

their policyholders. Companies seeking to raise rates beyond these levels will be required to report and justify, with substantial evidence, such actions to State insurance regulators. This is designed to deter companies from using terrorism as an excuse to raise rates overall. Additionally, the bill will maintain enforcement of states' fair trade practices and fair claims practices and laws.

Each participating insurer would have a 10 percent retention level based on its previous year's direct written premiums. Once a company suffers losses due to terrorism that exceeds its retention level, the company would be permitted to receive payments from the fund. For example, if a company has direct written premiums of \$100 million, its retention would be \$10 million. Some have advised that the retention level should be as high as 20 percent. The bill originally contained a 20 percent retention, but it was lowered to 10 percent in response to concerns by the industry.

Once a company has met its retention levels, the fund will cover its remaining losses as follows: 90 percent during the first year (90/10). For the second and third years, a company will be permitted to select the amount of coverage from the following options: 90 percent coverage of losses for a premium of 5 percent of its direct written premiums and surplus; 80 percent coverage for a 4 percent premium; and 70 percent coverage for 3 percent premium.

If at any time during the 3 years of the program, the losses from the participating companies exceed the fund's capacity, the fund will be authorized to borrow, from the Federal Treasury, moneys to cover the losses up to \$100 billion. The fund, through assessments on all participating companies, would be required to repay the loan. The fund and the companies would be given as long as 20 years, if necessary, to repay the loans at standard market interest. If there are outstanding loans due after the expiration of the fund on December 31, 2004, the companies will continue to be assessed until the loans are repaid.

If at the end of the program the fund has a positive balance, the participating companies would be allowed to recoup the funds—based on the proportion of each company's contribution—contingent upon a guarantee that the money will be placed in a special catastrophic reserve account. That account could be used only to pay for losses related to terrorism, and major catastrophes, earthquakes, hurricanes, and tsunamis. Any company seeking to use the money for other purposes would be subject to criminal penalties.

I should also note that as time began to run out last year, I received a call from Secretary O'Neill offering to work together to ensure the passage of a measure to deal with the crisis. I accepted the invitation and had my staff and the administration officials working together the next morning on a

compromise bill. We agreed to work upon the outlines of a 1-year stopgap measure. Unfortunately, the Secretary met strong objections from the Republican side of the Chamber.

I still believe that any legislation that is passed at this point should require a payback. This is especially the case given reports that the market has stabilized and insurance coverage is available for most businesses. The bill before us essentially provides for 2 years of potential unnecessary payments to insurance companies, who could reap a windfall at the expense of the taxpayers.

I also believe that this legislation should not be used as a vehicle for Federal tort reform. This issue killed the bill last year, and may very well derail it this year.

RECESS

Mr. REID. I ask unanimous consent that the Senate stand in recess until 3 p.m. today.

Thereupon, the Senate, at 2:42 p.m., recessed until 3 p.m. and reassembled when called to order by the Presiding Officer (Mr. AKAKA).

The PRESIDING OFFICER. In my capacity as a Senator from the State of Hawaii, I suggest the absence of a quorum.

The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. REID. Mr. President, I ask unanimous consent the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

MORNING BUSINESS

Mr. REID. Mr. President, I ask unanimous consent the Senate now proceed to a period of morning business with Senators allowed to speak therein for a period not to exceed 5 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

THE REESTABLISHMENT OF THE SENATE NATO OBSERVER GROUP

Mr. DASCHLE. Mr. President, today the Senate Republican Leader and I are pleased to reestablish the bipartisan Senate NATO Observer Group, or SNOG. We originally established the SNOG in April 1997 to advise the full Senate on the historic first round of enlargement of the North Atlantic Treaty Organization, NATO. It served as an important line of communication between the Senate and NATO and the Senate and candidate countries in the months prior to the July 1997 NATO summit in Madrid at which Poland, the Czech Republic, and Hungary were admitted to the alliance. The SNOG and the information it generated was central to the Senate's ratification of the protocols of accession in April 1998.

The Senate debate in 1998 foreshadowed further enlargement of

NATO, and in June 2001, the North Atlantic Council determined that NATO would admit at least one candidate country at the November 2002 summit in Prague. In reestablishing the SNOG, we are asking this bipartisan group of our colleagues to closely monitor the enlargement process and to keep the rest of the Senate fully informed as we move to another historic decision at Prague. The SNOG will work with the Administration, our NATO allies, and the NATO candidate countries, of which there are nine. The fact that nine countries have been designated as candidates only highlights the importance of the SNOG in assessing each country's progress in meeting the qualifications for accession and reporting to the Senate on that progress.

The Senate takes its constitutional role of advise and consent on treaties very seriously. The protocols of accession signed by new NATO members are considered amendments to the North Atlantic Treaty and will require the advice and consent of the Senate. The inclusion of new member countries into NATO involves a commitment, under Article V of the Treaty, to defend those countries in case of attack—a solemn commitment and one we will not undertake lightly. It is in the security interests of the United States to see NATO expanded, to create a Europe that is whole and free. But it is also the solemn responsibility of the U.S. Senate to look carefully at any new commitments to which American troops might be subject.

The SNOG will be chaired by the Chairman of the Senate Foreign Relations Committee, Senator JOSEPH BIDEN of Delaware, and co-chaired by Senator HELMS. The Senate Majority Leader and Republican Leader will be members, *ex officio*. The other Democratic Senators on the SNOG will be Senators ROBERT BYRD of West Virginia, JEAN CARNAHAN of Missouri, MAX CLELAND of Georgia, BYRON DORGAN of North Dakota, RICHARD DURBIN of Illinois, TOM HARKIN of Iowa, DANIEL INOUE of Hawaii, TIM JOHNSON of South Dakota, MARY LANDRIEU of Louisiana, PATRICK LEAHY of Vermont, CARL LEVIN of Michigan, JOSEPH LIEBERMAN of Connecticut, BARBARA MIKULSKI of Maryland, PAUL SARBANES of Maryland, ROBERT TORRICELLI of New Jersey, and PAUL WELLSTONE of Minnesota.

Mr. LOTT. Mr. President, I am pleased to join Senator DASCHLE in reestablishing the Senate NATO Observer Group. When we first established the SNOG in April 1997, I emphasized that the Senate be in on the ground floor of the NATO enlargement process. Because it was bipartisan, the SNOG cut across party lines as well as committee jurisdictions, and ensured that the Senate would be heard both during the NATO enlargement process and after the decisions were taken in Madrid. Today, by reestablishing the SNOG, we are ensuring that the Senate will be fully informed prior to the next round

of enlargement this November in Prague and in its consideration of ratification.

On June 15, 2001, President Bush gave an historic speech in Warsaw, Poland at which he said that "all of Europe's new democracies, from the Baltic to the Black Sea and all that lie between, should have the same chance for security and freedom, and the same chance to join the institutions of Europe, as Europe's old democracies." His audience, the Poles, understood what he was talking about. Less than two decades ago, they suffered under the oppressive weight of the Soviet Union. Today, they enjoy freedom, protected by their membership in NATO. As the Senate considers the expansion of NATO to include other Eastern European countries, we should remember the words of the President. We must also act deliberately, examining the qualifications of each candidate country and the commitments that their accession to NATO entails. It is for that purpose that we are reestablishing the SNOG.

The other Republican Senators on the SNOG will be WAYNE ALLARD of Colorado, SAM BROWNBACK of Kansas, BEN NIGHTHORSE CAMPBELL of Colorado, THAD COCHRAN of Mississippi, MIKE DEWINE of Ohio, MIKE ENZI of Wyoming, CHUCK HAGEL of Nebraska, MITCH MCCONNELL of Kentucky, DON NICKLES of Oklahoma, PAT ROBERTS of Kansas, RICK SANTORUM of Pennsylvania, JEFF SESSIONS of Alabama, GORDON SMITH of Oregon, TED STEVENS of Alaska, GEORGE VOINOVICH of Ohio, and JOHN WARNER of Virginia.

IN HONOR OF BECKY MILLS

Mr. REID. Mr. President, I rise today to honor a fine public servant, great Nevadan, and friend, Ms. Becky Mills. On May 3, 2002, after nearly 25 years of employment with the National Park Service, Becky retired from her position as Superintendent of Great Basin National Park.

Becky Mills learned to love the great outdoors as a young child. Her grandfather took her on camping and fishing trips to Yosemite, where she interacted with Park Rangers around the campfire, and her participation in the Girl Scouts allowed her to explore more national parks: Yellowstone, Sequoia/Kings Canyon, Grand Canyon, Zion, Bryce, Lake Mead, and others.

Her lifelong interest in nature contributed to her decision to dedicate her life to protecting the environment. While hiking to the Mount Everest Base Camp in the Himalayas in the fall of 1976, Becky decided to change careers so her professional life would match her personal commitment to the environment. Becky joined the National Park Service in May of 1978 as Regional Chief of Youth Programs for the Pacific West Region. Her decision proved to be beneficial for the Park Service and, ultimately, for Nevada.

In 1995 Becky was appointed Superintendent of Great Basin National

Park in Nevada. In this capacity, she worked to protect and enhance the natural and cultural resources of the park and the surrounding lands and community. To help preserve the park's history, Becky has been instrumental in planning and designing a new Great Basin National Park Visitor Learning Center. Her dedication to the Park Service, and particularly to the people of east-central Nevada is both inspirational and much appreciated.

I extend to her my most sincere congratulations and appreciation for her commitment to Great Basin National Park, the environment, and public service.

POEMS ON SEPTEMBER 11

Mr. REID. Mr. President, I received two poems written by a constituent of mine, Ira Somers from Nevada, about the terrorist attacks of September 11. Reading these poems, I was reminded of the country's great sorrow following that tragic day and the ensuing strength and compassion that Americans demonstrated afterwards as they came to the aid of those in need, made donations, cleaned up, and put their lives back together. But what struck me most was the poet's reminder to reaffirm and continue this spirit, to seek out ways every day to lend a helping hand and to promote peace and goodwill.

I would like to share these two poems written by Ira Somers. I ask unanimous consent that the poems be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows.

THE DAY OF NINE-ONE-ONE

(Written the day of the memorial service for this event)

It began as a quiet day
Lives were normal in every way.
The sun arose with fullest light
And moved the shadows of the night.
But this was not to last for long,
Two big giants tall and strong
Which seemed to stand for what is good
Were struck by evil where they stood.
'Twas on the day of nine-one-one
That they were lost to everyone.
There they were, and now they're not,
And where they stood's a gruesome spot.
How could these giants of our day
Be brought to naught in such a way
To leave this mass of jumbled parts
And bring such grief to all our hearts?
We sensed the feelings of despair
In those who walked most everywhere
To find the ones that they had lost
And bring them back at any cost.
Souls were touched by the kindly deeds
Of those who toiled for other's needs,
And how they struggled day and night
Against this wrong that had no right.
A vicious crash at the Pentagon
Tore at the souls of every one,
And word of heroes in the air
Brought tears to eyes most everywhere.
We all can learn from such great loss
To look at need before the cost
When giving help to anyone
And not say quit 'til peace has won.

POST NINE-ONE-ONE

(Written the day the recovery and cleanup operations were concluded by a ceremony at the World Trade Center site)

There where those giants stood so tall
They've cleared away and moved it all,
And nothing's left for one to see
But empty space with memories.

Thinking back to pre-nine-one-one
And the kinds of things we'd have done.
No red flag would have caused a stir
We were so vain and so cocksure.

But hearts were changed by nine-one-one
Which touched the souls of everyone.
There was oneness not seen before
With firm resolve there'd be no more.

Now, time can take a ho-hum toll
So let's not slack on our real goal.
To these vile men this was no game
And there are more who'd do the same.

In all we do let us never cease
To be a force in the cause of peace,
And let the acts of that sad day
Change our lives in permanent ways.

Let us avoid all selfish goals
And lift our sites and pledge our souls
To always stand and work as one,
And keep it up 'til peace has won.

GAO REPORT ON CAMBODIA

Mr. MCCONNELL. Mr. President, the conclusion of the General Accounting Office's, GAO, recently released report on Cambodia is deeply troubling—but comes as no surprise to those of us who have long followed developments in that country.

While GAO has noted some progress by the Royal Government of Cambodia, RGC, to implement public finance, military, and land management reforms, the lack of headway in other areas—including legal and judicial, public administration, anticorruption, and forestry management—is glaringly absent.

Until the RGC fully implements legal reforms and embraces the rule of law, the international community has no choice but to consider any and all progress in Cambodia as limited and impermanent.

The obstacles to good governance in Cambodia are many, but the lack of political will by the ruling Cambodian People's Party, CPP, to implement much needed reforms poses the single greatest challenge to meaningful democratic, economic and social development.

The abuses of Prime Minister Hun Sen and the CPP are legion, and it is past time that the international community holds them accountable for their repressive actions. This Senator has not forgotten the many innocent Cambodians killed and injured in the March 1997 grenade attack in Phnom Penh, or the Prey Veng farmers who continue to gather in the capital following massive floods caused by the Cambodian military's rampant illegal logging.

The international community would be wise to hold the RGC accountable not for what it says, but for what it does. In this respect, donors should aggressively and relentlessly push for