

challenge or confront the rest of societal needs.

Our health is the foundation of everything that you can think of. I often believe that my mother died prematurely because she had to travel 100 miles to go to the hospital for her dialysis treatment because that was the closest hospital to where she lived where she could get the treatment. And so not having access to health care has limited, in so many different ways, the ability for people to just have hopes of the American Dream, to just believe that they can experience it.

Yeah, there are those who take the position that we could never have universal health care; I mean, they say, "never, ever." But, you know, I remember when people said that you could never put poor people into managed care. I remember when people said that HMOs would not survive, that they would never, ever make it. I remember when people said that you really couldn't have the proliferation of clinics. I worked in a community health center, and I remember when those were getting started. They were part of the "Great Society" programs, part of the legislation that came out of the marches and demonstrations led by Dr. Martin Luther King that came after John Kennedy had been elected President, assassinated, and then Lyndon Baines Johnson became President. And Democrats—I mean, they were Democrats—embarked upon a new program, something called the "Great Society" programs, just as years before a fellow named Franklin Delano Roosevelt kind of led the Nation towards social reform that brought us Social Security and some other protections that we didn't have.

Well, I think that right now is the best possible time for us to take another giant step, a quantum leap, if you will, and make sure that no single individual in our country, no matter who they are, where they come from, how wealthy they are, how poor they are, how without resources they are, no single individual should have to live in the United States of America without adequate protection for health care.

I mean, we are the wealthiest Nation on the face of the Earth. We are the most technologically advanced Nation. Yes, we are hurting in some ways. And of course we are hurting because we have not seen the distribution of the resources be as adequate as we need to see them. We have not seen as many people with access to the goodness and the greatness of this country. But when 41 percent of working age adults have a problem paying their medical bills or have a medical debt that they will never be able to pay, then something is wrong.

And we have not seen what we are capable of seeing. I was just thinking of some of the things that people have been telling us about their experiences. And I guess if you live in an environment that I live in and where I live, you individually know these people.

It's not a matter of reading it in the newspaper or reading it in the magazine, you know the individuals personally who are having these kind of problems. For example, Jerome. Jerome said to us, "My wife was diagnosed with melanoma in September and died in November. I believe preventive health care and better diagnosis might have prolonged her life or provided a cure. She saw two dermatologists last year, and both failed to diagnose her condition. She went on to have moles and a cyst evaluated and removed. In addition to the failure to diagnose, the cost of insurance and deductibles exceeded \$40,000. Prior hospital visits in the past 5 years for a stroke resulted in medical bills of approximately \$100,000, which brought us to the verge of bankruptcy."

"Fortuitously, I received an inheritance last year which enabled me to pay the current bills. However, since being downsized 5 years ago at age 56, I have been unable to obtain employment. And my wife was unable to work due to the stroke and subsequent illnesses. I am a relatively well-educated man and I'm willing to work; however, I do not feel our current economic system values my experience and education. I am a certified financial planner. I have worked over 30 years with approximately \$150,000 accumulated in retirement savings, all of which has been used for medical expenses. Without my inheritance, I would have my home, worth about \$250,000, as my only asset."

Julia writes, "I've been fighting ovarian cancer for 19 years. I developed a secondary blood cancer last year and had to have a bone marrow transplant in January of 2007. Medicine is outrageously expensive. Luckily, I have mail order service that only costs \$5 a prescription; otherwise, my medication would cost over \$1,000 a month."

"Our insurance premiums cost \$965 a month. My COBRA, just for me, is \$565 a month. My husband and two children, which my husband pays for, \$400 a month. My deductible is low, \$250, but my family's is over \$1,000. I am dreading if I am unable to work before COBRA runs out. I don't know what I will do for insurance as I am a teacher and don't know if I can get Medicare. I can't go on my husband's insurance as he works for a small company. They will get dropped by the insurance company if I am added. This has happened twice before."

"The medical system is broken. People shouldn't have to choose between health care and bankruptcy, which is the case for many who go through bone marrow transplants."

Well, Congressman CONYERS, as long as there are people like these in America, as long as there are individuals for whom the American Dream continues to be a tremendous nightmare, as long as there are people who have, in many instances, lost hope and given up, as long as there are individuals who can't see their way out no matter how much

they struggle, how long, how hard and how difficult the challenges, and as long as there are people like you, who are willing to fight for every American, as long as there are people like you, I am going to be willing to join you.

And so I'm pleased that I was able to be here this evening to share with you and with Americans all over the country that health care should, in fact, be a right and not a privilege, that we must have a system where everybody is in and nobody is out.

I thank you. And I yield back the balance of my time.

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Mr. CONYERS. I thank the gentleman for his kind references.

I ask unanimous consent to include any other materials in the body of our discourse today.

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

There was no objection.

Mr. CONYERS. I return the balance of our time.

#### DISASTER TORNADOES AND FLOODING IN IOWA

The SPEAKER pro tempore. Under the Speaker's announced policy of January 18, 2007, the gentleman from Iowa (Mr. BRALEY) is recognized for 60 minutes.

Mr. BRALEY of Iowa. Mr. Speaker, I rise tonight to address a major tragedy that occurred earlier this year.

In May and June, Iowans suffered unprecedented tornadoes and flooding, which has directly impacted the lives of hundreds of thousands of Iowans. The magnitude of this disaster places it in the top dozen or so all-time natural disasters, and the amount of damage in this State is unparalleled.

Along with my staff and other members of the Iowa delegation, I've worked tirelessly to provide assistance in every way possible to impacted Iowans, from helping to remove debris in Parkersburg, to filling sandbags in Waterloo, to working to pass a \$2.65 billion supplemental disaster relief bill, to holding this administration accountable for its promises, to bringing Speaker PELOSI to the First District last week.

I want to thank the Speaker for visiting Iowa's First District, and I appreciate her strong words of support as we struggle to recover from these disasters.

While I'm proud of the efforts so far to pass the initial \$2.65 billion in disaster relief, there is still much work to be done. Most notably, the Bush administration needs to release these congressionally passed funds as quickly as possible, and administration bureaucrats must stop dragging their feet while Iowans wait for needed assistance.

Secondly, this Congress must pass another round of disaster relief as the first round of \$2.65 billion will fall far

short of meeting the needs of the Midwest following these multiple tragedies.

On June 13, while I was at the Cedar Rapids Airport during the peak flooding, White House Budget Director Jim Nussle told me that FEMA had nearly \$5 billion for Federal disaster programs that would be available to meet the needs of Iowans. Since that meeting, Congress has passed another \$897 million more in FEMA funding. Yet FEMA has only recently passed the \$500 million in assistance to Iowa while at the same time denying many claims in Iowa for assistance.

It's time for our President to move Iowa's money out of the hands of bureaucrats and into the hands of needy Iowans. This is not the only piece of the \$2.65 billion package that sits on the desks of Federal bureaucrats. There is \$52 million in economic development administration funding of which Iowa is eligible that the administration is holding onto for another 2 months.

In addition, I've been urging HUD to release \$300 million in Community Development Block Grants for months now, and that money still sits in the hands of administration bureaucrats.

In addition, I have personally invited President Bush to come to the First District, which, so far, he has refused to do. However, the President's physical absence from the First District is not his only neglect of the needs of Iowa citizens. We have yet to receive a budget request from the President to Congress outlining what he believes the funding legislation to meet these disaster needs in Iowa and in other Midwestern States should look like.

I have made my funding priorities clear. My Iowa and Midwestern colleagues have done the same. Where is the President's request? Actually, I can tell you the President's current budget request for Iowa disaster relief. Zero dollars. While I feel the administration has acted poorly in responding to Iowa disasters, I also do not let Congress off the hook.

The initial \$2.65 billion package, while welcomed, is clearly not enough to meet the needs of Iowa residents and business owners. That's why I am committed to ensuring that Congress passes additional disaster relief for Iowa as soon as possible. I look forward to Congress passing additional disaster relief and to seeing this money reach Iowans in need. Only then can we achieve the victory of recovery.

I would like to thank Speaker NANCY PELOSI for spending last Monday in Iowa in the First District, in the Second District and in the Third District, witnessing firsthand the devastation that has occurred, meeting and talking to Iowans in need, and hearing their stories. I'm going to be sharing tonight some of those stories from residents and business owners in the First District of Iowa, showing the American public exactly what has been going on and why this need is so great and why it needs to be met.

There is no better time to have this discussion than in the wake of what has been going on down in the Gulf Coast, in the aftermaths of Hurricane Gustav and Hurricane Ike, where the needs are also great.

I hope that my colleagues in the House and that people around the country who appreciate the needs of responding to emergency disasters like this will start to gain a deeper appreciation of why this funding is so necessary and why it's so urgent and will wake up Congress and the American people to the fact that more aid is needed to meet the needs of people in distress.

Iowa's needs are vast: from helping displaced residents find quality temporary and permanent housing, to repairing critical infrastructure—we'll see some examples of that—to things like roads, bridges and railroads, to helping small businesses, farmers and local economies get back on track, to rebuilding clinics, libraries and schools like the Aplington-Parkersburg High School and the Waverly-Shell Rock schools, to fixing wastewater treatment facilities in towns like Elkader, Evansdale, Anamosa, and Clermont, to helping towns like Buffalo, Davenport and Waterloo make sewer improvements and prepare for future flooding events.

Along with the other members of the Iowa delegation, I pledge to continue fighting to help Iowa recover until every home is rebuilt, until every school is reopened and until every small business has its shelves stocked.

To give you some idea of what type of double disaster we've been dealing with in the State of Iowa, I want to start by showing this wall cloud that contains an EF-5 tornado, the most powerful tornado that's classified under the system.

This tornado started on the west edge of Parkersburg, Iowa on May 25, the day before Memorial Day, a day that I will never forget because it happened to be the day of my son's high school graduation-open house. When that day started, our biggest concern was what we were going to do if it rained that day. As everybody was leaving our home and as they were heading back to their own homes and as we were getting everything picked up and put away, the news on television caught my attention as that day this disaster started to unfold in the fields of Butler County in the northwest corner of the First District of Iowa.

As this tornado gained momentum and started to enter the town of Parkersburg, it cut a path of devastation from Parkersburg to New Hartford to the town of Dunkerton and on to Hazleton before it went off and split into two separate tornadoes. The devastation in the wake of this tornado was almost impossible to comprehend if you didn't see it with your own eyes.

This overhead shot shows the south half of Parkersburg that was literally obliterated and wiped off the face of

the Earth. You can see the high school track and the high school next to it, which was completely destroyed.

The people in Parkersburg are very proud of the fact that, along with their sister community of Aplington, their high school football team at Aplington-Parkersburg has four players who are starters in the National Football League from a town of less than 2,000 people. They're very proud of their community, and that pride was evident this year when they held their very first football game on this field with no high school while the students had been temporarily relocated to Aplington, to the middle school. This game and the significance of that game to this community was so great that the game with West Marshall and Aplington-Parkersburg was covered by ESPN, CBS, ABC, and it was the subject of intense national sports coverage.

You can see that the entire business corridor along the highway south of Parkersburg was wiped out. One of my neighbors, Dan Summerhayes, was on his way through Parkersburg on that highway while on his way to another graduation-open house in the town of Ackley, which is west of Parkersburg. As he saw this tornado approaching, he turned his pickup around and drove back to Parkersburg, to the Pizza Ranch which is out on the southwest corner of Parkersburg.

He parked his truck, and ran into the Pizza Ranch as other people were starting to seek shelter in the men's bathroom. As he pulled the door shut, he saw his pickup fly by outside in the tornado, and 13 people huddled inside that bathroom as another vehicle landed on the roof of the Pizza Ranch, and the whole structure collapsed on top of them. Miraculously, all 13 crawled through the rubble, and their lives were saved, but other residents in Parkersburg were not that fortunate.

Six people died in this tornado, and two more died near New Hartford. There were many other stories of heroic acts that took place and of people whose lives were saved. At one of the homes of the people we visited the day after the tornado, the person was standing right on top of the foundation of what was left of his home.

The owner of this house turned to me and to the Governor and to Senator GRASSLEY and to Senator HARKIN and said, "I don't want to ever hear anybody complain about those warnings on TV, because they saved my life."

There was a bank that was completely obliterated along this same highway, and all that was left after the tornado was the vault where the bank had its valuables stored, and everything else was destroyed.

This shows you the extent of the devastation of so many of the homes near Parkersburg. The power of this tornado was so severe and the carriage of objects went so far that objects that were originally from homes in and around Parkersburg showed up in Prairie du

Chien, Wisconsin, which is over 100 miles to the east of where Parkersburg is located.

Many people came from all over the State and from all over the country to help out the citizens of Parkersburg. I took my chain saw up to help cut down some of the trees that had been destroyed in and around the homes.

This photograph shows you the extent of the devastation all throughout the community. This was a couple who had lost everything that they owned. As we picked up the debris in their basement, I kept holding up items and saying, "Do you want to save this?" They would look at me and say, "This isn't ours." That was going on all over the city of Parkersburg.

In addition, the town of Lamont escaped the damage from the tornado, but it had 8 inches of rain in a short period of time on the front edge of these storms. You can see the terrible damage that occurred to bridges and to roads and to streets and to other public improvements in the town of Lamont, which also got 4 inches of rain that same week for a total of 12 inches, which had an enormous impact on the homes and businesses in the town of Lamont.

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And if things weren't bad enough from the tornado, less than 10 days later Iowa had the historic flooding that was greater than any other in modern history. In between the Mississippi and the Missouri Rivers, which frame the east and west coasts of Iowa, are nine inland rivers, all of which were out of their banks at record levels during this peak flooding.

The town of New Hartford, which was hit by the tornado, was completely submerged in the wake of this flooding event. This photograph shows you some of the businesses downtown.

One of the tragedies of a disaster like this is the businesses that make a community a community, like the hardware store, the convenience store, have left the City of New Hartford and aren't planning to return, and those losses have an enormous impact on the quality of life in those communities and are one of the principal reasons why it is so important to get Federal disaster money released into these communities as soon as possible, to give them a chance to retain businesses and rebuild before they lose their population base and lose their tax base.

One of the most beautiful communities in my district is Elkader, along the Turkey River in Clayton County, and this photograph illustrates the enormous damage from the flood that occurred in June in Elkader.

One of the things you can see is the downtown area, the beautiful Catholic Church, the grain elevator. Elkader was devastated because the only grocery store that serves this town was completely wiped out in the flooding. One of the banks down here in the business community had water up over the

top of the counters. And when you have your critical businesses lost in a community like this, there is no place else for residents to go to meet their basic needs. In addition, there was major damage to athletic facilities and high school facilities that provide all of the quality-of-life services to that community that will take years to recover.

The town of Waverly, which is north of Waterloo, where I live, also had record flooding along the Cedar River. You can see the devastation to the downtown, to the businesses that are still struggling to come back. Many residents were displaced from their homes. One of the grade schools still isn't open yet because of the widespread flooding damage. And this is just one example of many, many communities in the First District of Iowa that had similar flooding events of historic proportion.

This photograph in downtown Waverly is a good example of the impact on infrastructure that these flooding events had had. Here you see a collapsed asphalt road surface. The sidewalk is completely collapsed. There are damages to the businesses that will take many, many months, if not years, to restore.

Downstream on the Cedar River is the City of Cedar Falls, which is home to the University of Northern Iowa. This is a utility plant, Cedar Falls Utility, that provides most of the power to the City of Cedar Falls and has sustained millions of dollars of damages to its power plant, which serves the basic needs of the community and will take months and months to bounce back.

We were talking about infrastructure needs. This is a railroad bridge in downtown Waterloo. I spent one night back in Waterloo sandbagging in the downtown area to shore up levees that had been built in the mid-sixties during another record flood event.

Waterloo is fortunate in that much of the downtown was protected from massive flooding because the levees held, but because of the immense pressure on the storm sewer system, there was back flooding in the downtown area that caused major devastation to businesses downtown, including the Dan Gable International Wrestling Museum in downtown Waterloo, the Happy Chef next to Young Arena where the hockey teams play, and many, many other downtown businesses. These type of infrastructure needs are critical to the local economy.

One of the major employers in my district is Deere and Company, which has a number of factories in Waterloo and Cedar Falls and an industrial equipment factory in Dubuque and another operation in Davenport and its world headquarters in Moline on the opposite side of the Mississippi River from downtown Davenport.

Many of the products manufactured at the Waterloo tractor facility are shipped out across this rail line, so there are enormous added shipping ex-

penses, not just to John Deere, but to many, many other businesses and farmers who utilize this railroad to ship their commerce across this country and around the world. That is why the needs are so great.

I want to share now some of the testimonials from citizens and constituents of mine who are going to put a human face on the extent of the devastation that I am talking about and hopefully give greater importance to the cause of coming to the floor next week and bringing a disaster bill that will address these acute needs.

This is from Lorrie Martin in New Hartford, Iowa, which had the double whammy of both the largest tornado to hit the country this year and record flooding.

"We are the face of disaster. On May 25th, our home in new Hartford, Iowa, was damaged by an EF-5 tornado. I was in the Mayo Clinic in Rochester with my son, Zak, who is 21 and had just been diagnosed with cancer. We returned home on June 7th, and on the morning of June 8th the flood destroyed our home and all of our possessions. We walked out with a purse and cell phone for me and a hat and book for Zak.

"For three months we have been staying in a gutted-out two room house in Dike, Iowa, sleeping on mattresses on the floor, with no kitchen or bath facilities. 4,200 hundred families raced to grab a few cheap rentals, while over 300 FEMA officials lived high on the hog in all available hotel rooms. There are two families living in an abandoned hardware store in Dike.

"We thought our government would be our salvation, but in fact it has almost been the death of us. I have now been diagnosed with an autoimmune disease with precursors for cancer from stress.

"FEMA has been a roadblock, making empty promises, placing us in harm's way and causing us to lose hope. They lost my paperwork twice and I had to fax my documents to them repeatedly. I called over and over again, and they finally admitted their scanning system was 2 weeks backlogged.

"This is outrageous, and the system needs to be overhauled. We are suffering crushing depression, extreme anxiety and we can't sleep. If anyone tells you they don't contemplate suicide after a disaster like this, they are lying.

"We have lost our dignity and have begged at charities, churches and the Red Cross. The Red Cross spent tens of thousands of dollars flying in representatives from other States. This money should have come to disaster victims directly. Everyone we talked to has gotten amounts from \$80 to \$800, with no logic to the amount.

"There needs to be a central location for all the aid that stays in place until the last person is helped. Truckloads of supplies have come in earmarked for

New Hartford, but were rerouted. Federal, State, county and city government officials should sleep in the trenches with us until resolution. They can use their Blackberries and laptops to correspond with their offices and families.

"I am but one person, living a life no longer worth living. I am bitter toward my elected officials. I hope they enjoyed their vacation while we fought to survive. I do not have faith that there will be change, but I have hope that you will listen."

This is from the Mayor of Green, Iowa, another community that lost its grocery store, its post office, and many of its key downtown businesses in record flooding.

"The June 2008 flooding has had a huge impact on our small community. Luckily, we are in Butler County, the same county that had the devastating tornado that hit Parkersburg only 2 weeks earlier. This meant we could get immediate help from FEMA, as a disaster declaration was already in place.

"That being said, one of our biggest problems that we will have is a huge impact in our community that FEMA will deduct from our claims anything that should have carried flood insurance. We did not realize that we were required to carry flood insurance on our properties. We have never filed a FEMA claim on any buildings before. We have employees that have worked here for 30 years, and no one was aware of this requirement. Needless to say, this will greatly decrease any claims we have, making it almost impossible for some of the repairs that are necessary.

"We had equipment at a waste water lift station that was destroyed. If the equipment had been outside, it would have been uninsurable, making it eligible for a FEMA claim. But since we chose to put the equipment in a building, thinking we were making a reasonable choice, it was considered uninsurable and we are losing thousands of dollars on this claim just because we tried to take care of this equipment in the first place. We have never had a flood of this magnitude, and many situations are different than ever before.

"Another big concern of ours is the availability of help for our local small business owners. Some of our business owners lost their homes and their businesses. We are a small community that is very independent, yet very dependent on our local businesses. We are still without our one and only grocery store, our Post Office, which fortunately just reopened this week, and a convenience store. The added expense to residents to get their mail and groceries out of town is a hardship to many senior citizens and families.

"Some of our businesses just moved back into their original locations, but just as many are still operating out of other locations. How are these people supposed to recoup from such devastation without some sort of help from somewhere? If these were corporations,

there would be funds available, tax breaks or some sort of assistance. More than likely, farmers would receive some sort of disaster payments. But our small businesses are ineligible for anything other than a loan. Most of these businesses are, for the most part, surviving day-to-day the way it is, without the added burdens of flood expenses and no relief of any kind from anywhere.

"On a personal note, being one of the first communities that experienced flooding in our State, we really felt like we were ignored by some of our local officials. We hadn't been through anything quite so serious, and we appreciate the help that we received."

This is a letter from Tom Poe, who is the president of Crystal Distribution Services in Waterloo, Iowa, which had facilities in the old Rath Packing Company located right along the banks of the Cedar River in downtown Waterloo near the railroad bridge that collapsed that I showed you earlier.

"During the week of June 9th, 2008, I, along with all 55 of my employees, watched anxiously as the Cedar River level rose due to the extremely harsh winter, coupled with massive rains in the spring. Crystal Distribution is located adjacent to the Cedar River on the former Rath Packing plant site.

"When Rath closed, we made a substantial investment in renovating the former meat plant's buildings into our refrigerated warehouse operation in this Brownfield area of Waterloo. As the week began, it appeared that the flood levee would hold and we would be spared a colossal flooding disaster. Unfortunately, during the morning of June 11th and the morning of June 12th we received a major storm that dropped an additional 3 inches of rain onto an already swollen system and water table.

"At this time, water began to back up into our lower level of our refrigerated warehouse. As we did everything possible to minimize the effects of the backup, we couldn't keep up with the intake of water, and before long were unable to mitigate further damage to the 100,000 square feet of refrigerated warehouse space. The entire lower level was full of retail ham, bacon and other boxed meat products. As the water level rose to over 4 feet, it was obvious that the vast majority, if not all of the product, would be unsalvageable.

"We immediately contacted our USDA compliance agents and they were soon on the site. At that point, each affected customer, there were 10 in all, were contacted, and they all inspected their product and determined that, for food safety reasons, the meat needed to be taken to the landfill. The total loss amounted to over 3.5 million pounds of product. We immediately began the process of disposal and clean-up. Crystal paid up front for the landfill, trucking and building renovations to facilitate the disposal, along with many other costs, which were over \$250,000 in direct expense to us.

"Crystal immediately applied with FEMA and received an SBA loan application number. I worked with my accountant, attorney and banker to complete the rather lengthy application. After several weeks, I was told that the SBA may be able to offer a \$279,000 3-year loan at 8 percent. We were hoping for something more favorable that would be able to help us replace the lost space, not to mention the loss of revenue to date since this event and the lost product value for our customers, some of which held no insurance coverage.

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"We are still in limbo between our customers, insurance company and local, State and Federal agencies, with no real input as to how this will all turn out.

"Our first choice would be to rebuild and grow on this site, but we do not dare to do anything until we have direction as to what will happen to the existing storm sewer, river gates and city pumps in this area. I, along with most Iowans, are not accustomed to having to ask for help, and we certainly don't like to be in a position of having to do so.

"However, due to this enormous, natural disaster, my livelihood and the livelihood of all my employees depends on our ability to bounce back quickly and to be able to put this event behind us.

"My frustration lies with the fact that after 3 months we have not heard anything positive that we can move towards rebuilding our business and to reestablish our customers' confidence to safely restore their goods in this area of Waterloo.

"I realize there are many horror stories of people's houses being lost along with all of their belongings. Our situation at Crystal Distribution in Waterloo, Iowa is one of many. Unfortunately, I have yet to see or hear of much, if any, real help to those who have been devastated. It appears that the business community has fallen between the cracks of red tape and inaction. Hopefully I have given you a decent, general description of what happened to us back in Iowa. I can only pray that some form of help will become available to assist us in our recovery from this overwhelming disaster."

Next I am going to read from Marvin and Darlene Young in Littleton, Iowa. "I would like to say that I, like many others, went through a devastating flood in the summer of 2004. My wife and I would like to just ask our U.S. Government to please take another look at trying to give us the help that we so desperately need. Not just us from 2004, but also help in allocating more funds for the buyout program and more funds for disaster relief to help recent victims.

"It has been 4 long years of hell, and these people were devastated by flooding 4 years ago.

"We were forced from our home via condemnation, and we were promised help would be coming. Yet we still have to pay property taxes and lot rent and had to incur debt by purchasing a new home. We have to keep telling people that we owe to please be patient and wait a little longer to be paid. We just feel that we have fell through the cracks, and no one cares, because the people who are in charge in Iowa and Buchanan counties can move on because it didn't happen to them.

"We have been to every government agency that we were told about that could help us, and all we keep getting is there are no funds available to help.

"What we cannot understand is how our government can be so apt to help out other countries around the world with money that they tell us our government does not have. We would like our Congress to please tell us where they keep getting this money to help them, but not us American people.

"Our son can sign up to defend this country, and recently was and currently is deployed, to put his life on the line for a government that can't help his parents in a time of such devastation. We have nowhere left to go to ask for help. The disaster of 2004 has put us so far into debt, we don't know what to do. It wouldn't be that big of a deal if we weren't told to leave our home and told to leave our belongings because it wasn't safe.

"However, the government agency, FEMA, which is running the operation, informed us not to worry because they were there to help. How were we to have faith in the systems that are set up to help the American people, when here we are, 4 years later, and in a bigger mess than we were due to the government agency running the operation. I hope you can put our concerns into serious consideration. I am sure that we are not the only ones out there."

The next letter is from Brenda Leonard, who is the emergency management coordinator in Jones County. When I was in Jones County during the peak of the flooding, I visited the communities of Stone City, Anamosa, the county seat, Monticello, Olin and Oxford Junction, all of which experienced record and overwhelming flooding.

"My name is Brenda Leonard, and I am the Jones County Emergency Management Coordinator in eastern Iowa. During the flooding in June, the cities of Anamosa, Monticello, Olin and Oxford Junction saw record levels of flooding on our two rivers, which cover over 90 miles. In fact, the Maquoketa River has risen out of its banks almost a dozen times this spring and summer.

"Our monitoring system for the river and creek levels involves one automated gauge and residents along the Wapsipinicon River. The Maquoketa River does not have a gauge in our county, so we have to rely on residents of the county to keep us updated as to the changing levels and rainfall amounts. We also rely on a network of volunteers and other counties upriver

from us. Even with this information from the volunteers, there was no way we could have foreseen the amount of water we were inundated with.

"These record levels have caused great damages to three city wastewater plants, over 350 homes, 20 businesses, and ranked our secondary roads department as second in the State for damages. This is tremendous devastation in a county with a population of 20,221. I would also like to say that our residents have portrayed the great Midwest spirit by helping their neighbors for preparing for, fighting, and recovering from this monumental of event."

To show you the kind of county Jones County is, approximately 15 percent of the residents of Jones County are veterans of our armed services who serve their country with great pride.

The next letter is from Sarah Powell, a resident of New Hartford, Iowa, who had the double whammy of both the most powerful tornado in the United States this year, and a record flood in the span of 10 days, Sarah Powell.

"My biggest frustration with FEMA is that New Hartford was the first town to get hit by the flood and are now the last people to get taken care of. FEMA told me in the beginning, right after the disaster, that I would be put on an emergency housing list and asked if I was willing to travel. I told them 'no,' that we needed to be placed in Butler, Grundy or Black Hawk counties.

"FEMA told us we would be put on a waiting list. They have called numerous times and have told us that we were still on the list, but had no trailer for us at this time. They called and asked if we wanted to move to Cedar Rapids, Marion or Linn County."

Just parenthetically, Cedar Rapids has 400 square blocks of devastation from epic levels of flooding in that community, the second largest city in Iowa.

"I told them 'no,' we weren't able to travel that far. Why are there trailers and places to live in Cedar Rapids, but not available places here for the people that were affected by flooding first? It is now September, and I still do not have a place to live. I know that New Hartford is a small town and does not have as big of a population, but we were still affected by the disaster, and we are people in need of help and assistance. I am also frustrated that FEMA has denied us for most of help that I applied for because I had flood insurance. I have always been under the impression that FEMA is there to help people with their personal property because flood insurance does not cover personal property.

"FEMA has told me that I have been denied for assistance because of insurance. I lost my house and everything that I owned. FEMA would only allow me \$5,000 for all of my personal property. My insurance company assessed our damage to be almost \$40,000, and FEMA assessed damages to be only \$18,000.

"How can there be that large of a difference between the two assessments? The people that had no flood insurance have been helped out more than the people that do have flood insurance. If FEMA is not going to be fair and willing to help those affected by the disasters, what are they for?"

This letter is from Jackie Heins, who is a resident of Waverly and runs the Kinetic Energy School of Movement & Music, a small business, located in Waverly.

Jackie's business, Kinetic Energy School of Movement & Music, was hit hard by the recent flooding in Waverly. Her location is right off Bremer Avenue, less than a block from the river.

When the flooding hit, Jackie's storefront was inundated. Jackie sustained not only severe damage to her dance floor, but the heating, cooling system and her electricity were both taken out for almost a month. Since the flood, Jackie has been working hard to get her business back and running. The dance floor had to be replaced, and some of her summer classes had to be cancelled.

On September 2, classes were restarted. However the back of her store is still torn up and, as she put it, we still have a ways to go yet. When asked what would have been more helpful to her, as a small business owner hit by this disaster, she replied that she would have liked to have been given much more clear information about what exactly her options were right after the flood hit. "Everyone tells you call FEMA, but unless you have a very specific question in mind, or already know exactly what you are planning to do next, FEMA only gives you general guidance."

The next letter is from Lorista Ambrose of Cedar Falls, Iowa. "We lost two homes to the flood-nado (this is what we call it) in New Hartford, Iowa. First, the tornado, then the flood after we moved into town and rented a house. So we had two disasters. Not one.

"What we encountered with the FEMA process was inexcusable and way too complicated. I am going to walk you through our process, register for FEMA and get a number. I understand that. Let them know if we got insurance money and how much.

"Then they sent me to register for SBA. I don't know why we would want a loan to pay ourselves back with interest. This was our tax money we paid in for things like this to help. But we did it.

"Can't get help from FEMA unless you were turned down for a loan (can't understand why that should matter.)

"Wait for inspections of tornado house by both agencies. SBA inspection was done right away. Eligible for a loan.

"Turned down for FEMA before inspection. We have been told the denial is always sent out. Appeal.

"FEMA inspector never came until after we went back into the FEMA office many times, still being told by

FEMA we were eligible for help. They knew we had insurance money and how much.

"June 8—we were flooded out of the house we rented. We moved to a hotel."

This was after their house was destroyed in the tornado.

"Told by FEMA to register again for more damages because now we were in two disasters.

"Call FEMA to register again. The file is a complete mess now because FEMA process does not allow for two different addresses under one number, but we were made to do it that way anyway. Now every time we call, no one understands what we are talking about."

Because they were moved out by the tornado and then by the flood.

"FEMA wants to inspect the tornado house now, even though they haven't already told us why we are not eligible. Why?

"Still no money.

"Not eligible. We have been in two disasters, lost everything twice, and can't get help. Now a month has gone by.

"Rented house gets inspected and our address gets changed in our file.

"Got a check for \$13,000. We don't know what it is for, no address on the letter for what it's about. We were told we were not eligible. Go to a FEMA office, ask for help, and they don't know what this is for either. Sent e-mail for a confirmation of what this was for. No answer.

"Call a FEMA office, and a supervisor was able to tell us they made a mistake and to send the check back. It was for the rented house. We did.

"We give free help to other countries with no strings. Why aren't we doing this for our own people? Why can't we get a grant for the difference between what our insurance pays and the cost to rebuild the same house? Why a loan? We give grants for the mating habits of a bullfrog, but not for a disaster. Insurance does not cover the full cost on a 40 year-old house. Building costs went up so much in a year because of gas, and we could not have foreseen this. Now more disasters will make it go up even more as supplies are needed to rebuild.

"From the American standpoint, FEMA is worthless. What in this process with FEMA is urgent or addresses an emergency? It took us 2 months, countless letters and many hours at a FEMA office for no results. This needs to change."

This letter is from Tony Mendez in Buffalo, Iowa, which is south of the City of Davenport, the southernmost town in the First District of Iowa.

"My name is Tony Mendez. I am the proud owner of a local small business in Buffalo, Iowa, that has been a core institution of our town for decades. Clark's Landing Restaurant is our name, and providing a local gathering place for our community is our privilege.

"Clark's Landing rests on a location of historical significance. In 1833, Cap-

tain Benjamin W. Clark, our restaurant's namesake, chose our site to erect a claim cabin to establish what is now known as Buffalo, Iowa. I have had the privilege of ownership since June 30, 1993.

"Since that time, we have battled the rising waters of the mighty Mississippi four times. With the extraordinary efforts of our community, we have survived these trials time and time again. I am often asked, after the water has receded, the cleanup and repairs have been made, and we welcome back our families and friends to our humble establishment: 'Don't you ever get tired of it and just want to give up?'

"My answer is always an emphatic 'no . . . ' I consider it a position of honor to be a guardian of what makes this country great. I will continue to protect one of our town's treasures and hope to pass on this time-honored position to my daughter, Mercedes, when she is ready."

This letter is from business owners Darin Beck, Aaron Schurman and Dale Folkers with Phantom EFX corporation in Cedar Falls Iowa.

"We are writing this letter regarding the catastrophic flooding that occurred in Iowa this year. Before discussing the economic impact upon the community as a whole, and our firm in particular, allow me introduce us.

"Genesis Communications, Inc., which does business as Phantom EFX, is an advanced technology company that develops, manufactures and markets video games in the family entertainment category.

"We are located in Cedar Falls, Iowa, employing 40 people. We have been in business for over years. During those 10 years we have seen and weathered many changes in the national, State and local economies, as well as our particular industry.

□ 2045

No single event has been as devastating as the flood of 2008. As the floodwaters rose, families and businesses scrambled to save what they could and get out of harm's way. In the city of Cedar Falls, volunteers flocked to sandbag around the clock. These efforts saved our vibrant downtown business district, but many families and businesses were not so fortunate. In the part of town we were located in, the waters was unrestrained, resulting in massive losses of homes and businesses.

The loss to Phantom was over \$1 million in inventory, furniture and fixtures. The real estate we occupied, valued at over \$1.7 million was a total loss. The true loss due to business interruption is incalculable.

The Federal Government's response has been too little, too late, and nearly nonexistent. It is time for our government to step in to help, protect and defend its citizens.

Last Monday, as I mentioned earlier, I was pleased to have Speaker PELOSI

visit Iowa to see firsthand the devastation caused by the floods and tornadoes. She visited Parkersburg, New Hartford, Sinclair, which had its grain elevator destroyed, Cedar Falls, and Waterloo in the 1st Congressional District. And you saw earlier the images of devastation in those communities.

Speaker PELOSI stressed her commitment to passing additional disaster relief, and I will keep working to ensure this funding is passed.

Speaker PELOSI also joined my calls for the President to decrease the Federal/State cost-share agreement for Iowa's disaster recovery efforts. And I am happy to report that after our collective urging last week, FEMA changed the Federal/State cost-sharing agreement to 90 percent Federal, 10 percent State funding.

Last week, I also joined the entire Iowa congressional delegation to urge President Bush to file a formal disaster request for funding for Iowa. I am continuing to push the administration and the FEMA bureaucracy to quickly release all of the funding that we have already secured for the State of Iowa, and I am hopeful that FEMA will release the first \$85 million in the next week, and I want to continue to push HUD to release the other \$200 million as soon as possible.

Hundreds of millions of dollar that Congress already passed for Iowa is being held up by the administration instead of being used to help rebuild Iowa. I am going to continue fighting to cut through the bureaucratic red tape and ensure that Iowa quickly receives the funding that Congress has already passed. Iowa needs more Federal help now, and I am going to continue working with Speaker PELOSI and the entire Iowa delegation to provide more disaster relief for Iowa.

In addition to the \$2.65 billion flood relief package that has already been passed, we need to pass a second emergency flood relief bill. We have been working on that and need to get it out on the floor next week.

I have also worked with my colleague, Congressman DAVE LOEBACK from Iowa's 1st Congressional District, to help Iowa railroads repair and rebuild bridges that were destroyed, and that bill is called the Back on Track Act. You saw the photograph of the railroad bridge that collapsed in downtown Waterloo. And as I mentioned earlier, the economic impact of those collapsed bridges is enormous.

We also need to continue pushing for FEMA to take a greater share of disaster relief with the delegation pushing the President to have the Federal Government assume 100 percent of the cost of the disaster relief to lessen the burden on Iowans.

In the wake of the flooding disaster, I traveled to dozens of towns and inspected the flooding to check on the folks that I represent and see if they had their immediate needs met. In that



time I visited the communities of Waterloo, Cedar Falls, Evansdale, Gilbertville, La Porte City, New Hartford, Waverly, Greene, Shell Rock, Clarksville, Independence, Elkador, Anamosa, Olin, Oxford Junction, Stone City, Clermont, Davenport, Buffalo and more.

In addition, we met with the director of FEMA, the governor, both senators, the acting administrator of the Small Business Administration to address these needs, but acting in Congress will not get funds to the people who need it in Iowa unless administration officials do their jobs and start freeing up money that needs to get in the hands of the people who need it.

To give you some idea of what I am talking about, in FEMA alone as part of that \$2.65 billion package we passed in June, \$897 million in FEMA disaster relief funding was allocated. On July 1, 2008, FEMA's disaster relief fund had a total of almost \$4 billion in undistributed funds. That's the most recent disaster relief report available from FEMA.

As of right now, FEMA has only given away a little over \$500 million to Iowa and has in its possession billions of dollars of undistributed disaster relief funds which need to get to the people in need, in addition to the new people in crisis in the gulf coast.

Now let's talk about the Community Development Block Grant. Of that \$2.65 billion package in June, \$300 million was allocated for CDBG funding, and the importance of that is it gets it into the hands of local officials who can target and set up criteria to make the most direct impact in their communities. None of that \$300 million in CDBG funding that we passed more than 2 months ago is currently in the hands of Iowans in crisis.

Then let's talk about the Economic Development Administration also known as the EDA. Of that \$2.65 billion package, nearly \$100 million was allocated for EDA funding, and none of that \$100 million in funding passed 2 months ago is currently in the hands of Iowans in need.

In addition there may be additional delays with the distribution of other funds in that \$2.6 billion package, including \$606 million for the Army Corps of Engineers, \$267 million for the Small Business Administration disaster loans, and \$480 million for agricultural assistance. And until the crop harvest is completed and we know the true extent of the impact on agriculture in Iowa and other midwestern States, the extent of those damages is unknown.

But we do know this: the disaster season in the United States continues. And as we continue as a Federal Government to respond to the needs of U.S. citizens in crisis, it is incumbent upon every Member of Congress, no matter where they live, to recognize the fact that we are at our best when we respond to these needs with the heartfelt response that Americans expect in their time of crisis. That's why I call upon the Speaker, Minority Leader

BOEHNER and every Member of this body to come together next week in the spirit of harmony and the spirit of goodwill to do what is necessary to address the needs of Iowans who have felt the brunt of this disaster in ways they have never felt before, the needs of other people in the midwest, the southeast, the southwest and the gulf coast, to respond to them and make sure that their needs are being addressed so they finally have faith that their Federal Government is there for them when they need it.

#### LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. CONYERS (at the request of Mr. HOYER) for today until 4 p.m.

Ms. JACKSON-LEE of Texas (at the request of Mr. HOYER) for September 15 through 18 on account of business in district related to Hurricane Ike.

Mr. BRADY of Texas (at the request of Mr. BOEHNER) for September 17 and today on account of Hurricane Ike recovery efforts in the district.

Mr. DREIER (at the request of Mr. BOEHNER) for today on account of the death of his mother.

Mr. NUNES (at the request of Mr. BOEHNER) for today after 4 p.m. on account of attending a funeral in his district.

#### SPECIAL ORDERS GRANTED

By unanimous consent, permission to address the House, following the legislative program and any special orders heretofore entered, was granted to:

(The following Members (at the request of Mr. REYES) to revise and extend their remarks and include extraneous material:)

Mr. REYES, for 5 minutes, today.

Mr. CUMMINGS, for 5 minutes, today.

Ms. HERSETH SANDLIN, for 5 minutes, today.

Ms. WOOLSEY, for 5 minutes, today.

Mr. PAYNE, for 5 minutes, today.

Mr. HOLT, for 5 minutes, today.

Mr. HONDA, for 5 minutes, today.

(The following Members (at the request of Mr. WAMP) to revise and extend their remarks and include extraneous material:)

Mr. POE, for 5 minutes, September 24.

Mr. JONES, for 5 minutes, September 24.

Ms. FOXX, for 5 minutes, today.

Mr. GARRETT of New Jersey, for 5 minutes, today.

Mr. FLAKE, for 5 minutes, today.

Mr. HUNTER, for 5 minutes, today.

#### ADJOURNMENT

Mr. BRALEY of Iowa. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 8 o'clock and 53 minutes p.m.), under its previous order, the House adjourned until Monday, September 22, 2008, at 10:30 a.m., for morning-hour debate.

#### EXECUTIVE COMMUNICATIONS, ETC.

Under clause 8 of rule XII, executive communications were taken from the Speaker's table and referred as follows:

8465. A letter from the Director, Policy Issuances Division, Department of Agriculture, transmitting the Department's final rule — Availability of Lists of Retail Consignees during Meat or Poultry Product Recalls [FDMS Docket Number FSIS-2005-0028] (RIN: 0583-AD10) received August 4, 2008, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

8466. A letter from the Director, Defense Procurement, Acquisition Policy, and Strategic Sourcing, Department of Defense, transmitting the Department's final rule — Defense Federal Acquisition Regulation Supplement; Item Identification and Valuation Clause Update [DFARS Case 2007-D007] (RIN: 0750-AF73) received August 6, 2008, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Armed Services.

8467. A letter from the Director, Defense Procurement, Acquisition Policy, and Strategic Sourcing, Department of Defense, transmitting the Department's final rule — Defense Federal Acquisition Regulation Supplement; Ship Critical Safety Items [DFARS Case 2007-D016] (RIN: 0750-AF86) received August 6, 2008, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Armed Services.

8468. A letter from the Director, Defense Procurement, Acquisition Policy, and Strategic Sourcing, Department of Defense, transmitting the Department's final rule — Defense Federal Acquisition Regulation Supplement; Competition Requirements for Purchases from Federal Prison Industries [DFARS Case 2008-D015] (RIN: 0750-AG03) received August 6, 2008, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Armed Services.

8469. A letter from the Director, Defense Procurement, Acquisition Policy, and Strategic Sourcing, Department of Defense, transmitting the Department's final rule — Defense Federal Acquisition Regulation Supplement; Trade Agreements — New Thresholds [DFARS Case 2007-D023] (RIN: 0750-AF89) received August 6, 2008, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Armed Services.

8470. A letter from the Chief Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule — Changes in Flood Elevation Determinations — received September 8, 2008, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

8471. A letter from the Chief Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule — Suspension of Community Eligibility [Docket No. FEMA-8035] received September 8, 2008, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

8472. A letter from the Chief Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule — Final Flood Elevation Determinations — received September 8, 2008, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

8473. A letter from the Director, Office of Legislative Affairs, FDIC, Federal Deposit Insurance Corporation, transmitting the Corporation's final rule — Financial Education Programs That Include the Provision of Bank Products and Services (RIN: 3064-AD28) received September 8, 2008, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

8474. A letter from the Acting Secretary, Securities and Exchange Commission, transmitting the Commission's final rule — COMMISSION GUIDANCE ON THE USE OF COMPANY WEB SITES [Release Nos. 34-58288, IC-