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Madam Speaker, I ask unanimous consent that the full article of Dr. Uwe Reinhardt, "Who's Paying for Our Patriotism?" appear at this point in the RECORD.

President Bush assures us that the ongoing twin wars in Iraq and Afghanistan are worth the sacrifices they entail. Editorialists around the nation agree and say that a steadfast American public was willing to stay the course.

Should anyone be surprised by this national resolve, given that these wars visit no sacrifice of any sort—neither blood nor angst nor taxes—on well over 95 percent of the American people?

At most, 500,000 American troops are at risk of being deployed to these war theaters at some time. Assume that for each of them some 20 members of the wider family sweat with fear when they hear that a helicopter crashed in Afghanistan or that X number of soldiers or Marines were killed or seriously wounded in Iraq. It implies that no more than 10 million Americans have any real emotional connection to these wars.

The administration and Congress have gone to extraordinary lengths to insulate voters from the money cost of the wars—to the point even of excluding outlays for them from the regular budget process. Furthermore, they have financed the wars not with taxes but by borrowing abroad.

Dr. Reinhardt continues:

The strategic shielding of most voters from any emotional or financial sacrifice for these wars cannot but trigger the analogue of what is called "moral hazard" in the context of health insurance, a field in which I've done a lot of scholarly work. There, moral hazard refers to the tendency of well-insured patients to use health care with complete indifference to the cost they visit on others. It has prompted President Bush to advocate health insurance with very high deductibles. But if all but a handful of Americans are completely insulated against the emotional—and financial—cost of war, is it not natural to suspect moral hazard will be at work in that context as well?

A policymaking elite whose families and purses are shielded from the sacrifices war entails may rush into it hastily and ill prepared, as surely was the case of the Iraq war. Moral hazard in this context can explain why a nation that once built a Liberty Ship every two weeks and thousands of newly designed airplanes in the span of a few years now takes years merely to properly arm and armor its troops with conventional equipment. Moral hazard can explain why, in wartime, the TV anchors on the morning and evening shows barely make time to report on the wars, lest the reports displace the silly banter with which they seek to humor their viewers. Do they ever wonder how military families with loved ones in the fray might feel after hearing ever so briefly of mayhem in Iraq or Afghanistan?

Moral hazard also can explain why the general public is so noticeably indifferent to the plight of our troops and their families. To be sure, we paste cheap magnetic ribbons on our cars to proclaim our support for the troops. But at the same time, we allow families of reservists and National Guard members to slide into deep financial distress as their loved ones stand tall for us on lethal battlefields and the family is deprived of these troops' typically higher civilian salaries. We

offer a pittance in disability pay to seriously wounded soldiers who have not served the full 20 years that entitles them to a regular pension. And our legislative representatives make a disgraceful spectacle of themselves bickering over a mere \$1 billion or so in added health care spending by the Department of Veterans Affairs—in a nation with a \$13 trillion economy!

Last year kind-hearted folks in New Jersey collected \$12,000 at a pancake feed to help stock pantries for financially hard-pressed families of the National Guard. Food pantries for American military families? The state of Illinois now allows taxpayers to donate their tax refunds to such families. For the entire year 2004, slightly more than \$400,000 was collected in this way, or 3 cents per capita. It is the equivalent of about 100,000 cups of Starbucks coffee. With a similar program Rhode Island collected about 1 cent per capita. Is this what we mean by "supporting our troops"?

When our son, then a recent Princeton graduate, decided to join the Marine Corps in 2001, I advised him thus: "Do what you must, but be advised that, flourishing rhetoric notwithstanding, this nation will never truly honor your service, and it will condemn you to the bottom of the economic scrap heap should you ever get seriously wounded." The intervening years have not changed my views; they have reaffirmed them.

Unlike the editors of the nation's newspapers, I am not at all impressed by people who resolve to have others stay the course in Iraq and in Afghanistan. At zero sacrifice, who would not have that resolve?

The SPEAKER pro tempore (Miss MCMORRIS). Under a previous order of the House, the gentleman from Illinois (Mr. LIPINSKI) is recognized for 5 minutes.

(Mr. LIPINSKI addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Maryland (Mr. CARDIN) is recognized for 5 minutes.

(Mr. CARDIN addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

HURRICANE ASSISTANCE FOR FLORIDA

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Ms. WASSERMAN SCHULTZ) is recognized for 5 minutes.

Ms. WASSERMAN SCHULTZ. Madam Speaker, I rise today to introduce legislation with all 25 Members from the State of Florida that would assist residents of Florida who were victims of Hurricane Katrina. But before I do, I would like to say that I am proud to have supported the two emergency relief supplemental that we have passed for victims of the hurricane in an overwhelmingly bipartisan fashion. The pain of those who have lost loved ones, their homes, their pets and now find themselves in temporary housing thousands of miles from home, their pain is palpable.

As a Member of Congress who represents south Florida, I can empathize

with the victims of Hurricane Katrina in the gulf States because my home, south Florida, has been struck by numerous hurricanes and is threatened by them every year. Even now we have Hurricane Ophelia, which at 5 o'clock was declared a hurricane approaching the coast.

The scenes of the destruction throughout Alabama, Louisiana and Mississippi have reminded south Floridians of the devastation of Hurricane Andrew, a Category 5 hurricane which struck south Florida 13 years ago.

However, I rise tonight to call the Nation's attention to something that I think has been overlooked, understandably, by the Nation, and that is the plight of those residents in Florida who suffered damage because of Hurricane Katrina. I want to remind people that Hurricane Katrina first made landfall in Florida, striking Broward and Miami-Dade counties in the heart of my congressional district.

When it first hit Florida, Hurricane Katrina was not a large storm. In fact, when it made landfall in Florida, it was only a Category 1 hurricane which moved quickly over the State and moved out into the gulf before building strength and causing the devastation that has transfixed our Nation for the last 10 days.

While only a Category 1 hurricane at the time, the damage caused by Katrina in south Florida was extensive for many people.

In Broward and Miami-Dade counties, more than 350 homes were damaged or destroyed by Hurricane Katrina.

The South Florida Sun-Sentinel reports today that Craig Fugate, Florida's emergency management chief, told FEMA officials this week that the State expects the loss of over 2,000 farm-related jobs in Miami-Dade County alone. Okra, malanga, sweet potato, and cassava crops have been destroyed, he said, resulting in about a \$492 million loss. In addition, State agriculture officials say avocado and tropical fruit crops were severely affected.

Many of the farmers and agricultural workers that grow and tend these crops will be out of jobs or will lose significant income this year as a result of this storm.

On Saturday, August 27, the front page of The Washington Post and many other media outlets throughout the country showed pictures of the flooding and damage in south Florida resulting from Hurricane Katrina.

That is why it came as a surprise to many homeowners when last week FEMA announced that they would not be providing individual assistance to residents of Florida who suffered damage or destruction as a result of Hurricane Katrina.

I want to make it very clear to you, Madam Speaker, what the effect of this decision means to the residents of south Florida who suffered damage from the hurricane. This here, this, is what FEMA refuses to pay for when Hurricane Katrina struck Florida.

This woman here, who has had the roof ripped off her house and most of her possessions water damaged, FEMA's response to her is, you are on your own. Good luck.

And how about this family here. This woman is standing in water that is above her knees. The water is inside her house and has damaged her cars. Her house is not a fancy beach house. It is an average American's house. Her car is a later model and clearly more than 10 years old.

What was FEMA's response to her family's request for help? The same as it was to the people in New Orleans who were dying in the first days after Katrina struck: you are on your own.

My question to FEMA is this: Storms do not know State boundaries, so why does FEMA?

Looking at this picture here of the woman standing in her destroyed home, I am reminded of a woman that I met last week when touring hurricane damage in my own congressional district. I was touring the damage at the Park City Estates mobile home community in Davie, when I met Dorothy Rothbauer, an 86-year-old resident whose mobile home was damaged in Hurricane Katrina.

Ms. Rothbauer's home is roughly 20 miles from the beach. Her mobile home is nice. It is not extravagant. It is cozy and it has been her home for 25 years. Ms. Rothbauer is not a woman who lives beyond her means. She lives modestly and saves her money and has gotten by all of these years.

But now she needs help. She needs her government's help. As she showed me the damage to her house, she began to cry. It was excruciating. Pieces of the exterior have fallen off. Water has leaked in and the extent of structural damage is unknown.

She looked into my eyes, knowing that FEMA had told her that they could not offer her assistance, and crying, asked me what she was supposed to do now.

As I visited the other homes in the neighborhood, I realized that Dorothy's house did not have even as extensive damage as the others.

Across the street and down the block, roofs were entirely ripped off of these houses.

Dorothy's neighborhood is just one of many communities affected by Hurricane Katrina throughout Broward and Miami-Dade counties. And FEMA's answer to why they are not offering individual assistance to us in Florida is that for this storm FEMA has decided there is a State threshold of 800 homes that need to be damaged in Florida.

My State of Florida has been hit by six hurricanes, six in the past 2 years. Denying the people of Florida Federal assistance to rebuild their homes is wrong, and I urge my colleagues in the House to join the 25 Members from Florida in ensuring that FEMA will reimburse them for their damage.

The Census Bureau reports that in 2004, the percentage of people living in the Miami/

FL area in poverty was 17 percent. The Federal poverty level is, just \$12,334 for a family of two and only \$19,307 for a family of four. Denying the people of this area Federal aid in rebuilding their lives is unconscionable.

It is for this reason, Mr. Speaker, that today I am proud to introduce legislation that is co-sponsored by every member of Florida's House of Representatives delegation. All twenty-five Republicans and Democrats.

My legislation would direct FEMA to cover valid claims for individual assistance resulting from Hurricane Katrina's impact on the State of Florida.

This legislation does not ask for something unusual, it only asks to right the wrong done to the people of Florida and it allows us as a Nation to answer the tear-filled question of what am I supposed to do now, posed to me by Dorothy Rothbauer last week.

I urge my colleagues to co-sponsor my legislation that would extend relief to the Florida victims of Hurricane Katrina.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Illinois (Mr. EMANUEL) is recognized for 5 minutes.

(Mr. EMANUEL addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Maryland (Mr. CUMMINGS) is recognized for 5 minutes.

(Mr. CUMMINGS addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Florida (Ms. CORRINE BROWN) is recognized for 5 minutes.

(Ms. CORRINE BROWN of Florida addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

MESSAGES FROM THE PRESIDENT

Messages in writing from the President of the United States were communicated to the House by Mr. Sherman Williams, one of his secretaries.

IDEAS FOR A BETTER AMERICA

The SPEAKER pro tempore. Under the Speaker's announced policy of January 4, 2005, the gentleman from Kansas (Mr. TIAHRT) is recognized for 60 minutes as the designee of the majority leader.

Mr. TIAHRT. Madam Speaker, I will spend some time this afternoon talking about how we can keep and create jobs in America. For almost two centuries the American economy has been the envy of the world. With its dynamic, hardworking, motivated workforce America has truly been the land of opportunity where innovation has thrived. But that status is changing.

We are now running a \$670 billion annual deficit that is contributing to our

Federal budget deficit, and it has slowed our economy over the past few years. This development is not a temporary blip on the radar screen. It is the culmination of a generation of increased regulations, unsound tax policies, languishing emphasis on math and science, education, unchecked health care costs, rampant lawsuit abuse, unfocused research and development funds, and a weak trade policy enforcement system.

In short, our government has made it difficult and less desirable to keep businesses in America. Over the past generation we have put up roadblocks to keeping and creating jobs in America. If these current trends continue, our economy will continue to lag and will no longer remain the most dynamic economy in the world.

Meanwhile, countries like China and other nations are preparing for the future. They are educating their students in math, science and technology and pumping out record numbers of engineers. They are reducing tax rates and other economic barriers to entice investments into their nations. These countries are pursuing aggressive trade policies to reduce America's economic dominance in world trade.

Some of the examples are Ireland. Ireland has shifted from a Third World nation of Western Europe to the envy of the European Union largely due to its tax policies. The Celtic tiger has lowered its corporate tax rate to 12½ percent, stimulating the economy and creating jobs.

India was languishing under a burden of a socialist government; but now through their concerted effort to reduce regulations, they have stimulated their economy.

China currently graduates more English-speaking electrical engineers than America does. Their focus on education, especially math and science and technology, is allowing China to build their own Silicon Valley and attract the world's technological business to their doors.

Brazil has achieved what some believe to be a pipe dream. They are projected to be completely energy self-sufficient in a couple of years. It took them years to develop renewable energy sources, but now they are the leaders in ethanol production, and their economy is not suffering from the current high crude oil prices.

Chile is becoming an economic leader in Latin America by breaking down the barriers and doing business in their nation. Their emphasis on signing free trade agreements has been very fruitful. Last year they signed free trade agreements with the United States and with South Korea. They are currently in negotiations with China, India, New Zealand, Singapore, Japan and Australia; and they will continue to thrive.

For these reasons, these nations and other world economies are poised to move ahead of the United States in the next decade. In fact, the 2005 Index of Economic Freedom by the Heritage