Mr. Speaker, Shirley Klein is, like Franklin Roosevelt, disabled and in a wheelchair and, like Franklin Roosevelt, her heart and mind are strong and vibrant and immensely productive. Knowing they shared this particular challenge, even as a child, she wrote a most beautiful poem in tribute to him. If anyone still believes the Roosevelt Memorial ought not to depict him in his wheelchair, Shirley's poem will surely change their minds. Shirley's poem follows:

MEMORIAL (By Shirley Klein)

Deny him not his throne of grace. Its wheels were his wings
On which he flew
To save a world,
To heal a land.
Let ages know
This was a man
Who seated firm,
Towered tall.
And I, a child
Who saw him there,
Knew at last
I too could soar.

INTRODUCTION OF LEGISLATION
TO ESTABLISH A PERMANENT
FORMULA FOR GOVERNMENT
CONTRIBUTIONS TO FEDERAL
EMPLOYEE HEALTH BENEFIT
PLANS

HON. STENY H. HOYER

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES Tuesday, June 10, 1997

Mr. HOYER. Mr. Speaker, today, I am introducing legislation to set a permanent formula for calculation of the Federal contribution to the Federal employee health benefit plans. My bill would ensure that the Government contribution for civil servants and Federal retirees would remain at approximately 72 percent.

Under existing law, the contribution is set by a formula based on the premiums of five of the largest plans and a sixth, so-called phantom, premiums that represent a large plan that dropped out of FEHBP. This formula, passed in 1989, has held the Federal contribution near 72 percent but will expire at the end of calendar year 1998.

It is estimated that failure to extend or replace this formula would cost an enrollee about \$20 a month or \$240 per year. That is unacceptable—especially at a time when the budget resolution asks Federal employees to pay an additional five tenths of 1 percent into the CSRS and FERS retirement systems.

I want to thank the many people on the House Budget Committee and at the Office of Management and Budget who responded to my strenuous objections to not replacing the current formula. I am pleased that the budget agreement and resolution assume continuation of the 72-percent contribution. This legislation therefore has no budget implications and, according to preliminary OPM cost estimates, may actually save a small amount of money over the budget agreement baseline.

This bill will calculate, each year a weighted average of the subscription charges for all plans. The employee's or retiree's premium for each plan will be calculated by subtracting 72 percent of that weighted average from the total charge. Unlike previous formulas, this bill

establishes a permanent formula that will automatically adjust as carriers enter or leave the FEHBP Program.

The concept of this stable fair share formula was developed by the Office of Personnel Management at my request. It has been refined through extensive discussions with Federal employee organizations, health plan carriers, and other interested parties. I am pleased that Mrs. MORELLA, Mr. CUMMINGS, Mr. MORAN of Virginia, Mr. FAZIO of California, Mr. FORD, and Mr. DAVIS of Virginia have joined as original cosponsors.

I am hopeful that, working with Mrs. MORELLA and Mr. CUMMINGS, we can add this important legislation to the reconciliation measure as it is marked up in the Government Reform and Oversight Committee. I invite Members who share my concern about protecting this critical benefit for Federal employees and retirees to join us as cosponsors of this legislation.

RECOGNIZING THE OUTSTANDING MILITARY SERVICE OF COL. PETER HUISKING

HON. DAVID DREIER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES Tuesday, June 10, 1997

Mr. DREIER. Mr. Speaker, I would like to recognize the outstanding military service and contributions to our country of a native of Pomona, CA, on the occasion of his retirement from military service on December 1, 1996: Col. Peter V. Huisking, Military Intelligence Corps, U.S. Army.

Born in Pomona, CA, in 1949, Colonel Huisking attended St. Joseph Elementary School and the Webb School of California, and received an Army Reserve Officer Training Corps [ROTC] scholarship to attend Pomona College in 1967. He was commissioned in field artillery upon graduation from Pomona College in 1971. He served in junior officer positions at the artillery battery level with 2d Battalion, 92d Field Artillery, V Corps, in Giessen, Germany, from 1972 to 1974. As a first lieutenant, he was commander of Battery C, 2d Battalion, 92d Field Artillery.

Colonel Huisking transferred to the Military Intelligence branch in 1974, and served in numerous tactical and strategic intelligence assignments over the next few years: assistant S2, 42d Field Artillery Group, 1974 to 1975; chief, all source production section, 2d Armored Division, Fort Hood, TX, 1975 to 1977; commander, Headquarters and Operations Company, 522d Military Intelligence Battalion, Fort Hood, TX, 1977 to 1978; and staff and faculty, Defense Intelligence College, Washington, DC, 1979 to 1982.

Other overseas assignments included G2 operations officer, 2d Infantry Division, Republic of Korea, from 1982 to 1983; chief, Intelligence Systems Branch, Headquarters U.S. Army, Europe, Heidelberg, Germany, from 1984 to 1986; deputy G2, 1st Armored Division, Ansbach, Germany, 1986; and executive officer, 501st Military Intelligence Battalion, 1986 to 1988.

Colonel Huisking was assigned to Fort Huachuca, AZ, in 1988, where he served as the manager of the Intelligence-Electronic Warfare Program Office. He later commanded the 304th Military Intelligence Battalion at Fort Huachuca, from 1989 to 1991, and served with Headquarters, United States Armed Forces, Central Command in Riyadh, Saudi Arabia, during Operation Desert Storm as the G2 plans officer for unmanned aerial vehicles.

Following service as the Assistant Chief of Staff, G2, 1st Cavalry Division, at Fort Hood, TX, from 1991 to 1992, Colonel Huisking was assigned as a staff officer in the Directorate of Force Development in the Office of the Deputy Chief of Staff for Operations and Plans at Headquarters, Department of the Army, Washington, DC, from 1992 to 1993. He later served as the deputy director for planning in the Directorate of Strategy, Plans, and Policy on the Department of the Army staff from 1993 to 1994. Colonel Huisking's last military assignment was Assistant Chief of Staff, G2, for the U.S. Army Signal Command at Fort Huachuca, AZ, from 1994 until his retirement in December 1996

Colonel Huisking is a graduate of the U.S. Army Field Artillery School, 1972; the Defense Intelligence College, 1979; the U.S. Army Command and General Staff College, 1984; and the U.S. Army War College, 1996. He also graduated from Georgetown University with a master of arts degree in Government, 1980.

His awards and decorations include the Legion of Merit with Oak Leaf Cluster, the Bronze Star, the Defense Meritorious Service Medal, the Meritorious Service Medal with Oak Leaf Cluster, and several service medals including the Saudi Arabia Kuwait Liberation Medal. He is also a recipient of the U.S. Army Signal Corps Regiment's Order of Mercury. Additionally, Colonel Huisking is authorized to wear the Army staff identification badge.

Colonel Huisking is married to the former Henrietta Hardy of Tucson, AZ. They have three children: Elisabeth, who lives in Virginia; Thomas, a college student in Texas; and Andrea, a student at Smith Middle School, Fort Huachuca, AZ. Colonel Huisking is joining JBL&H Associates of Falls Church, VA, and will work at the U.S. Army Intelligence Center in support of the Directorate of Combat Developments.

Colonel Huisking has served at all military echelons from platoon to the Army staff. He has led American soldiers as a platoon leader, a company commander, and a battalion commander. He served as a intelligence officer in key positions from Artillery Group to Major Army Command. His service has been characterized by his emphasis on two key elements: training for war and taking care of soldiers. This emphasis paid off during the successful deployment of elements of his battalion to Desert Storm. In the words of Maj. Gen. John Stewart, the Assistant Chief of Staff, G2, U.S. Army Forces Central Command, during the gulf war:

Lieutenant Colonel Huisking's tireless, professional, and consistently correct staff work was a major factor in the success of Intelligence and Electronics Warfare during the Persian Gulf War. A great job.

Colonel Huisking was also an outstanding supporter of every military community he lived in, both in the United States and overseas. He was a strong supporter of the Scouting Program, both boys and girls, and served as committee chairman of the Cub Scout programs. His involvement in youth athletics included coaching in youth T-ball and soccer, and service on Catholic parish councils in communities

in Germany and Fort Huachuca, AZ. Additionally, he has served as a lay eucharistic minister and lector since 1979.

As a professional intelligence officer, Colonel Huisking has made a particular impact on tactical intelligence units, having served in four combat divisions, and having been instrumental in the successful implementation of the combat electronic warfare intelligence [CEWI] concept in the Army beginning in 1976. Additionally, his training of the Army's only unmanned aerial vehicle unit before the Persian Gulf war led to its successful development and use during the conflict. His pioneering work in this area ensured that the Army will always go to war with this important intelligence capability.

Colonel Huisking's service to the Army and his country spans a quarter of a century. It included the years of rebuilding the Army after the Vietnam war, standing guard on the frontiers of freedom from the demilitarized zone in Korea to the Iron Curtain in Central Europe; training units which ensured the readiness of the Army to deter aggression and ensure the victory of the United States in the cold war; preparing and leading soldiers to victory in the gulf war; and maintaining and equipping a force ready to deploy to Somalia, Haiti, Bosnia, and other areas of the world during a time of declining resources and increased requirements. Colonel Huisking played an important role in all of these areas. His legacy is in the outstanding soldiers and units who benefited from his leadership, and who will carry the Army into the 21st century.

The citizens of the State of California, particularly the 28th Congressional District, are proud of the service of this native son. They join me in thanking him and his family for their contributions to the Army and the United States, and in wishing them all the best both now and in the future.

WELCOME TO HURRICANE SEASON

HON. BILL McCOLLUM

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES Tuesday, June 10, 1997

Mr. McCOLLUM. Mr. Speaker, today I rise to highlight the fact that hurricane season is upon us. The official start of hurricane season is June 1. With that comes an entire east coast and gulf coast that braces for the worst—a hurricane ravaging the landscape.

Hurricanes are inevitable. They are unpredictable. They are destructive. And this year, 1997, looks to be a particularly bad year. In fact, the New York Times recently ran a story titled "Storm Warning: Bigger Hurricanes and More of Them." That is not exactly good news. I am attaching the article for the record.

The damage that these storms can cause is absolutely staggering. When measured in to-day's dollars and projected damage based on property value, the worst hurricane occurred in 1926, before storms were named. It hit southeast Florida and Alabama, and had it hit in the same spot today, it is estimated that it would have caused \$72.3 billion in damages. That's right: \$72.3 billion. And we thought Andrew in 1992 was bad, hitting only an estimated \$33.1 billion in damages if the same hurricane swept through today.

Mr. Speaker, this is virtually beyond comprehension. And it isn't just Florida. If New

England were hit today by the same hurricane that did in 1938, damages could exceed \$16 billion. If Camille—1969—hit Mississippi, Louisiana, and Virginia today we'd be looking at almost \$11 billion. If Hugo—1989—hit South Carolina today it would be almost \$10 billion.

So what are we to do? If all projections are correct, it appears that we may have a major storm along the lines of Andrew slamming into the east coast or gulf coast this summer or fall. On top of this frightening thought is the aftermath of such a tragic event. Andrew put a dozen insurance companies into insolvency and threw the entire disaster insurance market in Florida into turmoil. Reinsurance for hurricanes has virtually disappeared in Florida. Today, rates are skyrocketing if coverage is available at all. What would another hit like that do to Florida? What would such a disaster do to North Carolina? Or Louisiana? Or Texas?

Mr. Speaker, I do not think that we necessarily have to find out just how bad things can get. There is a way to ensure that disaster insurance remains a viable option for homeowners. In fact, I have introduced legislation which would directly address this problem. H.R. 230, the Natural Disaster Protection and Insurance Act, would provide a Federal backstop for truly disastrous events. Essentially, Treasury would auction reinsurance contracts to be bid upon by private insurers and State insurance pools. These contracts would be actuarily sound, protecting the Government against undue loss, while injecting reinsurance back into the disaster insurance market. The contracts would cover disasters that cause over \$10 billion in insured losses up to \$35 billion. Payment on the reinsurance would come from the proceeds from the auction.

This legislation would be just what the doctor ordered if we are to ensure continued insurance availability in disaster prone areas. Not only does it cover hurricanes, but earthquakes, volcanoes, and tsunamis as well. Perhaps it is appropriate to discuss this when the House is considering a supplemental bill to pay for other disasters, which we are currently doing. Imagine the burden on the Federal Government if people who cannot get adequate insurance come looking for assistance? Just another reason we need to act.

Mr. Speaker, the House Committee on Banking and Financial Services, on which I serve, is scheduled to begin hearings on this and similar legislation in the near future. I urge my colleagues to support a solution to this current and future crisis affecting people in my State and across the country. H.R. 230 is a solid beginning and I look forward to its consideration.

[From the New York Times, June 3, 1997] STORM WARNING: BIGGER HURRICANES AND MORE OF THEM

(By William K. Stevens)

The East and Gulf Coasts of the United States may be entering a long-anticipated, prolonged siege of more frequent and more destructive hurricanes, forecasters say.

They predict that this summer, more hurricanes than normal will develop in the tropical North Atlantic for the third straight year. This would make 1995-97 the most active three-year period on record for the pinwheeling oceanic cyclones, and the experts say that could be only the beginning.

The 1970's, 1980's and early 1990's were a time of relatively infrequent hurricanes. Those years did have their big storms: 7 of

the 10 most costly hurricanes ever to strike the United States mainland did so over that stretch, including Hurricane Andrew in 1992, the costliest ever. But a new Federal study attributes the trend of escalating damage over that period to expanding population and exploding development rather than more frequent or powerful storms.

Now the atmosphere and ocean appear to have entered a new and more ominous hurricane phase. Some experts believe the turbulent stretch beginning two years ago signifies a return to the 1940's, 1950's and 1960's, a period of high hurricane activity in the United States. If that is so, according to the new Federal study, the cost of damage wrought by hurricanes—already the most expensive natural disasters in America—could

soar to new heights.

Scientists offer varying explanations of what is responsible for the increase in hurricane frequency. One new study has found that sea-surface temperatures in 1995 were the highest on record in the tropical North Atlantic. That year, 19 tropical storms and hurricanes, double the 1946–1995 average, formed in the Atlantic. The authors of the study concluded that warmer seas encouraged incipient hurricanes to develop by infusing them with more energy. Temperatures in the region of hurricane births, between 10 degrees and 20 degrees north latitude, have remained above average since 1995.

Coincidentally or not, 1995 also saw the highest average global surface temperatures on record, and some scientists say this raises the possibility that global warming is contributing to the increased frequency of hurricanes. The coincidence "is suggestive of some link to global warming, but that needs to be proved," said Dr. Mark A. Saunders, chief author of the study. It is "just one of the possibilities" he said

the possibilities," he said.
Others say that global warming is almost certainly not the cause. One is Dr. William M. Gray, an atmospheric scientist and hurricane expert at Colorado State University in Fort Collins. The rise in sea temperature "is not related to the warming of the planet," he said, noting that global warming has been slow, while the Atlantic sea-surface temperature jumped in a matter of months.

It was Dr. Gray and his group of researchers who correctly predicted that 1995 would be one of the most active seasons on record, although they underestimated 1996. In April, the group forecast that 1997 would also bring more hurricanes than average, including the more intense ones. These major storms are defined as those with peak sustained winds of more than 100 miles an hour, and they account for 75 percent of all hurricane damage. Lesser hurricanes have peak winds of at least 74 miles an hour.

The forecasters predicted that the 1997 hurricane season, which officially began on Sunday and lasts through November, would product 7 hurricanes, 3 of which would be in the intense category, and 4 lesser tropical storms strong enough to be named. By comparison, 11 of the 19 named storms in 1995 were hurricanes, 5 of them severe; last year, 9 of the 13 named storms were hurricanes and 6 were severe.

The Colorado group's forecast applies to an area encompassing the Atlantic Ocean, the Caribbean Sea and the Gulf of Mexico. It is to be updated on Friday, but Dr. Gray said the update was not expected to depart substantially from the April prediction. The forecasters do not attempt to predict whether or where any of the hurricanes will strike land.

The forecasts are based on an array of predictive signs and atmospheric phenomena that Dr. Gray has identified as determining hurricane activity. One is the amount of rainfall in the Sahel region of western Africa, where the small areas of low pressure