

Another Minnesota family whose father had worked for a company for over 20 years learned that their infant son had been born deaf and needed a Cochlear implant. Two of the insurance companies that carried those policies for the company covered that operation; the other did not, claiming that it was experimental. The family made the unwitting mistake of selecting the wrong policy. No one told them that policy would not pay for Cochlear implant surgery in its comprehensive family coverage, and they, obviously, did not know or could not have known that their unborn son would need this surgery some several years later.

Fortunately, this story has a happy ending. The president of the company, Honeywell, Inc., learning of this injustice, overrode the policy and decreed that Honeywell, the company, would pay for that missing coverage, and that child is now listening to human voices he never would have had the opportunity to otherwise.

But not everyone is in that situation. Not everyone is that fortunate.

So this legislation, again, no costs to it, no bureaucracy, nothing. It simply says that the policy must state clearly, in plain English, understandable on the cover page, what it will not cover. If it is comprehensive, if it is complete, then nothing needs to be said. If it is not, if they experience situations that will not be covered, then it needs to tell the consumer up front on that front page what they will be.

Mr. President, I yield to my distinguished colleague from Mississippi.

The PRESIDING OFFICER. The Senator from Mississippi is recognized.

Mr. LOTT. I thank again my colleagues on the Judiciary Committee and Senator CRAIG for allowing us to go ahead and introduce this legislation and make brief statements. It is very generous, and we thank him for it.

I am delighted to join my colleague, Senator DAYTON, tonight in cosponsoring this legislation. He was kind enough to invite me to do so and even said: Why don't you be the lead sponsor? And I said no, but I will be glad to cosponsor it.

I think this is an important statement here tonight. Honesty is the best insurance policy. It has a good ring to it. It is not going to revolutionize the world, but it could make a real difference. This is a time when once again, in many parts of the country and particularly in my home area, we are very sensitive to the threat of disasters because in only 8 days, on June 1, the next hurricane season will begin, and the National Oceanic and Atmospheric Administration predicts four to six major hurricanes in the upcoming season. So once again people are struggling with situations of having lost their homes or having their homes badly damaged and being told: No, your insurance policy didn't cover your damage. You didn't have flood insurance because, well, you weren't in a flood plain, and oh, by the way, your

house was washed away. It wasn't blown away even though we had winds of 140 miles per hour with gusts of 160 or 170 miles an hour, so therefore you didn't have any wind damage. I must say it has been a disappointing shock to me, the insensitivity and the decisions of certain insurance companies and the positions they have taken. Sometimes they will say: Well, wait a minute, we told you in the policy we don't cover this, we don't cover that.

I represent a blue-collar community. Most people work in the paper mills and the shipyards and are fishermen in my area. They have high school educations, but they are not lawyers. They get a house insurance policy and they think: I am covered. Now, go back and take a look at your insurance policies. If you really take a look at it, you will find that this is not covered, that is not covered, this is not covered, and the next thing you know, you haven't got much coverage, but your premium still goes forward. The standard policies, for instance, don't cover earthquakes and floods, and depending on where you live, hurricanes may not even be covered. That is going to be determined in legal actions. Sometimes they say: Well, unless the policy specifically says the hurricane was covered, then it is not covered. Well, that is an ingenious argument, too.

So we have found that there are lots of problems here, and it breaks my heart, what I have seen happen to thousands of my constituents and people in the neighboring States of Louisiana, Texas, and Alabama. They are being told: No, you didn't read the small print in your policy, you are not covered, or because it didn't say you were covered, then you are not covered. That is why I have joined in sponsoring this bill. Surely we should have honesty in everything, including insurance coverage. At least we should find a way to help the people understand.

So this is what this bill does. It is not all that complicated. It would require that insurance companies include a noncoverage disclosure box—a noncoverage disclosure box—restating in the body of the policy, in font twice the current size of the text, all conditions, exclusions, and other limitations of coverage under that policy. In other words, make it clear. Don't hide it in legalese and gobbledegook. Make it title size, make it bold, where people can go and see what they are not getting.

Some people say: Wait a minute, this may be damaging to the companies. No, I think it will help the companies. It will increase consumer confidence. It will avoid disagreements or conflicts about what is covered. You will have a clarification here, and if you have questions, then at least you can clear them up. It would be in their interests.

One other criticism, and that is, what is it going to cost the Federal Government? Answer: Nothing. And very little to the companies. They have these exclusions woven in there, but

they are quite often way down in the body of some long policy, incomprehensible to the minds of normal and sane men and women.

So I think this is something which would be good. Frankly, I agree with the Consumer Federation of America. This small requirement could have saved many people pain and suffering and hundreds of millions of dollars, maybe even billions, after Katrina. So I think it is a good idea, and it is one I am glad to cosponsor. I hope that as we continue to look at what we do in the aftermath of recent disasters and how we do a better job compared to future disasters, this can be worked into the body of legislation. So I am delighted to join as a cosponsor. I thank Senator DAYTON, and I thank Senator LEAHY and Senator CORNYN for allowing us to do this.

#### SUBMITTED RESOLUTIONS

SENATE RESOLUTION 494—EXPRESSING THE SENSE OF THE SENATE REGARDING THE CREATION OF REFUGEE POPULATIONS IN THE MIDDLE EAST, NORTH AFRICA, AND THE PERSIAN GULF REGION AS A RESULT OF HUMAN RIGHTS VIOLATIONS

Mr. SANTORUM (for himself, Mr. LAUTENBERG, Mr. COLEMAN, and Mr. DURBIN) submitted the following resolution; which was referred to the Committee on Foreign Relations:

S. RES. 494

Whereas armed conflicts in the Middle East have created refugee populations numbering in the hundreds of thousands and comprised of peoples from many ethnic, religious, and national backgrounds;

Whereas Jews and other ethnic groups have lived mostly as minorities in the Middle East, North Africa, and the Persian Gulf region for more than 2,500 years, more than 1,000 years before the advent of Islam;

Whereas the United States has long voiced its concern about the mistreatment of minorities and the violation of human rights in the Middle East and elsewhere;

Whereas the United States continues to play a pivotal role in seeking an end to conflict in the Middle East and continues to promote a peace that will benefit all the peoples of the region;

Whereas a comprehensive peace in the region will require the resolution of all outstanding issues through bilateral and multilateral negotiations involving all concerned parties;

Whereas the United States has demonstrated interest and concern about the mistreatment, violation of rights, forced expulsion, and expropriation of assets of minority populations in general, and in particular, former Jewish refugees displaced from Arab countries, as evidenced, inter alia, by—

(1) a Memorandum of Understanding signed by President Jimmy Carter and Israeli Foreign Minister Moshe Dayan on October 4, 1977, which states that “[a] solution of the problem of Arab refugees and Jewish refugees will be discussed in accordance with rules which should be agreed”;

(2) a statement made by President Jimmy Carter after negotiating the Camp David Accords, the Framework for Peace in the Middle East, where he stated in a press conference on October 27, 1977, that "Palestinians have rights . . . obviously there are Jewish refugees . . . they have the same rights as others do";

(3) a statement made by President Clinton in an interview after Camp David II in July 2000, at which the issue of Jewish refugees displaced from Arab lands was discussed, where he said that "[t]here will have to be some sort of international fund set up for the refugees. There is, I think, some interest, interestingly enough, on both sides, in also having a fund which compensates the Israelis who were made refugees by the war, which occurred after the birth of the State of Israel. Israel is full of people, Jewish people, who lived in predominantly Arab countries who came to Israel because they were made refugees in their own land.";

(4) Senate Resolution 76, 85th Congress, introduced by Senator Jenner on January 29, 1957, which—

(A) noted that individuals in Egypt who are tied by race, religion, or national origin with Israel, France, or the United Kingdom have been subjected to arrest, denial or revocation of Egyptian citizenship, expulsions, forced exile, sequestration and confiscation of assets and property, and other punishments without being charged with a crime; and

(B) requested the President to instruct the chief delegate to the United Nations to urge the prompt dispatch of a United Nations observer team to Egypt with the objective of obtaining a full factual report concerning the violation of rights; and

(5) section 620 of H.R. 3100, 100th Congress, which states that Congress finds that "with the notable exceptions of Morocco and Tunisia, those Jews remaining in Arab countries continue to suffer deprivations, degradations, and hardships, and continue to live in peril" and that Congress calls upon the governments of those Arab countries where Jews still maintain a presence to guarantee their Jewish citizens full civil and human rights, including the right to lead full Jewish lives, free of fear, with freedom to emigrate if they so choose;

Whereas the international definition of a refugee clearly applies to Jews who fled the persecution of Arab regimes, where a refugee is a person who "owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion, is outside the country of his nationality, and is unable to or, owing to such fear, is unwilling to avail himself of the protection of that country" (Convention relating to the status of refugees of July 28, 1951 (189 UNTS 150));

Whereas the United Nations High Commissioner for Refugees (UNHCR), on 2 separate occasions, determined that Jews fleeing from Arab countries were refugees that fell within the mandate of the UNHCR, namely—

(1) when in his first statement as newly elected High Commissioner, Mr. Auguste Lindt, at the January 29, 1957, meeting of the United Nations Refugee Fund (UNREF) Executive Committee in Geneva, stated, "There is already now another emergency problem arising. Refugees from Egypt. And there is no doubt in my mind that those of those refugee who are not able or not willing to avail themselves of the protection of the Government of their nationality, they might have no nationality or they may have lost this nationality, or, for reasons of prosecution may not be willing to avail themselves of this protection, fall under the mandate of the High Commissioner." (United Nations High Commissioner for Refugees, Report of

the UNREF Executive Committee, Fourth Session—Geneva 29 January to 4 February, 1957); and

(2) when Dr. E. Jahn, for the United Nations High Commissioner for Refugees, wrote to Daniel Lack, Legal Adviser to the American Joint Distribution Committee, on July 6, 1967, stating, "I refer to our recent discussion concerning Jews from Middle Eastern and North African countries in consequence of recent events. I am now able to inform you that such persons may be considered prima facie within the mandate of this Office." (United Nations High Commissioner for Refugees Document No. 7/23/Libya);

Whereas the seminal United Nations resolution on the Arab-Israeli conflict and other international initiatives refer generally to the plight of "refugees" and do not make any distinction between Palestinian and Jewish refugees, such as—

(1) United Nations Security Council Resolution 242 of November 22, 1967, which calls for a "just settlement of the refugee problem" without distinction between Palestinian and Jewish refugees, and this is evidenced by—

(A) a failed attempt by the United Nations delegation of the Soviet Union to restrict the "just settlement" mentioned in Resolution 242 solely to Palestinian refugees (S/8236, discussed by the Security Council at its 1382nd meeting on November 22, 1967, notably at paragraph 117, in the words of Ambassador Kouznetsov of the Soviet Union), which signified the international community's intention of having the resolution address the rights of all Middle East refugees; and

(B) a statement by Justice Arthur Goldberg, the Chief Delegate of the United States to the United Nations at that time, who was instrumental in drafting the unanimously adopted United Nations Resolution 242, where he pointed out that "The resolution addresses the objective of 'achieving a just settlement of the refugee problem'. This language presumably refers both to Arab and Jewish refugees, for about an equal number of each abandoned their homes as a result of the several wars.";

(2) the Madrid Conference, which was first convened in October 1991 and was co-chaired by President of the United States, George H.W. Bush, and President of the Soviet Union, Mikhail Gorbachev, and included delegations from Spain, the European community, the Netherlands, Egypt, Syria, and Lebanon, as well as a joint Jordanian-Palestinian delegation, where in his opening remarks before the January 28, 1992, organizational meeting for multilateral negotiations on the Middle East in Moscow, United States Secretary of State James Baker made no distinction between Palestinian refugees and Jewish refugees in articulating the mission of the Refugee Working Group, stating "that [t]he refugee group will consider practical ways of improving the lot of people throughout the region who have been displaced from their homes"; and

(3) the Roadmap to a Permanent Two-State Solution to the Israeli-Palestinian Conflict, which refers in Phase III to an "agreed, just, fair, and realistic solution to the refugee issue," and uses language that is equally applicable to all persons displaced as a result of the conflict in the Middle East;

Whereas Egypt, Jordan, and the Palestinians have affirmed that a comprehensive solution to the Middle East conflict will require a just solution to the plight of all "refugees", as evidenced by—

(1) the 1978 Camp David Accords, the Framework for Peace in the Middle East, which includes a commitment by Egypt and Israel to "work with each other and with other interested parties to establish agreed procedures for a prompt, just and permanent

resolution of the implementation of the refugee problem";

(2) the Treaty of Peace between Israel and Egypt, signed at Washington March 26, 1979, which provides in Article 8 that the "Parties agree to establish a claims commission for the mutual settlement of all financial claims", in addition to general references to United Nations Security Council Resolution 242 as the basis for comprehensive peace in the region; and

(3) Article 8 of the Treaty of Peace Between the State of Israel and the Hashemite Kingdom of Jordan, done at Arava/Araba Crossing Point October 26, 1994, entitled "Refugees and Displaced Persons", recognizes "the massive human problems caused to both Parties by the conflict in the Middle East";

Whereas the call to secure rights and redress for Jewish and other minorities who were forced to flee Arab countries is not a campaign against Palestinian refugees;

Whereas the international community should be aware of the plight of Jews and other minority groups displaced from the Middle East, North Africa, and the Persian Gulf;

Whereas no just and comprehensive Middle East peace can be reached without recognition of, and redress for, the uprooting of centuries-old Jewish communities in the Middle East, North Africa, and the Persian Gulf; and

Whereas it would not be appropriate, and would constitute an injustice, were the United States to recognize rights for Palestinian refugees without recognizing equal rights for former Jewish, Christian, and other refugees from Arab countries: Now, therefore, be it

*Resolved,*

#### **SECTION 1. SENSE OF THE SENATE ON HUMAN RIGHTS AND REFUGEES.**

It is the sense of the Senate that—

(1) the United States deplores the past and present ongoing violation of the human rights and religious freedoms of minority populations in Arab and Muslim countries throughout the Middle East, North Africa, and the Persian Gulf; and

(2) with respect to Jews, Christians, and other populations displaced from countries in the region, for any comprehensive Middle East peace agreement to be credible, durable, enduring, and constitute an end to conflict in the Middle East, the agreement must address and resolve all outstanding issues, including the legitimate rights of all refugees of the Middle East.

#### **SEC. 2. UNITED STATES POLICY ON REFUGEES OF THE MIDDLE EAST.**

The Senate urges the President to—

(1) instruct the United States Permanent Representative to the United Nations and all representatives of the United States in bilateral and multilateral fora that when considering or addressing resolutions that allude to the issue of Middle East refugees, they should ensure that—

(A) relevant text refers to the fact that multiple refugee populations have been created by the Arab-Israeli conflict; and

(B) any explicit reference to the required resolution of the Palestinian refugee issue is matched by a similar explicit reference to the resolution of the issue of Jewish, Christian, and other refugees from Arab countries; and

(2) make clear that the Government of the United States supports the position that, as an integral part of any comprehensive peace, the issue of refugees and the mass violations of human rights of minorities in Arab and Muslim countries throughout the Middle East, North Africa, and the Persian Gulf must be resolved in a manner that includes—

(A) consideration of the legitimate rights of all refugees displaced from Arab countries; and

(B) recognition of the losses incurred by Jews, Christians, and other minority groups as a result of the Arab-Israeli conflict.

**SENATE RESOLUTION 495—DESIGNATING JUNE 8, 2006, AS THE DAY OF A NATIONAL VIGIL FOR LOST PROMISE**

Mr. GRASSLEY (for himself, Mr. BIDEN, Mr. HATCH, Mr. SPECTER, Mr. DURBIN, Mr. TALENT, Mr. BAUCUS, Mr. DODD, and Ms. MURKOWSKI) submitted the following resolution; which was considered and agreed to:

S. RES. 495

Whereas over 26,000 citizens die from the effects of drug abuse each year;

Whereas the damage from drugs is not limited to drug abusers, the collateral damage from drugs is enormous, and drug abuse costs society over \$60,000,000,000 in social costs and lost productivity;

Whereas drugs rob users, their families, and all the people of the United States of dreams, promises, ambitions, talents, and lives;

Whereas drug abuse affects millions of families in the United States;

Whereas the stigma of drug abuse and the cloak of denial keep many individuals and families from dealing with the impact of drugs;

Whereas many friends and families are ashamed to acknowledge the death of their loved ones caused by drug abuse;

Whereas all the people of the United States can benefit from illuminating the problem of drug abuse and its impact on families, communities, and society;

Whereas the futures of thousands of youth of the United States have been cut short because of drug abuse, including the life of—

(1) Irma Perez, who suffered and died of an Ecstasy overdose at age 14;

(2) David Manlove, who wanted to be a doctor, but died from inhalant abuse at age 16;

(3) David Pease, an articulate debater, who died of a heroin overdose at age 23;

(4) Ian Eaccarino, a college student who died of a heroin overdose at age 20;

(5) Jason Surks, who was studying to be a pharmacist, but died of prescription drug abuse at age 19;

(6) Kelley McEnery Baker, who died of an overdose of Ecstasy at age 23;

(7) Ryan Haight, who died of an overdose of prescription drugs he had purchased over the Internet at age 18; and

(8) Taylor Hooton, a high school baseball star whose life was cut short by steroids at age 16;

Whereas these deaths represent only a small sample of the lost promise that drug abuse has cost the future of the United States;

Whereas law enforcement, public health and research organizations, community coalitions, drug prevention outreach organizations, individual parents, siblings, friends, and concerned citizens are joining together on June 8, 2006, in a Vigil for Lost Promise, to call public attention to the tremendous promise which has been lost with the deaths of those affected by drugs: Now, therefore, be it

*Resolved*, That the Senate—

(1) designates June 8, 2006, as the day of a National Vigil for Lost Promise; and

(2) encourages all young people to choose to live a drug-free life;

(3) encourages all people of the United States to work to stop drug abuse before it

starts and remain vigilant against the far reaching loss of promise caused by deaths from drug abuse;

(4) encourages all citizens of the United States to remember the lost promise of youth caused by drug abuse on this day.

**AMENDMENTS SUBMITTED AND PROPOSED**

SA 4188. Mr. SPECTER (for himself and Mr. KENNEDY) proposed an amendment to the bill S. 2611, to provide for comprehensive immigration reform and for other purposes.

**TEXT OF AMENDMENTS**

**SA 4188.** Mr. SPECTER (for himself and Mr. KENNEDY) proposed an amendment to the bill S. 2611, to provide for comprehensive immigration reform and for other purposes; as follows:

On page 8, between lines 20 and 21, insert the following:

(3) DEPUTY UNITED STATES MARSHALS.—In each of the fiscal years 2007 through 2011, the Attorney General shall, subject to the availability of appropriations, increase by not less than 50 the number of positions for full-time active duty Deputy United States Marshals that investigate criminal matters related to immigration.

(4) RECRUITMENT OF FORMER MILITARY PERSONNEL.—

(A) IN GENERAL.—The Commissioner of United States Customs and Border Protection, in conjunction with the Secretary of Defense or a designee of the Secretary of Defense, shall establish a program to actively recruit members of the Army, Navy, Air Force, Marine Corps, and Coast Guard who have elected to separate from active duty.

(B) REPORT.—Not later than 180 days after the date of the enactment of this Act, the Commissioner shall submit a report on the implementation of the recruitment program established pursuant to subparagraph (A) to the Committee on the Judiciary of the Senate and the Committee on the Judiciary of the House of Representatives.

On page 9, line 3, strike “(2)” and insert the following:

(2) DEPUTY UNITED STATES MARSHALS.—There are authorized to be appropriated to the Attorney General such sums as may be necessary for each of the fiscal years 2007 through 2011 to carry out subsection (a)(3).

(3) On page 33, between lines 9 and 10, insert the following:

**SEC. 117. COOPERATION WITH THE GOVERNMENT OF MEXICO.**

(a) COOPERATION REGARDING BORDER SECURITY.—The Secretary of State, in cooperation with the Secretary and representatives of Federal, State, and local law enforcement agencies that are involved in border security and immigration enforcement efforts, shall work with the appropriate officials from the Government of Mexico to improve coordination between the United States and Mexico regarding—

(1) improved border security along the international border between the United States and Mexico;

(2) the reduction of human trafficking and smuggling between the United States and Mexico;

(3) the reduction of drug trafficking and smuggling between the United States and Mexico;

(4) the reduction of gang membership in the United States and Mexico;

(5) the reduction of violence against women in the United States and Mexico; and

(6) the reduction of other violence and criminal activity.

(b) COOPERATION REGARDING EDUCATION ON IMMIGRATION LAWS.—The Secretary of State, in cooperation with other appropriate Federal officials, shall work with the appropriate officials from the Government of Mexico to carry out activities to educate citizens and nationals of Mexico regarding eligibility for status as a nonimmigrant under Federal law to ensure that the citizens and nationals are not exploited while working in the United States.

(c) COOPERATION REGARDING CIRCULAR MIGRATION.—The Secretary of State, in cooperation with the Secretary of Labor and other appropriate Federal officials, shall work with the appropriate officials from the Government of Mexico to improve coordination between the United States and Mexico to encourage circular migration, including assisting in the development of economic opportunities and providing job training for citizens and nationals in Mexico.

(d) CONSULTATION REQUIREMENT.—Federal, State, and local representatives in the United States shall consult with their counterparts in Mexico concerning the construction of additional fencing and related border security structures along the international border between the United States and Mexico, as authorized by this title, before the commencement of any such construction in order to—

(1) solicit the views of affected communities;

(2) lessen tensions; and

(3) foster greater understanding and stronger cooperation on this and other important security issues of mutual concern.

(e) ANNUAL REPORT.—Not later than 180 days after the date of enactment of this Act, and annually thereafter, the Secretary of State shall submit to Congress a report on the actions taken by the United States and Mexico under this section.

On page 51, line 12, strike “554” and insert “555”.

On page 53, between lines 3 and 4, strike “554” and insert “555”.

On page 53, between lines 14 and 15, insert the following:

**SEC. 134. REPORT ON INCENTIVES TO ENCOURAGE CERTAIN MEMBERS AND FORMER MEMBERS OF THE ARMED FORCES TO SERVE IN THE BUREAU OF CUSTOMS AND BORDER PROTECTION.**

(a) REPORT REQUIRED.—Not later than 60 days after the date of the enactment of this Act, the Secretary of Homeland Security and the Secretary of Defense shall jointly submit to the appropriate committees of Congress a report assessing the desirability and feasibility of offering incentives to covered members and former members of the Armed Forces for the purpose of encouraging such members to serve in the Bureau of Customs and Border Protection.

(b) COVERED MEMBERS AND FORMER MEMBERS OF THE ARMED FORCES.—For purposes of this section, covered members and former members of the Armed Forces are the following:

(1) Members of the reserve components of the Armed Forces.

(2) Former members of the Armed Forces within two years of separation from service in the Armed Forces.

(c) REQUIREMENTS AND LIMITATIONS.—

(1) NATURE OF INCENTIVES.—In considering incentives for purposes of the report required by subsection (a), the Secretaries shall consider such incentives, whether monetary or otherwise and whether or not authorized by current law or regulations, as the Secretaries jointly consider appropriate.

(2) TARGETING OF INCENTIVES.—In assessing any incentive for purposes of the report, the