

by that industry had never happened. Andrew was a \$16 billion insurance loss storm. That, in today's dollars, is about a \$23 billion insurance loss storm. But what really scared the "bejeebers" out of the insurance marketplace was the realization that if the hurricane had turned 1 degree to the north and drawn a bead on the Dade County-Broward County line instead of south Dade in Homestead, a relatively unpopulated part of Dade County, if it turned that 1 degree to the north and hit that more populated area, it would have been a \$50 billion loss storm, and that would have taken down every insurance company that was doing business in the path of the storm—taken them down financially. It would have drained all of their reserves.

That is the circumstance we have facing the States of the gulf coast as well as the Atlantic coast today because you put a category 4—by the way, remember, by the time Katrina hit Louisiana, it was only a category 3. Look at what it did to the Mississippi coast. If you put a category 4, which is winds up to 145 miles per hour, or a category 5, which is in excess of that, into a concentrated area of high urban density and you have major loss, you will have insurance companies going down the tubes financially.

So what are they doing? They are coming to us. Well, the problem is that the Federal level of government has never dealt with insurance. It was back in the 1930s that the McCarran-Ferguson Act was enacted, which said the regulation of insurance is going to be done by the 50 States. And they are coming to us because of the financial enormity of loss not only to insurance companies but to our respective States as well. And, therefore, what do we do? It is hard to get consensus here because we don't deal in insurance matters, and it is hard to get consensus because the insurance industry is not unified on what to do. Certainly, the reinsurance industry has a different perspective than the insurance industry. The insurance regulators have another perspective.

So, after consulting with my dear friend and senior colleague from Mississippi and with the senior Senator from Louisiana, Ms. LANDRIEU, we have filed a bill modeled after what the State of Florida had to do after the monster mega-hurricane in the nineties, and that was build consensus by forming a prestigious commission representative across the board of all the peoples and organizations that are affected by this enormous question and ask that commission, that emergency national commission—which is exactly what we did in Florida in 1995. We formed what we called then the academic task force headed by presidents of the universities of Florida. They reported back within 3 months.

We took that package to the State legislature. We got the legislature to

pass it into law. The law enabled the insurance commissioner then to help the insurance companies restore the marketplace at affordable prices so the people would have available affordable insurance.

So the three of us—Senator COCHRAN, Senator LANDRIEU, this Senator—have filed this bill setting up a national commission under law appointing specific designees that are a broad representation of the industry, of the problem, to come back to the Congress and to the executive branch within 90 days with their recommendation that then we can deliberate the work product thereof to see if we can have some solution as to these dire economic conditions that our people, that our States, and, in fact, private industry are facing as we now face another active hurricane season.

I conclude by saying that we are very happy that the National Association of Insurance Commissioners, that organization that represents all 50 insurance commissioners of our States, plus the District of Columbia, plus the Virgin Islands, plus Puerto Rico, have all come together and unanimously endorsed this concept.

We cannot get consensus here because everybody has a different idea, including the industry, but we can take what happened successfully in Florida and use that model to build consensus so that we will know what to do and then can pass appropriate legislation.

Mr. President, I wanted to share this right as the winds are hitting the State of Florida from the first named storm of this hurricane season, the storm named Alberto.

I yield the floor.

The PRESIDING OFFICER. The Senator from Mississippi.

Mr. COCHRAN. Mr. President, I thank the distinguished Senator from Florida for his initiative in bringing this issue in this form to the Senate. I am pleased to cosponsor the legislation with him, Senator LANDRIEU, and others who may cosponsor this legislation.

We are reaching out to the industry and to experts in related business activities who have experience, a depth of understanding about this challenge we face to give us the benefit of their advice and their counsel.

There are specific recommendations, if they can come to a consensus, on how Government can more responsibly address this critical issue. In our State of Mississippi right now, there are people in limbo trying to decide whether they take on the burden of increased costs of insurance, of chances that they may not get insurance they can afford. So rebuilding is slow. Recovery is slow. Businesses are reluctant to embark upon expansion or remodeling, refurbishing, rebuilding, reconstructing from slabs the businesses they had in the gulf coast region.

This is a real dilemma, and it is an economic challenge that no one State

can really overcome using the resources of a State government or a national blue ribbon commission, such as the one brought together by Haley Barbour of Mississippi. Our Governor has reached out to the business community and individuals who have experience who could be of help in recovering from the disaster that hit our State.

This is bigger than one State, bigger than our State's commission that Governor Barbour has appointed and that is working hard and making a big difference and making us believe that we can recover, and we will recover. That is a very important part of this situation and this challenge.

I think this is a very important step to take, and it comes at a time when we have laid before the Senate now a conference report making supplemental appropriations to the Departments of State and Defense for the war on terror, but as far as our current domestic challenges are concerned, \$19 billion to help sustain the recovery and rebuilding that is underway, recovering from Hurricanes Katrina and Rita that were so devastating to our gulf coast region.

Mr. President, I commend the Senator.

LOCAL LAW ENFORCEMENT ENHANCEMENT ACT OF 2005

Mr. SMITH. Mr. President, I rise today to speak about the need for hate crimes legislation. Each Congress, Senator KENNEDY and I introduce hate crimes legislation that would add new categories to current hate crimes law, sending a signal that violence of any kind is unacceptable in our society. Likewise, each Congress I have come to the floor to highlight a separate hate crime that has occurred in our country.

On June 10, 2006, gay performance artist Kevin Aviance was severely beaten in New York City. According to reports, Aviance was walking home from a local bar when four teens began shouting obscenities and attacked him from behind. During the attack Aviance was kicked and punched while the attackers yelled sexually derogatory slurs at him.

An officer with New York's Hate Crimes Taskforce reported that four men were arrested and charged with a hate crime in connection to the attack.

I believe that the Government's first duty is to defend its citizens, to defend them against the harms that come out of hate. The Local Law Enforcement Enhancement Act is a symbol that can become substance. I believe that by passing this legislation and changing current law, we can change hearts and minds as well.

FLORIDA CITRUS-CANKER QUARANTINE

Mr. NELSON of Florida. Mr President, I rise to call on the U.S. Department of Agriculture to reconsider its recent decision to ban Florida's citrus industry from shipping fruit to other citrus-producing States, as this decision could adversely affect a major segment of my State's economy.

Specifically, the Government ban lacks adequate scientific backing and could even harm Florida's ability to trade with other citrus-producing countries.

This industry has long played an important role in my State's economy, and the Government has often been supportive and helpful, including after the past two hurricane seasons that were devastating to the industry and spread canker extensively, making eradication no longer possible.

While the Department of Agriculture has helped the industry recover from the storms and with combating canker in the past, I am hopeful it will do so again in a way that does not cause more harm than good.

WORLD DAY AGAINST CHILD LABOR

Mr. HARKIN. Mr. President, yesterday was the annual commemoration of the International Labor Organization's, ILO, World Day Against Child Labor, the day we set aside to speak out against the fact that millions of children around the globe continue to be trapped in forced and abusive labor, often in extremely hazardous conditions.

The good news, this year, is that child labor is in decline across the globe. According to the recent ILO report, "The End of Child Labor: Within Reach," released on May 4 of this year, between the years 2000 and 2004, the number of child laborers worldwide fell by 11 percent, from 246 million to 218 million. Even better, the number of children and youths aged 5–17 trapped in hazardous work decreased by 26 percent, declining from 171 million in 2000 to 126 million in 2004. Among younger child laborers, the drop was even sharper at 33 percent.

This is remarkable progress in just 4 years' time. And looking to the future, the ILO report cautiously predicts that, "if the current pace of decline is maintained, and if global efforts to stop child labor continue." We have a real opportunity to eliminate child labor in its worst forms within 10 years' time. However, difficult challenges lie ahead, especially in agriculture, where 7 out of 10 child laborers work. I know this firsthand from my work trying to end child labor in the cocoa industry. Child labor is deeply entrenched in cocoa plantations in Ivory Coast and elsewhere. But, with the cooperation of the chocolate indus-

try, we are making progress in fighting it.

Likewise, in the broader fight against child labor, the ILO report verifies that we are on the right track to eliminating abusive and exploitative child labor. The great work of the ILO's International Program on the Elimination of Child Labor, IPEC, really vindicates the confidence I placed in this program early on. I secured the first Federal appropriation for the IPEC program back in 1996, and over the last decade, I have secured a total of more than \$323 million for the program. Clearly, that money has made a real difference in the lives of children. It has given them an opportunity to get an education and to break the cycle of poverty.

In August 2005, I visited Pakistan and spent time at an IPEC program funded by the U.S. Department of Labor to combat child labor in the Pakistani carpet industry. I was able to sit down and talk with young adults who had been laborers in the carpet industry as children but had been removed and given the opportunity to go to school. In Pakistan, the Department of Labor's international child labor program has helped to ensure that 20,000 children between the ages of 10–18 have been removed from hazardous work conditions and provided with either nonformal education or vocational training. I have also visited child labor rehabilitation programs in Brazil, Nepal, and Bangladesh. These visits have showed me the incredibly beneficial impacts that governments can make, but I also realize that industry partnerships are essential to the real eradication of child labor.

Although there has been a tremendous amount of progress in ending child labor, now is not the time to become complacent. Unfortunately, hundreds of millions of children are still forced to work illegally for little or no pay. Economic development alone is not enough, and we must focus on human rights and educational opportunities for those in poverty. Social change must go hand in hand with economic development, which requires workers' and employers' organizations. Our keys to success will be mainstreaming child labor efforts with other human rights and development goals, as well as getting national governments, NGOs, and international organizations all working cooperatively to end child poverty.

We should not think about these children only on June 12 each year. We should think about this last vestige of slavery 365 days a year. I have remained steadfast in my commitment to eliminating abusive and exploitative child labor. It was in 1992 that I first introduced a bill to ban all products made by abusive and exploitative child labor from entering the United States. In my view, we can make significant

progress to eliminate this scourge if we all do our part and redouble our efforts. This means that governments must not merely pass laws but enforce them, while also striving to provide quality, free education. Businesses must take responsibility, as well, by not hiring children, and by paying adults livable wages so they can provide for their families. Multilateral institutions must also play a robust role. Together, we can eliminate the worst forms of child labor by 2016.

BROADCAST DECENCY ENFORCEMENT ACT

Mr. THUNE. Mr. President, I rise today in support of the Broadcast Decency Enforcement Act. As an original cosponsor of the bipartisan bill, I strongly support the Senate's recent unanimous action to add real teeth to the broadcast decency laws. The Broadcast Decency Enforcement Act enables the Federal Communications Commission to significantly increase the fines on television and radio broadcasters who violate the FCC decency rules regarding over-the-air public broadcasts. Specifically, this legislation will increase the maximum fine for the broadcast of obscene, indecent, or profane material to \$325,000 for each violation, with a cap of \$3 million for any single act or failure to act. This is a tenfold increase over the current maximum fine per offense.

The First amendment states, "Congress shall make no law . . . abridging the freedom of speech, or of the press." However, the Supreme Court has determined many times that not all forms of speech are protected. In fact, the Court has deemed fit to regulate such forms of speech as obscenity, defamation, speech that incites violence, speech that is harmful to children, and speech that is broadcasted on radio and television.

Unfortunately, broadcasters have recently started playing fast and loose with the decency guidelines. Some of the infractions have made the headlines, but many others never do. Either way, the broadcasters have a responsibility to America's viewing public, and particularly to America's parents. Their behavior demands a response. Allowing obscene, indecent, or profane material over our unrestricted airways can make the job of raising children in today's world even tougher than it already might be. Putting in place a fine that means something significant to broadcasters who violate decency regulations will help parents who are trying to surround their young children with good role models and decent behavior.

My parents provided me with a strong value system that I depend on to this day. As a father of two teenage daughters, I am doing my best to make sure my girls understand the difference