care to low-income, uninsured residents in my district.

An estimated one-third of Utah County residents lack dental insurance. Hundreds of thousands of school hours and even more work hours are lost every year due to oral pain when families cannot afford to visit a dentist. In Utah, needy patients are linked with dental providers who are willing to see patients on a charity basis.

For example, a constituent of mine was a patient suffering from severe oral pain due to three abscesses. She had been working full-time; however, she did not have dental insurance through her employment. Even with her full-time wages, she made less than \$1,500 a month—which put her family of four more than 150 percent below the poverty level. Fortunately, through a system of volunteer dentists, this constituent was able to schedule an emergency appointment with one of the dentists in a local volunteer provider network. The dentist was able to see her in his office the next day.

This is just one of many success stories among patients who are treated by volunteer dentists and physicians, none of which would be possible without the dedicated professionals who volunteer to give back to their community. I commend the dentists in Utah who willingly donate their time, their resources, and their skill as dentists to help the less-fortunate members of their own community. Their service and commitment in helping the underserved is a testament to the strength of the local community, and I applaud their efforts.

H.R. 4314, THE “TERRORISM RISK INSURANCE REVISION ACT OF 2005”

HON. JEB HENSARLING

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 1, 2006

Mr. HENSARLING. Mr. Speaker, extraordinary times call for extraordinary measures. Our Nation has had to respond to the attacks of September 11th in many different ways, including providing Federal support for our terrorism insurance market.

While I can understand support for an extension of TRIA, I have many concerns about the piece of legislation we will be voting on shortly. Let me highlight a few of them.

First, this bill greatly expands the TRIA program, going so far as to provide Federal assistance for individual lines of insurance, rather than just covering a company's losses in the event of a terrorist attack.

This bill even goes so far as to include a group life insurance component, a sector of the insurance marketplace that has shown no sign of failure.

Allowing this type of line-by-line coverage pushes the government into competitive, pri-

vate insurance markets where it does not belong. A system of this nature will inevitably expose taxpayers to more risk sooner in the process, while at the same time allowing insurance companies to obtain government assistance before it may be necessary.

Further, this bill continues to maintain a very low trigger for when the government would step in. While \$50 million is higher than the current trigger level—set shortly after September 11th—the Department of Treasury had requested a number closer to \$500 million. For a program that was designed to be triggered for catastrophic events only, this higher threshold is perfectly applicable.

While the bill before us is only a two-year extension, it allows for a third year without Congressional approval. I am hard pressed to believe that this will be the final extension proposed.

The Federal Government consists of thousands and thousands of Federal programs created by Congress. Many of these, I am convinced, were started with the intention that they would be temporary. To quote President Reagan, “No government ever voluntarily reduces itself in size. Government programs, once launched, never disappear. Actually, a government bureau is the nearest thing to eternal life we'll ever see on this earth.”

At some point, after some reasonable transition, either the market demands terrorism reinsurance or it does not. Our opinion should not be the relevant one. The relevant opinion is that of the market.

If the market is not interested in terrorism reinsurance, Congress should not force the matter. If the market does demand this product, we should not assume that the Federal Government needs to be a permanent fixture.

Modifying or eliminating regulations, reducing corporate income tax rates, and preventing the abuse of our legal system are all important factors that, if addressed, would free up massive amounts of capital for insurers and reinsurers.

This additional capital would help to increase the supply of terrorism insurance, leading to a reduction in premium rates, and minimizing the need for a Federal backstop program or Federal involvement at all.

Unfortunately, until we rid the world of the terrorists who seek to destroy us, terrorism insurance will continue to be a fact of life for businesses in this country. Until then, I have faith in our markets and their ability to respond accordingly to the challenges posed by domestic and international events.

Regrettably, I cannot support this legislation but I plan to reluctantly support it.

REMEMBERING SHIRLEY LYNNE

HON. CHRIS VAN HOLLEN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 1, 2006

Mr. VAN HOLLEN. Mr. Speaker, I rise to honor the life of Shirley Lynne and reflect on her many wonderful contributions to our community. This is a time of great sadness, made even sadder by the suddenness of Shirley's passing. There was no time to say our good-byes. It is a time of great loss for our community because Shirley was always in the middle of so much that went on—especially in her

Wheaton community. She would always know exactly what was happening in Wheaton, whether it was the Wheaton Metro development, something happening at Wheaton Mall—Westfields that is—or any other happenings in the community. If you wanted to find out what was going on in Wheaton, Shirley was always in the know. These days many people live side-by-side without ever really getting to know their neighbors. Not Shirley. She knew so much that some of us suspected she had tapped into everybody's telephones.

In fact, Shirley got to know her neighbors the old fashioned way—by knocking on their doors and introducing herself. She got to know many of them in her capacity as the Democratic precinct captain. Shirley always had the courage of her convictions. While she was small in height, she had a huge heart and a feisty nature. She never shied away from a tough issue. She always stood up for the underdog and believed deeply in the values and principles of the Democratic Party. Her neighbors mostly followed her lead and she always delivered her precinct for Democratic candidates.

I will always be grateful to Shirley for her support in my Congressional election. She took me door-to-door throughout her precinct and introduced me to her friends and neighbors. She also charmed and cajoled many of them into putting up “Van Hollen” lawn signs. They might have said “no” to me, but no one dared say “no” to Shirley Lynne. Needless to say, we won her precinct. Thank you, Shirley.

Shirley was also deeply committed to helping individuals with mental illnesses. She spent countless hours helping out at the Thrift Shop on Rockville Pike to benefit the Alliance for the Mentally Ill. She never asked for anything in return for all that she did to help that important cause or for the other good works she did for our community.

The health of this great democracy of ours depends on people of good will joining together to build a better future for our community. That was what Shirley Lynne was all about. She did not sit out life on the sidelines. She made a difference through the many lives she touched and the legacy of a stronger and more caring community that she helped to nourish. We need many more Shirley Lynnes.

To Shirley's family, let me say that you are in our hearts and prayers. I especially want to say to Diane, what a wonderful daughter you have been to Shirley. You were best friends and inseparable. I know that you were—and you remain—her greatest joy. Please know that we all share your grief at this painful time, but that we also share your great pride in your mother's many accomplishments.

CHILDREN SHALL LEAD THEM

HON. BERNARD SANDERS

OF VERMONT

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 1, 2006

Mr. SANDERS. Mr. Speaker, I want to commend a group of young people in Vermont who have done a wonderful thing, worth bringing to the attention of my colleagues in the Congress and the American people.

A group of students in the Sunday School of the United Church in Lincoln, Vermont, have raised over \$5,000 dollars for Heifer International. Lincoln is a beautiful community in