

Mr. Speaker, life insurance is too often thought of only when it is too late. How many times have any of us heard friends or loved ones sadly reflect that the deceased had no life insurance or had too little life insurance? Today, only 4 in 10 adult Americans own an individual life insurance policy, and among those who do have life insurance the amount is often too small to safeguard the financial future of their loved ones.

Because of insufficient coverage, family members are often forced to take a second job, to work longer hours, borrow money, or sell the family home. In short, these outcomes are only the symptoms of the crisis of underinsurance that exists in our Nation today.

Mr. Speaker, many of my colleagues on both the Committee on Financial Services and the Committee on Education and the Workforce have been working very hard to increase the level of financial literacy and economic education in this Nation. Understanding how financial products work and how they can work to build financial security are two important ingredients in a complete financial education.

To call attention to the problem of the uninsured and the underinsured, the Life and Health Insurance Foundation for Education, the National Association of Insurance and Financial Advisers, and many other leading insurance companies and organizations designated September 2004 as Life Insurance Awareness Month. They have launched programs to reach out to Americans and educate them about life insurance, and my colleagues might have seen some of their ads on TV.

The goal of this resolution is to further educate Americans about the importance of life insurance to a sound financial plan. Losing a family member is painful enough without it being compounded by financial difficulties.

It is my hope that recognizing Life Insurance Awareness Month will motivate Americans to seek out information about the benefits of life insurance so that if the premature death of a loved one does occur, they will be spared the economic hardships that often accompany tragedy.

I ask my colleagues to join me in supporting designating September 2004 as Life Insurance Awareness Month.

Mr. MICA. Mr. Speaker, I yield myself such time as I may consume.

Again, I want to thank the gentleman from Illinois for her work and also the gentleman from Pennsylvania (Mr. KANJORSKI) for his efforts in preparing House Concurrent Resolution 461. I urge my colleagues to support this resolution.

Mr. KANJORSKI. Mr. Speaker, I rise today to offer my thoughts about House Concurrent Resolution 461, which I helped to introduce with the gentledady from Illinois (Mrs. BIGGERT). House Concurrent Resolution 461 would designate September as National Life Insurance Awareness Month.

Life insurance is a financial planning tool that all families should explore. It can provide

security in the event of an untimely death. In families where a premature death occurs, surviving family members are often required to work additional jobs or longer hours, borrow money, withdraw money from savings and investment accounts, and, in too many cases, move to smaller, less expensive housing.

By designating September as National Life Insurance Awareness Month, we will hopefully highlight the importance of this financial instrument for the nearly 50 million Americans who presently lack the life insurance coverage needed to meet the long-term financial needs of their families.

In closing, I urge my colleagues to support this important resolution to promote financial literacy.

Mr. MICA. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore (Mr. CHOCOLA). The question is on the motion offered by the gentleman from Florida (Mr. MICA) that the House suspend the rules and agree to the concurrent resolution, H. Con. Res. 461.

The question was taken; and (two-thirds having voted in favor thereof) the rules were suspended and the concurrent resolution was agreed to.

A motion to reconsider was laid on the table.

SERGEANT RIAVAN A. TEJADA POST OFFICE

Mr. MICA. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 4046) to designate the facility of the United States Postal Service located at 555 West 180th Street in New York, New York, as the "Sergeant Riayan A. Tejada Post Office," as amended.

The Clerk read as follows:

H.R. 4046

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SERGEANT RIAVAN A. TEJADA POST OFFICE.

(a) DESIGNATION.—The facility of the United States Postal Service located at 555 West 180th Street in New York, New York, shall be known and designated as the "Sergeant Riayan A. Tejada Post Office".

(b) REFERENCES.—Any reference in a law, map, regulation, document, paper, or other record of the United States to the facility referred to in subsection (a) shall be deemed to be a reference to the Sergeant Riayan A. Tejada Post Office.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Florida (Mr. MICA) and the gentleman from Illinois (Mr. DAVIS) each will control 20 minutes.

The Chair recognizes the gentleman from Florida (Mr. MICA).

GENERAL LEAVE

Mr. MICA. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and include extraneous material on H.R. 4046, the bill under consideration.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Florida?

There was no objection.

Mr. MICA. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, tonight I rise in support of H.R. 4046. This measure designates a postal facility in New York city as the Sergeant Riayan Tejada Post Office. Each member of the New York State delegation cosponsored this tribute to one of America's fallen heroes.

On April 11, 2003, 26-year-old Sergeant Riayan Tejada of the 3rd Battalion, 5th Marines, was tragically killed in combat in Baghdad. He was a true American hero, despite not being a United States citizen.

Riayan was born in the Dominican Republic and moved with his family to the United States as a child. From the time he first arrived in America, he dreamed of becoming a United States marine. Upon graduation from high school in upper Manhattan, he enlisted in the Marine Corps where he served for some 8 years.

Sergeant Tejada worked hard as a soldier, and he became the best sniper in his regiment. He proudly served in Thailand, South Korea, the Philippines, Australia, East Timor and Iraq.

Sergeant Tejada never earned United States citizenship during his life but he was awarded posthumously that citizenship of this great Nation.

Sergeant Tejada is survived by a mother, a father, and two young daughters, ages 3 and 6.

Riayan Tejada loved being a marine. He loved America. For these reasons and for his service and for his patriotism to his adopted native homeland, I urge my colleagues to join me in honoring Sergeant Riayan A. Tejada by naming this post office after this hero.

Mr. Speaker, I wish to thank the distinguished gentleman from New York, the sponsor of H.R. 4046, for honoring this tremendously brave young man.

Mr. Speaker, I reserve the balance of my time.

Mr. DAVIS of Illinois. Mr. Speaker, I yield myself such time as I might consume.

Mr. Speaker, as a member of the House Committee on Government Reform, I am pleased to join my colleague in consideration of H.R. 4046, legislation naming a United States postal facility in New York, New York, after Sergeant Riayan Tejada.

This measure, which was unanimously passed by our committee on September 15, 2004, was introduced by the gentleman from New York (Mr. RANGEL) on March 25, 2004. H.R. 4046 enjoys the support and cosponsorship of the entire New York delegation.

Riayan A. Tejada was a Dominican citizen who came to the United States at the age of 12. He graduated from the Fashion and Design High School in New York and joined the United States Marines. He was assigned to the 3rd Battalion, 5th Marine Regiment in Camp Pendleton, California.

Sadly, Staff Sergeant Tejada was killed in a battle that followed the fall

of Baghdad on April 11, 2003. He was awarded the Silver Star, and he later received his citizenship posthumously.

Sergeant Tejeda left behind a wife and two young children.

Mr. Speaker, I commend my good friend and colleague for seeking to honor the sacrifice of Marine Staff Sergeant Riayan Tejeda by naming a United States postal facility in his honor. I know that the gentleman from New York (Mr. RANGEL) had hoped to be here to make some comments relative to this legislation. Unfortunately, he was unable to do so.

Mr. Speaker, I have no further speakers, and I yield back the balance of our time.

Mr. MICA. Mr. Speaker, I yield myself such time as I may consume in concluding.

Mr. Speaker, tonight we rise to recognize another fallen hero, one not a native of the United States, a native of the Dominican Republic, but someone who gave his life in service to this Nation, someone who gave his life so that others may live in freedom.

This is a small token of recognition by the Congress to name this post office in New York after Sergeant Riayan Tejeda, but it is an important recognition of his service. It is also important to recognize that he did love this country and that posthumously he was made a citizen of the United States.

So, on behalf of the New York delegation, on behalf of the sponsor, the gentleman from New York (Mr. RANGEL), it is my honor to present to the House this resolution naming the Sergeant Riayan Tejeda Post Office again in New York.

I urge passage of this resolution.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Florida (Mr. MICA) that the House suspend the rules and pass the bill, H.R. 4046, as amended.

The question was taken; and (two-thirds having voted in favor thereof) the rules were suspended and the bill, as amended, was passed.

The title of the bill was amended so as to read: "A bill to designate the facility of the United States Postal Service located at 555 West 180th Street in New York, New York, as the 'Sergeant Riayan A. Tejeda Post Office'."

A motion to reconsider was laid on the table.

EVAN ASA ASHCRAFT POST OFFICE BUILDING

Mr. MICA. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 5147) to designate the facility of the United States Postal Service located at 23055 Sherman Way in West Hills, California, as the "Evan Asa Ashcraft Post Office Building".

The Clerk read as follows:

H.R. 5147

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. EVAN ASA ASHCRAFT POST OFFICE BUILDING.

(a) DESIGNATION.—The facility of the United States Postal Service located at 23055 Sherman Way in West Hills, California, shall be known and designated as the "Evan Asa Ashcraft Post Office Building".

(b) REFERENCES.—Any reference in a law, map, regulation, document, paper, or other record of the United States to the facility referred to in subsection (a) shall be deemed to be a reference to the Evan Asa Ashcraft Post Office Building.

The SPEAKER pro tempore (Mr. CHOCOLA). Pursuant to the rule, the gentleman from Florida (Mr. MICA) and the gentleman from Illinois (Mr. DAVIS) each will control 20 minutes.

The Chair recognizes the gentleman from Florida (Mr. MICA).

GENERAL LEAVE

Mr. MICA. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and include extraneous material on H.R. 5147, the bill under consideration.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Florida?

There was no objection.

Mr. MICA. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I am pleased to support this legislation sponsored by the distinguished ranking member of the Committee on Government Reform, the gentleman from California (Mr. WAXMAN). Upon enactment of H.R. 5147, this post office will forever carry the name of Evan Asa Ashcraft. Evan Asa Ashcraft was an army sergeant with the 101st Airborne Division.

Mr. Speaker, Sergeant Ashcraft was killed in Iraq on July 24, 2003, when his convoy came under attack from Iraqi militants. Sergeant Ashcraft led a division that took part in the assault in northern Iraq that killed Saddam Hussein's sons Uday and Qusay. Evan was 24 years old. All Americans, and those who knew this young man, have felt a terrible loss.

Evan's family said that the West Hills, California, native had planned to join the Los Angeles Police Department on his scheduled discharge from the Army in what would have been January of 2004. His father-in-law, LAPD Lieutenant Loren Farrell said the following after Evan passed away, and I quote: "He was a good soldier. He would have made a great cop. As for the rest of us, Evan, you are a hero to all of us and you are a hero to your country." Those are the words of Mr. Farrell.

Lieutenant Farrell's poignant words speak for all Members of the House tonight. Evan Ashcraft was a proud American soldier and his toils simultaneously helped to liberate a nation from oppression and defend the world from tyranny. Evan is survived by his loving wife, Ashley.

Once again, Mr. Speaker, I urge the pass of this legislation tonight to honor one of our fallen heroes, Evan Ashcraft.

Mr. Speaker, I reserve the balance of my time.

Mr. DAVIS of Illinois. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, as a member of the Committee on Government Reform, I am pleased to join my colleague, the gentleman from Florida (Mr. MICA), in consideration of H.R. 5147, which names the post office in West Hills, California, after Evan Asa Ashcraft.

Sergeant Ashcraft, a native of West Hills, California, joined the U.S. Army in 2000, specifically the 101st Airborne Division, the Screaming Eagles, based at Fort Campbell, Kentucky. As a member of Company A, 1st Battalion, 327th Infantry of the 101st, Sergeant Ashcraft was deployed to Iraq in March of 2003.

Shortly after his arrival, he rescued two wounded soldiers, saving their lives. Sadly, he lost his life in 2003 after the Humvee he was driving was hit by enemy rockets.

Sergeant Ashcraft was awarded the Silver Star and the Purple Heart. He leaves behind a wife, his parents, a brother, and many other family members. I commend my colleague, the gentleman from California (Mr. WAXMAN), the ranking member of the Committee on Government Reform, for seeking to honor the sacrifice of Evan Asa Ashcraft by naming a postal facility in his hometown, and I urge swift adoption of this bill.

Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

Mr. MICA. Mr. Speaker, I yield myself such time as I may consume to conclude.

Mr. Speaker, tonight we have recognized three heroes who lost their lives in service to this Nation. It is a small token of appreciation that this Congress extends to recognize these heroes. One was not a citizen of this country, a native of the Dominican Republic, who we honored with citizenship after he gave his life in service to this country. Evan Asa Ashcraft is being recognized with H.R. 5147.

Each of these are precious lives and each of these are a great sorrow and loss for their families. We must think and reflect upon all of these heroes, some from my district. And I have attended some of those funerals, consoled some of the loved ones who lost their sons. Tonight we do recognize again three heroes who served this Nation and we wonder about the greatness of this Nation, how men and women can go forth and their families can sacrifice them in causes that sometimes seem remote.

I remember speaking to a high school graduation class in central Florida. A young man in that class went in service to this Nation and was murdered 2 years later by terrorists in Khobar Towers, Brian McVeigh, who I never forget, and many other young men and women who have lost their lives both in combat and by accident in service to this Nation in Iraq.