

continues today and there is no foreseeable end to this situation. If airlines don't have that insurance coverage, as a practical matter they won't be able to fly. Because of this situation, Congress must extend the program to provide U.S. airlines the war-risk insurance that they need. The accompanying legislation would do that for five years.

As many of us remember, immediately after 9/11 commercial insurers in lockstep cancelled the airlines' war-risk policies. That withdrawal of essential insurance coverage caused a crisis that Congress on September 21, 2001 resolved by granting the Federal Aviation Administration the authority to issue war-risk insurance policies to U.S. airlines. The FAA today provides war-risk insurance to some 70 U.S. airlines. The FAA program has been generating roughly \$150 million annually in premium payments to the treasury and we can expect about the same amount of payments in 2006. That is 6 or 7 times what the U.S. airline industry paid for that coverage before 9/11.

Congress has repeatedly extended the FAA's program since 2002 because we have recognized that war-risk insurance for the airlines is indispensable. Airlines won't fly without that coverage because they cannot bear the financial risk of a catastrophic act of terrorism against them. Expressed another way, no one wants large aircraft operating in the United States that do not have adequate insurance coverage.

I wish that I could report that the commercial market for aviation war-risk insurance has returned to its pre-9/11 condition. Unfortunately, it has not; the marketplace is failing to cover the terrorism risks to which airlines are exposed. Indeed, the situation has worsened. Premium costs and coverage terms in the commercial market have not been and are not today reasonable.

Of immediate concern is how the marketplace is treating coverage of aviation losses attributable to weapons of mass destruction. The FAA's insurance policy quite properly covers this risk. But if U.S. airlines were required to rely on the commercial market for war-risk insurance, today they effectively could not get WMD coverage for their aircraft (in insurance terms, their "hulls".) More ominously, it appears that this year the commercial market will stop providing most third-party WMD coverage. This means that if a WMD incident were to occur on an aircraft in flight, commercial insurance would not cover the death and injury of persons on the ground, or damage to property on the ground.

Neither airlines nor their employees, who have borne so much of the financial adversity that the U.S. airline industry has suffered since 9/11, can afford such an increase in premiums. Between 2001 and 2005, U.S. airlines had net losses of more than \$40 billion. A staggering 135,000 jobs have been lost in the airline industry since 2001. The compensation of those who remain in the industry in many instances has been slashed. Current projections are that the airlines will lose another \$2 billion in 2006. With stubbornly high oil prices, now \$67 per barrel, that projection may turn out to be optimistic.

If Congress does not act, the already ailing U.S. airlines will be forced into a commercial market that provides war-risk insurance that is extraordinarily expensive; does not provide anywhere near the coverage that is nec-

essary; and continues to write war-risk insurance policies with seven-day cancellation clauses, the same clauses that caused so much turmoil right after 9/11.

We must therefore renew the FAA's war-risk insurance program. And, realistically, we must do so for an extended period. We have had one-year renewals of the program since 2002. We would all be better served if the extension were lengthier, which is why the accompanying legislation would extend the program for 5 years. I am pleased to introduce this needed legislation today.

#### STATEMENT ON THE LOSS OF CORPORAL BRIAN R. ST. GERMAIN

##### HON. JAMES R. LANGEVIN

OF RHODE ISLAND

##### IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 26, 2006

Mr. LANGEVIN. Mr. Speaker, it is with profound sorrow that I rise to recognize the loss of a brave Marine in Iraq, Corporal Brian R. St. Germain, a Rhode Island citizen who served his country with dignity and honor. I join his family and the people of Rhode Island in mourning this great loss.

Cpt. St. Germain grew up in West Warwick, RI. He was an honor student and a 2001 graduate of West Warwick High School, where determination and hard work led him to become an all-state hurdler on the track and field team. These traits were signs of the first-rate Marine that he would soon become.

Cpt. St. Germain was an active duty Marine on his second tour of duty in Iraq assigned to the 1st Marine Logistics Group, 1st Expeditionary Force. Cpl. St. Germain unselfishly volunteered to ride on dangerous convoys so that his fellow Marines with wives and children would be spared the additional risk. On April 2nd, Cpl. St. Germain was killed in a vehicle accident along with five other marines in the Al Anbar Province when their Medium Tactical Vehicle Replacement was caught in a flash flood and rolled over.

This loss causes us to reflect on the bravery demonstrated by our men and women in uniform as they carry out their obligations in the face of danger. When Cpl. St. Germain's nation called him to duty to preserve freedom, liberty and security, he answered without hesitation. We will remember him as a patriot who made the ultimate sacrifice for his country.

Cpl. St. Germain is survived by his parents, Lynn and Robert; his brother Nicholas; his grandmother Louise; and his uncle and godfather, Terence Adamo. May we keep his loved ones in our thoughts and prayers as they endure this difficult period.

We will also continue to hope for the safe and speedy return of all of our troops serving throughout the world.

#### IN MEMORY OF DAN SCHAEFER

##### HON. MARK UDALL

OF COLORADO

##### IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 26, 2006

Mr. UDALL of Colorado. Mr. Speaker, I was saddened to learn of the death of former U.S. Representative Dan Schaefer, who rep-

resented Colorado's 6th Congressional District for 15 years before he retired at the end of the 105th Congress.

While I did not serve with Dan, we occasionally found each other on the familiar flights between Washington and Denver after his retirement from Congress, and like all Coloradans I am aware of his contributions to our state and the nation.

He took a leadership role in establishing the House's renewable-energy caucus and in support of the important work of the National Renewable Energy Laboratory (NREL)—a role that was appropriately recognized when NREL's visitors' center was named for him.

He also worked closely with my predecessor, Representative David Skaggs, in pressing for timely cleanup of the closed Rocky Flats nuclear-weapons facility—a goal that was finally achieved just last year.

And as our state experienced rapid population growth, he also worked to provide federal assistance to help fund essential transportation infrastructure, including funds for highway and light-rail construction and improvements.

In the words of The Denver Post, "Schaefer had a fine ability to disagree with people without being disagreeable. Besides leaving cleaner lands and water as his legacy, he left a record of civility and decency in public affairs that will be greatly missed in today's often strident politics."

He will be missed, in Colorado and in Congress. For the information of our colleagues, I am attaching a recent editorial about his career and contributions.

[From the Denver Post, Apr. 24, 2006]

##### SCHAEFER SERVED COLORADO WELL

Dan Schaefer's legacy can be seen in the native grasses that replaced the former Rocky Flats nuclear bomb factory and in the pavement of C-470. Schaefer, who last week died of cancer at age 70, represented Colorado's 6th Congressional District for 15 years until retiring in 1998. Called a conservative in his political career, today he would be a moderate Republican.

While in office, Schaefer focused on service to his district and state, and fiscal restraint in government. His national initiatives, to end the income tax and deregulate electrical utilities, failed on their merits.

Close to home, though, he successfully worked with David Skaggs, the Boulder Democrat who then represented the 2nd Congressional District, to fast-track Rocky Flats' cleanup. He pushed the U.S. government to meet the same environmental standards imposed on industry. He got crucial federal support for C-470 but supported mass transit, too. Schaefer was such a champion of renewable energy that the main building at the National Renewable Energy Laboratory in Golden is named after him.

Schaefer had a fine ability to disagree with people without being disagreeable. Besides leaving cleaner lands and water as his legacy, he left a record of civility and decency in public affairs that will be greatly missed in today's often strident politics.

#### HONORING THE LADIES OF THE RED HAT SOCIETY

##### HON. JOHN D. DINGELL

OF MICHIGAN

##### IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 26, 2006

Mr. DINGELL. Mr. Speaker, I rise today to commemorate a very remarkable group of

women. As I'm sure many of us here can attest, the aging process can be a daunting experience. This special group has refused to accept that life after a certain age means confinement to a rocking chair. Now, it is hard for me personally to imagine that someone who is merely 50—the minimum age for membership—could approach this spry age with reservation; however, these women tell me that this birthday can be somewhat traumatic.

As the story goes, several years ago Sue Ellen Cooper of Fullerton, California read the poem, "Warning" by British poet Jenny Joseph. The poem begins,

"When I am an old woman I shall wear purple  
With a red hat that doesn't go . . ."

So inspired was Ms. Cooper by this poem, that she decided to pass along a copy of it to a friend, accompanied by a vintage red fedora. Her friend loved the gift, and did the same for a friend of hers. On April 25, 1998, under the direction of Exalted Queen Mother Sue Ellen, The Red Hat Society first convened in a tea-room of ladies wearing purple dresses and—of course—red hats.

Although it took some convincing, these ladies had to explain to me that red and purple do not actually match. Nevertheless, this fashion faux pas stuck and is quite a sight to see indeed.

These wonderful women refer to themselves as a "dis-organization" determined to take on aging with a sense of humor, camaraderie and a fun-loving spirit. They organize social events, hold conferences and communicate with "hat-quarters" via their own webpage. This inclusive group even allows women of lesser maturity to join their ranks. To differentiate these "ladies in waiting" from full-fledged members, this sub-sect is confined to wearing lavender dresses with pink hats, reserving the truly outrageous garb for those who have hit "the big one." My wife Deborah tells me that lavender and pink do not go very well together either, but they are generally preferable to red and purple.

Sue Ellen Cooper realized that behind every woman, no matter how responsible and upstanding of a citizen she was in her youth, is a crazy old spirit waiting to get out and cause some trouble. Ms. Cooper and her friends found a way to connect these women, and since that day in 1998, they have seen nothing but success. Any woman who is of a certain age and willing to go out in public dressed in particular flare can start her own chapter of Red Hats. California, Florida, and Michigan lead the nation in Red Hat chapters, with the 15th Congressional District alone boasting 91. There are thousands more active chapters across the United States, and even some international chapters as far away as Egypt and Japan.

Mr. Speaker, I ask that all of my colleagues join me today in commemoration of the official first meeting of the Red Hat Society and honor these thousands of inspiring women who endeavor to remain young at heart and in soul.

#### RULE PROVIDING FOR CONSIDERATION OF AMENDMENTS TO H.R. 609

##### HON. JOHN F. TIERNEY

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 26, 2006*

Mr. TIERNEY. Mr. Speaker, I rise in opposition to this restrictive rule and in opposition to H.R. 609.

First, I would like to state my support for specific provisions in the Manager's Amendment to H.R. 609 that eliminated the funding formula change to campus-based aid.

As introduced, H.R. 609 changed the formula for campus-based aid programs, including Work Study, Supplemental Educational Opportunity Grants and low-interest Perkins Loans. This would have resulted in substantial losses of this aid to schools across the country with a history of participation in the program. Students at schools in my state of Massachusetts would have lost \$9.4 million in work study and other programs.

During Subcommittee and full Committee mark-ups, Mr. KIND and I offered amendments to ensure that students were not unfairly punished by the changes to the campus-based aid funding formula in H.R. 609. Our amendments gained support from both sides of the aisle and the votes were tied in both mark-ups. We were also joined by more than 80 of our colleagues in sending a letter to the Chairman of the Education and the Workforce Committee asking for these funding formula changes to be taken out of the bill before floor consideration. I would like to express my thanks to the outgoing and incoming Chairmen for heeding our call. They realized that changing the distribution formula would harm thousands of students because it would have simply taken funds from one group of needy students and shifted those funds to another group of needy students. Unless we increased the appropriations for campus-based aid, Mr. KIND and I felt strongly that we could not in good faith change the funding distribution formula.

While I am extremely pleased that the Manager's Amendment eliminates the campus-based aid cuts, I must turn now to the Rule before us today.

I am disappointed, but not surprised, that this restrictive rule does not make in order the amendments I brought before the Rules Committee on Tuesday afternoon.

My amendments would have helped make college more affordable for low- and middle-income students and families across the country. After all, what is the point of reauthorizing the Higher Education Act if we aren't going to make college more affordable?

Ms. McCOLLUM and I attempted to offer several amendments, including an amendment based on our bill, the College Affordability and Accountability Act. Quite simply, the amendments would make college more affordable by:

Renewing states' commitment to affordable college education by ensuring that they maintain their own level of college financing, so states will no longer be able to push higher tuition taxes onto students and families;

Providing incentives to make tuition affordable;

Engaging schools in cost containment strategies; and

Putting students and families in control by giving them access to accurate information about the cost of college and steps individual schools are taking to offer affordable rates of tuition.

We also offered an amendment to commission a Government Accountability Office (GAO) study on college costs and the impact of state support for higher education on college costs. In my home state of Massachusetts and in other states around the country, state support for higher education has plummeted, pushing more of the burden of college on students and families.

I also sought to offer an amendment to commission a study by the Advisory Committee on Student Financial Assistance to review current student aid programs and recommend the steps that Congress must take in order to ensure that every qualified eligible student receives a sufficient comprehensive financial aid package. This financial aid package should come from a variety of sources, including the federal government, state governments, institutions of higher education and private sources, and it should cover at least the equivalent of a four-year public higher education.

All qualified high school graduates should be able to afford at least the equivalent of a four-year public higher education. Today, that is not the case. Many students are foregoing college, dropping out or incurring unmanageable levels of student loan debt.

Young people in their 20s and 30s are not only leaving college with much more personal debt—students graduate with an average of almost \$20,000 of student loan debt—but also are burdened by rapidly increasing health care, energy and housing costs. To make matters worse, according to recent studies, young people are working longer hours and still earning less money. We must do more for young people in America today. We must restore the American dream so that young people can achieve financial prosperity through hard work and determination.

The amendments I offered to the Rules Committee would have helped us make college affordable and accessible for students and their families.

Mr. Speaker, we had a real opportunity to help make college affordable today, but instead students and families will be left to struggle with sky-rocketing tuition costs and mounting debt on their own. H.R. 609 will not make college more affordable. I urge Members to oppose the restrictive rule and oppose final passage of H.R. 609.

#### WELCOMING THE PRESIDENT OF AZERBAIJAN

##### HON. MARSHA BLACKBURN

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 26, 2006*

Mrs. BLACKBURN. Mr. Speaker, I would like to recognize Azerbaijan as a key ally in a region of significant importance and a valued partner to the United States. Azerbaijan has made important contributions in Iraq, Afghanistan, and Kosovo and supports efforts to combat terrorism. The country has also taken effective steps to foster pro-democratic principles leading to fair and free elections.