

produce, cutting meat, and welding ships. Even though Senator BYRD reached the zenith of power, Senator BYRD has always remained a man of the people.

Senator ROBERT C. BYRD is an assiduous pursuer of knowledge, a tenacious friend, and a man of deep, abiding faith.

Now Senator BYRD surpasses in length of service the likes of Strom Thurmond, Carl Hayden, John Stennis, Russell Long, and Richard Russell. And now Senator BYRD stands in quality of service with the likes of Daniel Webster, John Calhoun, Henry Clay, Robert La Follette, and Robert Wagner.

I thank almighty God that for more than 47 years, Americans have been able to call him "Senator." I thank God that for more than 27 of those years, I have been blessed to serve here with him. And I thank God that for more than 27 years, I have been blessed to call him "friend."

HONORING OUR ARMED FORCES

CAPTAIN DOUGLAS A. DICENZO

Mr. GREGG. Mr. President, I rise today to pay tribute to U.S. Army CPT Douglas A. DiCenzo, of Plymouth, NH, a brave American who has made the ultimate sacrifice in service to our country.

Douglas, or Doug to his family and friends, graduated from Plymouth Regional High School in 1995. While there, he gave us a glimpse of the characteristics that would later make him a remarkable soldier. He was a scholar-athlete in the truest sense. He exemplified leadership as class president, captain of both the football and wrestling teams, and an all-state offensive guard for the State champion Bobcat football team.

Daniel Webster said, "God grants liberty only to those who love it, and are always ready to guard and defend it." In this spirit, after high school, Doug earned an appointment to the U.S. Military Academy at West Point, NY. Upon graduating with his fellow cadets as a second lieutenant with the Class of 1999, he earned an assignment as an Army infantry officer. Subsequently Doug completed the arduous infantry officer, Army Airborne, and Ranger courses. Next came a tour of duty to Fort Wainwright, AK, 2nd Battalion, 1st Infantry Regiment, beginning as a platoon leader with B Company, Mortar Platoon Leader for Headquarters and Headquarters Company, executive officer for C Company and then battalion maintenance officer. Then, in July 2004, Doug was assigned to Headquarters, V Corp in Germany and a year later was assigned to command the 150 soldiers of C Company, 2nd Battalion, 6th Infantry Regiment 2nd Brigade, 1st Armored Division, based in Baumholder, Germany.

In November 2005, he deployed with his unit to Kuwait, and then Iraq, in support of Operation Iraqi Freedom. Tragically, on May 25, 2006, this brave soldier, along with a comrade from his

unit, was killed during combat operations in Baghdad, Iraq, when an improvised explosive device detonated near his military vehicle. Captain DiCenzo's awards and decorations include the Bronze Star, Purple Heart, Army Commendation Medal with two Oak Leaf Clusters, Army Achievement Medal with three Oak Leaf Clusters, National Defense Service Medal, Iraq Campaign Medal, Global War on Terrorism Medal, Army Service Medal, Overseas Service Ribbon, Combat Infantry Badge, Expert Infantryman Badge, Parachutist Badge, Ranger Tab, Army Presidential Unit Citation, and Army Valorous Unit Award.

Patriots from the State of New Hampshire have served our nation with honor and distinction from Bunker Hill to Baghdad—and U.S. Army CPT Douglas A. DiCenzo served in that fine tradition. Captain DiCenzo was a well-respected and natural leader who exemplified the principles of the U.S. Military Academy at West Point—duty, honor, country. This optimistic, passionate, and patriotic American demonstrated the virtues extolled in the Cadet Prayer, "Encourage us in our endeavor to live above the common level of life. Make us to choose the harder right instead of the easier wrong, and never to be content with a half truth when the whole can be won. Endow us with courage that is born of loyalty to all that is noble and worthy, that scorns to compromise with vice and injustice and knows no fear when truth and right are in jeopardy." CPT Douglas DiCenzo was dedicated to serving his country in these chaotic and violent times because he thought it was his duty to do this.

My heartfelt sympathy, condolences, and prayers go out to Doug's wife Nicole and their 18-month-old son Dakin, as well as to Doug's parents, Larry and Cathy, his brother Daniel, and his family and friends who have suffered this grievous loss. The death of Doug, only 30 years old, on a battlefield far from New Hampshire is also a great loss for our State, our Nation, and the world. Although he will be sorely missed by all, his family and friends may sense some comfort in knowing that because of his devotion, leadership, sense of duty, and selfless dedication, the safety and liberty of each and every American is more secure. May God bless CPT Douglas A. DiCenzo.

PRIVATE BENJAMIN J. SLAVEN

Mr. HAGEL. Mr. President, I wish to express my sympathy over the loss of U.S. Army PVT Benjamin J. Slaven from Nebraska. Private Slaven died when an improvised explosive device detonated near his vehicle while on patrol in Ad Diwaniyah, Iraq on June 9. He was 22 years old.

Private Slaven grew up in Plymouth, NE and received his high school equivalency diploma from Southeast Community College in 2005. He was deployed to Iraq in March after serving in the U.S. Army Reserves. Before being deployed, Private Slaven worked with develop-

mentally disabled young adults at the Beatrice State Development Center in Beatrice, NE. He was a member of Detachment 1, 308th Transportation Company based in Lincoln, NE. Private Slaven will be remembered as a loyal soldier who had a strong sense of duty, honor, and love of country. Thousands of brave Americans like Private Slaven are currently serving in Iraq.

Private Slaven is survived by his mother, Judy Huenink of Plymouth, NE; father, Bruce Slaven of Beatrice, NE; and sister, Misti Slaven. Judy and Bruce both served in the Air Force, and Misti is training to be a medical lab technician in the Army Reserve at Fort Bliss, TX. Our thoughts and prayers are with them at this difficult time. America is proud of Private Slaven's heroic service and mourns his loss.

I ask my colleagues to join me and all Americans in honoring PVT Benjamin J. Slaven.

LANCE CORPORAL BRENT ZOUCHA

Mr. President, I also wish to express my sympathy over the loss of U.S. Marine Corps LCpl Brent Zoucha from Nebraska. Lance Corporal Zoucha died of wounds received while conducting combat operations in Al Anbar province, Iraq on June 9. He was 19 years old.

Lance Corporal Zoucha was a lifelong resident of Clarks, NE and graduated from High Plains Community High School in 2005. In high school, he was a standout athlete, earning second place in the high jump at the 2005 State track meet. He was also named honorable mention to the Omaha World-Herald's all-Nebraska basketball team. Lance Corporal Zoucha enlisted in the Marine Corps while still in high school and served with his brother, CPL Dyrek Zoucha, in the same unit in Iraq. He was a member of the 1st Battalion, 7th Marine Regiment, 1st Marine Division, I Marine Expeditionary Force, Twentynine Palms, CA. Lance Corporal Zoucha will be remembered as a loyal soldier who had a strong sense of duty, honor, and love of country. Thousands of brave Americans like Lance Corporal Zoucha are currently serving in Iraq.

Lance Corporal Zoucha is survived by his mother, Rita; brothers, Dyrek and Dominic; and sister, Sherri, of Duncan, NE. Our thoughts and prayers are with them at this difficult time. America is proud of Lance Corporal Zoucha's heroic service and mourns his loss.

I ask my colleagues to join me and all Americans in honoring LCpl Brent Zoucha.

PRIVATE TIM MADISON

Mr. President, I further express my sympathy over the loss of U.S. Army PVT Tim Madison from Nebraska. Private Madison was killed in a training exercise at Fort Carson, CO, on June 8. He was 28 years old.

Private Madison grew up in Bellevue, NE, and graduated from Bellevue East High School in 1997. Private Madison was a loving father of three children and loved being outdoors. He was a member of the Army's 2nd Brigade

Combat Team, Fort Carson, CO. Private Madison will be remembered as a loyal soldier who had a strong sense of duty, honor, and love of country. Thousands of brave Americans like Private Madison are currently serving in the U.S. military.

Private Madison is survived by his wife Melissa; children, Hailee, Jonathan and Michael of Fort Carson, CO; parents, Ken Madison, Sr., a retired Air Force master sergeant, and Nancy Madison; brothers, Kenneth Jr., Anthony, and Richard; and sister, Christina, all of Bellevue, NE. Our thoughts and prayers are with them at this difficult time. America is proud of Private Madison's service and mourns his loss.

I ask my colleagues to join me and all Americans in honoring PVT Tim Madison.

HURRICANE SEASON AND INSURANCE COMPANIES

Mr. NELSON of Florida. Mr. President, I wish to address a topic that is appropriate, since tropical storm Alberto is on the coast of Florida—in the Big Bend area of Florida—right now. Fortunately, Alberto stayed a tropical storm, although there was a moment last night when the National Hurricane Center thought it was going to become a hurricane, which is 74-plus miles an hour.

Isn't it interesting that here we are in early June—normally, hurricanes don't really start brewing up until July, and the severe ones don't start brewing up until August and September. But we see the confluence of two things. We see not only the active hurricane cycles the meteorologists will tell you about, that these are 10- and 15-year cycles and hurricanes will become much more active and much more frequent. When you add that meteorological phenomenon to the fact of global warming where, as the Earth's temperatures rise because of the trapping of the greenhouse gases, the rising of the temperature of the water, the rising of the temperature of the atmosphere—the effect of that is more frequent and more ferocious storms. Whether that global warming is affecting this particular cycle, I know not. But I know that the phenomenon of global warming added to—if we are in a 10- or 15-year meteorological phenomena of hurricane cycles, that can add all the more to the distress, dismay, and tragedy that the Atlantic and the gulf coast of the United States will suffer over the coming number of years.

That brings me to the subject matter: the cost of insurance, particularly homeowners insurance, which is going to—if it hasn't already—become prohibitive for coastal dwellers. It is not just coastal dwellers because the insurance rates are spread in a particular way where the property owner will share in the burden of the cost of insurance no matter whether the home-

owner lives on the coast or lives inland. This is exactly what has happened to the gulf coast as a result of Katrina. It is what happened in Florida for the active hurricane year of 2004, in which four hurricanes hit Florida within a 6-week period. As a result, you see insurance rates that are absolutely escalating, with the phenomenon that is now occurring in Florida and Gulf States, including Alabama; Mississippi, the home of the distinguished senior Senator from Mississippi, who is on the floor at the moment; Louisiana; and eventually it will happen to Texas when they get pounded a couple of times—that is, the phenomenon that homeowner insurance rates are going through the roof.

In addition to that, insurance companies—if they have not gone broke—are bailing out; they are canceling policies right and left. Those which are staying are canceling policies, and other insurance companies are canceling all of their homeowners coverage. The bottom line is that this is a tough time for homeowners just to be able to afford financially the cost of what is known as windstorm insurance.

Now, I rise to tell the Senate about a package of bills that has been filed but one in particular that I suggest to the Senate is a way of addressing not only the pleas of our constituents back home, the pleas of insurance companies, the pleas of reinsurance companies, the pleas of insurance regulators, the insurance commissioners of the 50 States, but the pleas particularly of our constituents who are paying the tab. This is the question: Can any one insurance company or any one State withstand the financial losses we anticipate from the megahurricanes of the future? The answer to that is no. That is why they are now turning to the Federal level of government.

May I say that 11 years ago, I was confronted with one of the toughest jobs I have ever had in a lifetime of public service when I was elected the Florida State treasurer, which is also the position of the elected insurance commissioner of Florida. I inherited the chaos in the aftermath of the monster hurricane, Hurricane Andrew, in the early 1990s. It had paralyzed the insurance marketplace of Florida, not only in south Florida where the hurricane hit but the entire State of Florida, because what is happening today happened in the mid-1990s—companies had gone broke, they were fleeing the State of Florida, and those which were staying were canceling policies right and left. Companies were asking the insurance commissioner for rate increases that were being hiked to the Moon. It is the same phenomenon we have today.

I can tell you that we had to make up the solution as we went because that kind of financial impact to the insurance industry and to the people served by that industry had never happened. Andrew was a \$16 billion insurance loss storm. That, in today's dollars, is

about a \$23 billion insurance loss storm. But what really scared the "bejeebers" out of the insurance marketplace was the realization that if the hurricane had turned 1 degree to the north and drawn a bead on the Dade County-Broward County line instead of south Dade in Homestead, a relatively unpopulated part of Dade County, if it turned that 1 degree to the north and hit that more populated area, it would have been a \$50 billion loss storm, and that would have taken down every insurance company that was doing business in the path of the storm—taken them down financially. It would have drained all of their reserves.

That is the circumstance we have facing the States of the gulf coast as well as the Atlantic coast today because you put a category 4—by the way, remember, by the time Katrina hit Louisiana, it was only a category 3. Look at what it did to the Mississippi coast. If you put a category 4, which is winds up to 145 miles per hour, or a category 5, which is in excess of that, into a concentrated area of high urban density and you have major loss, you will have insurance companies going down the tubes financially.

So what are they doing? They are coming to us. Well, the problem is that the Federal level of government has never dealt with insurance. It was back in the 1930s that the McCarran-Ferguson Act was enacted, which said the regulation of insurance is going to be done by the 50 States. And they are coming to us because of the financial enormity of loss not only to insurance companies but to our respective States as well. And, therefore, what do we do? It is hard to get consensus here because we don't deal in insurance matters, and it is hard to get consensus because the insurance industry is not unified on what to do. Certainly, the reinsurance industry has a different perspective than the insurance industry. The insurance regulators have another perspective.

So, after consulting with my dear friend and senior colleague from Mississippi and with the senior Senator from Louisiana, Ms. LANDRIEU, we have filed a bill modeled after what the State of Florida had to do after the monster mega-hurricane in the nineties, and that was build consensus by forming a prestigious commission representative across the board of all the peoples and organizations that are affected by this enormous question and ask that commission, that emergency national commission—which is exactly what we did in Florida in 1995. We formed what we called then the academic task force headed by presidents of the universities of Florida. They reported back within 3 months.

We took that package to the State legislature. We got the legislature to pass it into law. The law enabled the insurance commissioner then to help the insurance companies restore the marketplace at affordable prices so the people would have available affordable insurance.