Bill was born in Colbert, Georgia on June 5, 1926. He served in the U.S. Merchant Marines in World War II, after which he attended Piedmont College and Mercer University.

In 1959, Bill was appointed Georgia's first tourism director, where he served for more than a decade. During his tenure, he built the state's first eight welcome centers, launched a tourism advertising program, conducted the nation's first Governor's Conference on Tourism, and promoted Georgia throughout the U.S., Canada, and Europe. Bill founded Hardman Productions after leaving state government in 1970. His company conducted a variety of events, including travel and RV trade shows.

During this time, Bill was hired to lobby on behalf of the Georgia World Congress Center. He met his goals of raising public support for the Center and ensuring that the Center would be built in Atlanta.

Bill also served as chairman of the Travel Association of America, now the U.S. Travel Association. He served more than 40 years on that association's board, which gave him the distinction of having the longest tenure of any member.

I have tremendous respect and admiration for all Bill did to promote tourism in Georgia and grow that industry into such a meaningful part of our State's economy. My family and I extend our prayers and thoughts to the large family and extensive circle of friends Bill leaves behind. Bill's impact on Georgia will be felt for generations to come, and we are grateful for his legacy.

IN RECOGNITION OF THE 100TH BIRTHDAY OF BEATRICE MURPHY

## HON. REID J. RIBBLE

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 23, 2013

Mr. RIBBLE. Mr. Speaker, I rise today to recognize the birthday of Beatrice Schaumberg Murphy who is turning 100 years old today. When Beatrice was born in 1913, Woodrow Wilson was President and her life has spanned sixteen presidencies.

She married Frank Murphy on October 28, 1934, and I'm told they celebrated more than 60 wonderful years together. Their marriage produced four sons, Franklin, Marvin, Jerome and David. Beatrice assumed the role of mother, homemaker and involved herself with the family dairy farm. She is also proud of her role as grandma having been blessed with 15 grandchildren and 28 great grandchildren.

Beatrice contributes her excellent quality of life at her age to "being positive, looking forward to things, being satisfied with what I have; which is good family and friends". Beatrice also says, "The ability to make friends is pretty important when you're my age. Many of my old friends aren't around anymore, so I have to keep making new ones!"

That is an outlook on life I hope we can all embrace. It is my honor to recognize this amazing woman on her 100th birthday. Beatrice, Happy Birthday!

IN RECOGNITION OF DR. SHETAL SHAH

#### HON. PETER T. KING

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES Wednesday, October 23, 2013

Mr. KING of New York. Mr. Speaker, I rise today to recognize Dr. Shetal Shah and his efforts to promote the well-being of our nation's most vulnerable population, our children.

As a neonatologist and researcher, Dr. Shah has made many meaningful contributions to the medical field, notably in the area of vaccination rates. As legislative chairman of District II of the American Academy of Pediatrics, Dr. Shah has been tireless in his advocacy efforts in pursuit of increased access to health care for children and greater funding for pediatric research. His breadth of knowledge has helped to inform policy decisions on both the state and federal level.

I offer my gratitude to Dr. Shah on behalf of myself and on behalf of those who are undoubtedly better off due to his efforts.

RECOGNIZING HONORABLE JEF-FREY R. HUGHES FOR 19 YEARS OF SERVICE AS A BANKRUPTCY JUDGE

### HON. BILL HUIZENGA

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES Wednesday, October 23, 2013

Mr. HUIZENGA of Michigan. Mr. Speaker, I rise today to recognize the Honorable Judge Jeffrey R. Hughes and his commendable service to Michigan's Western District as a Bankruptcy Judge.

Judge Hughes served Michigan's Western District as a United States Bankruptcy Judge for over 13 years. Further, his service to the state has been a long time commitment, as he has worked for Michigan communities for over 30 years.

Judge Hughes received his Bachelor's in Economics from the University of Michigan in 1977 and his J.D. cum laude from the University of Michigan in 1980 where he was an active member of Phi Beta Kappa. From there he remained in his home state, practicing law for Varnum, Riddering, Schmidt & Howlett LLP for 20 years specializing in bankruptcy law and litigation. Throughout this experience he never forgot his local communities, participating in many community-based programs coordinated through the firm. Also during this time, Judge Hughes was annually recognized in "The Best Lawyers in America" until his appointment to the bench in 2000.

After 13 years of service to the nation and to West Michigan, he retired from Federal employment in September of 2013. Judge Hughes is a regular speaker at seminars, including those sponsored by the Institute for Continuing Legal Education and the American Bankruptcy Institute. In addition, he appears as a guest instructor each semester at Cooley Law School's Grand Rapids campus and has participated in the extern programs offered by Cooley Law School's Michigan campuses and Michigan State University Law School. While Judge Hughes will no longer be a Federal judge, he continues to ardently serve those in Michigan.

I ask my colleagues to join me in honoring Judge Hughes for his service to Michigan and the Western District.

HONORING THE LIFE AND LEGACY OF REGINALD LAWSON, SR.

# HON. CEDRIC L. RICHMOND

OF LOUISIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 23, 2013

Mr. RICHMOND. Mr. Speaker, I rise today to honor the life and legacy of Reginald "Reggie" Lawson, Sr., a New Orleans resident who exemplified the true value of citizenship and worked every day to improve his community. Mr. Lawson recently passed away after a battle with cancer. While today I am saddened by his passing, I wish to pay tribute to Mr. Lawson and the inspiration he provided to all those who desire to improve their own corner of the world.

Mr. Lawson grew up in a single-parent household in public housing. He graduated from St. Augustine High School in New Orleans, where he played football and sang in the Glee Club, and was a proud Purple Knight alumnus. After studying at LSUNO and Straight Business School, he became a realtor in 1963. He remained in that trade for the rest of his life and developed a passion for helping those shut out of home ownership.

In 1993, an important event for both Mr. Lawson and the St. Roch neighborhood occurred: Mr. Lawson moved to a house across the street from St. Roch Park. His love for the neighborhood and his desire to improve it led him to found the Faubourg St. Roch Improvement Association in 1995. His hard work and determination made him a key figure and leading force in the drive to improve St. Roch.

Mr. Lawson's effect on the neighborhood can be seen in a wide variety of areas, including the physical improvements to the park, the development of youth sports teams, and the sponsorship of health and housing fairs by the Faubourg St. Roch Improvement Association. However, the best evidence of the great and positive influence he had comes from the testimony of those whose lives he touched. He was known throughout the city as "the face of St. Roch." His hard work and dedication were widely noted and he served as an example of the good that a responsible member of a community can have on the lives of those around them.

I want to join his family, the people of the St. Roch neighborhood, and the city of New Orleans in celebrating the life of an exceptional citizen.

TRIBUTE TO COLONEL FRANKLIN E. CHALK, SR.

#### HON. GREGG HARPER

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 23, 2013

Mr. HARPER. Mr. Speaker, today I rise to pay tribute to Colonel Franklin E. Chalk, Commander, 186th Air Refueling Wing, Key Field Air National Guard Base, in Meridian, Mississippi, for his 35 years of faithful service to our country.

A native of Meridian, Mississippi, Colonel Chalk attended Meridian Community College and received an Associate of Arts Degree in Accounting in 1974. After enlisting in the Mississippi Air National Guard and completing Undergraduate Navigator Training, he attended Mississippi State University—Meridian where he received a Bachelor of Science Degree in Accounting in 1984. Colonel Chalk received a Masters of Commercial Aviation from Delta State University on Dec. 14, 2002.

Colonel Chalk received his commission through the Academy of Military Science, Knoxville, Tennessee on Nov. 16, 1978. After commissioning, he attended Undergraduate Navigator Training, Mather Air Force Base, California, which he completed on Nov. 17, 1979. On Dec. 27, 1979, he graduated from Tactical Navigation Training at Shaw Air Force Base, South Carolina.

Colonel Chalk served as the 153rd Air Refueling Squadron Detachment Commander while deployed in support of Operation Phoenix Duke II, Rhein Main Air Base, Germany, flying numerous air refueling missions over former Soviet Bloc countries. He also served as Detachment Commander for Operation Deliberate Forge, Operation Joint Forge, Istres, France and Operation Northern Viking, Keflavik, Iceland, Colonel Chalk was activated Oct. 17, 2001, deploying as Commander, 341 EARS, Incirlik Air Base, Turkey in support of Operation Enduring Freedom. He has served as the Commander of the 478th Expeditionary Operations Squadron, Manta, Ecuador, the 506th Expeditionary Air Refueling Squadron, Andersen Air Force Base, Guam, and Viking South, Bahia Blanca, Argentina in support of the 2005 Summit of the Americas.

His awards and decorations include the Meritorious Service Medal with one device: Air Medal; Aerial Achievement Medal; Air Force Commendation Medal with two devices; Air Force Outstanding Unit Award with two devices; Combat Readiness Medal with two devices; National Defense Service Medal with one device; Kosovo Campaign Medal with two devices; Global War on Terrorism Expeditionary Medal; Global War on Terrorism Service Medal: Armed Forces Service Medal with one device; Humanitarian Service Medal; Air Force Overseas Ribbon Short; Air Force Expeditionary Service Ribbon with Gold Border; Air Force Longevity Service Ribbon with four devices: Armed Forces Reserve Medal with one device; Air Force Training Ribbon; Mississippi Magnolia Cross; Mississippi Magnolia Medal: Mississippi War Medal with one device: Mississippi Emergency Service Medal.

Prior to achieving the position of Commander, Colonel Chalk served as Vice Commander, 186th ARW. Other military assignments include Squadron Navigator, Chief of Standardizations and Evaluations, Training Officer, Air Operations Officer, Squadron Commander, and Operations Group Commander.

As Commander, of the 186th Aerial Refueling Wing, Colonel Chalk distinguished himself by navigating the base through some of the most tumultuous times Key Field Air National Guard Station had seen since its inception in 1939. Due to a realignment of mission in the Base Realignment and Closure Round of 2005, Key Field lost its aerial refueling mission. When the last KC–135 refueling aircraft left in 2011, Key Field performed numerous different missions on behalf of the United States of America on numerous different plat-

forms. Of particular note, Colonel Chalk's leadership in the establishment of the MC-12W Project Liberty program significantly bolstered the Department of Defense intelligence gathering capabilities, directly contributing to the demise of countless enemy combatants and the safe return of American ground forces. Colonel Chalk also oversaw the standup of the C-27J Joint Cargo Aircraft program, and was instrumental in Key Field's designation as the C-27J Flying Training Unit for the United States Air Force. Ultimately in 2012, under Colonel Chalk's command, Key Field, the birthplace of aerial refueling, saw the return of the KC-135R aerial refueling mission.

Since coming to Congress in 2009, I have personally worked with Colonel Chalk to ensure Key Field was home to an enduring flying mission. I am pleased to say that under his leadership, the base has received that flying mission and is well positioned to play an integral role in the peace and security of this nation for many years to come.

I wish Colonel Franklin E. Chalk Godspeed as he retires and enters this next phase of his life. On behalf of the Congress and the United States of America, I thank Colonel Chalk for his commitment, sacrifice, and contribution to this great nation in protecting it and our way of life.

INTRODUCTION OF LEGISLATION REQUIRE TO THE ADMINIS-TRATOR ofTHE FEDERAL EMERGENCY MANAGEMENT AGENCY TO ALLOW FOR MONTH-LY INSTALLMENT PAYMENTS FOR FLOOD INSURANCE UNDER THE NATIONAL FLOOD INSUR-ANCE ACT OF 1968, TO CAP THE ANNUAL COST OF FLOOD INSUR-ANCE UNDER THAT ACT, TO PROVIDE FOR TEN-YEAR Α PHASE-IN  $_{
m OF}$ PREMIUM IN-CREASES RESULTING FROM THE ENACTMENT OF THE BIGGERT-WATERS FLOOD INSURANCE RE-FORM ACT OF 2012, AND FOR OTHER PURPOSES

## HON. GUS M. BILIRAKIS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES Wednesday, October 23, 2013

Mr. BILIRAKIS. Mr. Speaker, today I introduced the Homeowners Flood Insurance Relief Act of 2013. This legislation seeks to ensure the National Flood Insurance Program (NFIP) remains affordable for homeowners and sustainable for taxpayers. Homeowners across the country face significantly increased rates as a result of reforms made to address the solvency of the program in 2012. Congress reformed the NFIP in 2012 as part of the Biggert-Waters Flood Insurance Reform Act of 2012. These reforms required premiums to reflect the cost of coverage to ensure the program was solvent, but rates are increasing so quickly that the reforms may be counterproductive. As the Tampa Tribune recently noted, "For properties in low-lying areas, especially near the coast, annual rates may double or go up tenfold, depending on base flood elevation, exceeding \$20,000 a year in some cases." Congress did not intend to create such significant increases, and they have the potential to harm the program by limiting program participation and freezing the already fragile housing market. The bill would cap a homeowner's premiums to being no more than the appraised value of the structure over the course of a thirty-year mortgage. It also phases-in rate increases over ten years and would allow homeowners to pay premiums on a monthly basis, rather than an annual lump sum. These commonsense changes will ensure that the homeowners stay in the program and any increased premiums do not harm the housing market's recovery. This legislation continues the intent of the NFIP is to protect homeowners from devastating floods while ensuring the program is able to cover its costs. I look forward to working with my colleagues to move this legislation through Congress.

[From the Tampa Tribune]
FLOOD INSURANCE RATE HIKES THREATEN
'OLD FLORIDA' COMMUNITIES

(By Josh Boatwright)

PASS-A-GRILLE.—Many of the beach cottages, motels and storefronts on this barrier island have been here nearly 100 years.

They've endured a series of tropical storms but avoided a direct hit.

While dozens have been razed in recent decades, some replaced by palatial beach homes, Pass-A-Grille's character as a quiet Gulf Coast village has essentially endured.

What residents and merchants fear may wipe out their beloved historic district isn't a catastrophic flood—it's rising flood insurance costs.

"There aren't too many places like this in Florida anymore. We've got all these McMansions and condos," said Bill Thompson, a member of the St. Pete Beach Historic Preservation Board.

"If it [flood insurance reform] goes into effect, we're going to lose our historic properties in Pass-A-Grille. There's just no two ways about it."

For coastal towns that have built a community, and tourism economy, around offering visitors an authentic "Old Florida" experience, unaffordable flood insurance rates could drive shopkeepers out of business and retirees on fixed incomes out of their homes.

Only 20 percent of all policies provided by the National Flood Insurance Program nationwide will see their premiums rise this year as a result of the Biggert-Waters Flood Insurance Reform Act. The changes are set to take effect Tuesday, unless Congress acts to stop or delay that from happening.

But as the government removes grandfathered rates for thousands of homes built before modern flood maps, owners of historic properties face a dilemma: raise their floor height above base flood elevation or pay exorbitant premiums.

There's another option Pass-A-Grille residents especially fear, and that's tearing down the old bungalows and replacing them with multimillion-dollar homes built to modern flood standards.

Former St. Pete Beach city commissioner Bev Jackson envisions rows of uniform two-and three-story homes raised above garages such as the Florida Panhandle community that became famous for its uniformity as a set for the 1998 film "The Truman Show."

"We're going to be Seaside," Jackson said. The full impact of the federal flood insurance reform still remains foggy for many historic districts along Florida's coast.

In St. Augustine, the oldest European settlement in the United States, shops, restaurants and cathedrals built of wood and coquina shell flood frequently when big storms sweep over the nearby Matanzas River.