

PERSONAL EXPLANATION

HON. EARL BLUMENAUER

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Monday, November 18, 2013

Mr. BLUMENAUER. Mr. Speaker, I wish to correct a vote I made on Wednesday, October 30, on H.R. 992, the Swaps Regulatory Improvement Act. I mistakenly voted for this legislation, when I intended to vote against it. I have a longstanding record of supporting robust banking regulations that protect taxpayers from risky trading activity. Significantly altering provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act before those reforms have been fully implemented is premature. I wish to clearly state for the record that I did not intend to vote for this legislation, and I look forward to continuing working for strong banking protections for the American people.

CONGRATULATING PACIFICA INSURANCE UNDERWRITERS ON ITS 40TH ANNIVERSARY

HON. GREGORIO KILILI CAMACHO SABLÁN

OF NORTHERN MARIANA ISLANDS

IN THE HOUSE OF REPRESENTATIVES

Monday, November 18, 2013

Mr. SABLÁN. Mr. Speaker, forty years ago, Jose Camacho Tenorio, a visionary businessman of the Northern Mariana Islands, saw the need and the opportunity for a locally-owned insurance agency in our island community. In response, he founded Pacifica Insurance Underwriters.

1973 was an exciting time in our islands. The Covenant to Establish a Commonwealth of the Northern Mariana Islands in Political Union with the United States of America was in the midst of being negotiated. Commercial hotels were beginning to rise. Japanese tourists and investors were just starting to appear on our shores.

Yet we were still very much in our economic infancy. Insurance coverage of any sort was difficult to obtain. Many individuals and many developing businesses did not even appreciate the value of insurance. Under these circumstances, I took great commitment and some courage to make the financial investment necessary to form Pacifica Insurance Underwriters.

The late Mr. Tenorio, affectionately known as "Joeten," took up the challenge, and working with the family of a business associate, Pete Ada, Jr. of Guam, and with the Tokugoro Kuribayashi family of Japan, established Pacifica Insurance Underwriters and installed Joseph Screen, a former official of the Trust Territory of the Pacific Islands, as the company's first corporate executive.

Pacifica then teamed up with Tokio Marine & Nichido Fire Insurance Co., Ltd., a formidable Japanese insurer, and, as that company's general agent in the Northern Mariana Islands, began offering property and casualty, liability, and automobile insurance to businesses and individuals.

Over the years, Pacifica's business has grown: adding marine and workmen's compensation insurance, medical, dental, and vi-

sion plans, as well as term and whole life policies. Along the way, Pacifica entered into other general agency agreements with respected regional insurance companies Pacific Guardian Life and Century Insurance.

Throughout these four decades, Pacifica has lived up to the great responsibility of every insurer: Whether addressing a health issue, repairing a car, or recovering from natural or manmade disaster, when the need arises, they have been there for their customers.

In addition to writing thousands of policies annually across all lines of insurance, Pacifica has honored the legacy of its founders by becoming a valued corporate partner in our community. Still owned by its founding families and still run by Joeten's descendants, the company donates directly to schools, environmental groups, religious organizations, and other good causes. Pacifica makes substantial charitable donations through the Joeten Charitable Foundation. And its owners and employees individually lend their hands to a wide variety of community projects and events.

The Northern Mariana Islands has seen its share of economic highs and lows. In recent years, particularly, the insurance market has become more challenging, with increased competition, a decline in population, and a decreasing number of businesses. Through it all, Pacifica has remained consistent in its commitment to its employees, its customers, and our community.

We all feel proud when we witness a home-grown company with humble beginnings do well. So, please, join me in congratulating the owners and employees of Pacifica Insurance Underwriters on their fortieth anniversary, and in wishing them another forty years of success and growth.

SUPPORT FOR PASSAGE ON H. RES. 402

HON. SANDER M. LEVIN

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Monday, November 18, 2013

Mr. LEVIN. Mr. Speaker, I join my fellow Co-Chairs of the Congressional Ukrainian Caucus, Representatives MARCY KAPTUR and JIM GERLACH in rising today to support the passage of H. Res. 402, supporting the European aspirations of the people of the European Union's (EU) Eastern Partnership countries, and to express continued support for Ukraine as it moves closer to signing the EU Association Agreement.

In order for Ukraine to progress democratically and economically, it is imperative that the conditions of this agreement, as jointly initiated by the EU and Ukraine, are fully met—in law and in practice.

The critical November 28–29 Eastern Partnership Summit in Vilnius, Lithuania is quickly approaching, bringing with it the deadline for signing the Association Agreement. Accordingly, we urge the U.S. Department of State to advance all appropriate opportunities for cooperation with Ukraine to address the remaining required reforms, including electoral and rule of law reforms as well as issues related to selective justice, particularly the release of former Prime Minister Yulia Tymoshenko. Along with the clear democratic and economic benefits, we believe these reforms, coupled

with international monitoring and oversight, provide the best opportunity to ensure free and fair elections in Ukraine in 2015 and beyond.

Consistent with our support for H. Res. 402, we applaud the EU's progress—much of it through the Eastern Partnership program—in helping to build democratic, prosperous, and stable societies throughout Eastern Europe and the Caucasus. Building on that progress is in the national interest of the United States; consequently, we call on the U.S. Department of State to direct needed resources to help support Ukraine's European choice.

KEEP YOUR HEALTH PLAN ACT OF 2013

SPEECH OF

HON. JOHN CONYERS, JR.

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Friday, November 15, 2013

Mr. CONYERS. Mr. Speaker, I rise today in opposition to H.R. 3350, the so-called "Keep Your Health Plan Act of 2013." This bill is not a fix to the problems that have arisen because insurance companies are canceling plans that are insufficient to qualify under the new Affordable Care Act standards or are not viewed as economically viable and worth offering.

Instead, this bill will raise premiums in insurance marketplaces and undermine the overall market reforms that Obamacare is designed to remedy. Yesterday, President Obama offered a better solution than this bill, to address these issues.

As one of the few members that were here during the creation of Medicare, I remember first-hand the tactics used by those opposed to its creation. While this is a very different time and context in history, the vehemence of the opposition has its parallels.

Let me remind you that Medicare was once described by George H.W. Bush as "socialized medicine" and Ronald Reagan once stated that, "one of these days you and I are going to spend our sunset years telling our children and our children's children what it once was like in America when men were free."

Today, Republicans have done little but resist and fear-monger in opposition to Obamacare's implementation. These conservatives see H.R. 3350 as "a metaphorical bullet to the gut of Obamacare." James Capretta, a conservative health care policy expert at the Heritage Foundation and American Enterprise Institute, described it as having an "end result that would be one more step toward fully reversing" what he describes as the "catastrophic mistake of Obamacare." And even Leader JOHN BOEHNER has argued that it is part of a larger strategy to "stop this law."

Although, Medicare has issues that need to be addressed, it has dramatically improved access to health care for America's seniors, leading to longer and healthier lives, reducing poverty, desegregating southern hospitals, and becoming one of the most popular government programs. From my own political experience, I can safely say that once in place and allowed to operate as designed, Obamacare will have a similarly positive affect.

Allowing H.R. 3350 to pass would be a step backward in the advances we have made in

curbing healthcare costs and expanding access. The increase in grandfathered plans this bill allows would open the door to the cherry-picking by health insurance companies that Obamacare is designed to eliminate. Encouraging younger, healthier, and cheaper-to-cover adults to withdrawal from the Marketplaces will cause premiums within the Marketplaces to substantially increase.

The bill would also allow insurers to continue to offer plans that don't include essential health benefits, don't comply with the requirement banning annual caps on coverage, aren't subject to premium rate reviews to determine whether their premiums are reasonable, allow discrimination against people with pre-existing conditions, and force women to pay more than men for the same coverage. These are many of the past problems of the private insurance industry that Obamacare was specifically designed to correct.

Further, it would cause major delays in the start of coverage because insurers would need to establish and file new rates to state insurance departments for review. This would impose major delays to Obamacare's implementation, which is the ultimate goal of this bill and the Republican agenda.

Mr. Speaker, this is the 46th attempt by Republicans to vote to undermine and effectively repeal the Affordable Care Act. I rise today in strong opposition to H.R. 3350, but in support of Rep. MILLERS' Motion to Recommit which legislates the President's position. I encourage all my colleagues to do the same.

THE CONTINUING THREAT OF BOKO HARAM

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Monday, November 18, 2013

Mr. SMITH of New Jersey. Mr. Speaker, Nigeria is one of the United States' main allies, African trading partners, and a major economic and political force beyond the African continent. Unfortunately, it continues to be plagued by terrorist forces whose reach extends beyond the borders of that country. Last week, I held a hearing to examine the extent to which the organization known as Boko Haram and its affiliates pose a threat to Nigeria and the region, as well as the United States, and the rest of the international community.

Boko Haram is a Nigerian terrorist group whose name in Arabic means "people committed to the propagation of the Prophet's teachings and jihad." The name "Boko Haram" is a translation from Hausa meaning that conventional education (boko) is forbidden (haram). Because of its repeated attacks against Christian targets during holy days such as Christmas and Easter, Boko Haram is seen by some as principally an anti-Christian organization. In the last year alone, Boko Haram terrorists are believed to have killed 1,200 Christians in Nigeria. In fact, it is estimated that more than 60 percent of Christians killed worldwide because of religious intolerance die in Nigeria. This year alone, according to Emmanuel Ogebe, one of today's witnesses, 53 Christian churches have been attacked, and 216 people were murdered by terrorists in them.

However, it would not be a completely accurate interpretation of the facts to assume that what is happening in Nigeria is just a Muslim-Christian conflict.

In the past two years, two subcommittees have sent staff delegations to investigate the Boko Haram threat, and this past September Gregory Simpkins, the Africa subcommittee's staff director, and I visited Abuja and Jos to further look into this matter. We found that the truth of this organization is much more complex than is widely understood. Although exact numbers were not made available to us, Boko Haram is definitely targeting other Muslims who don't agree with their views. Muslim religious leaders who criticize the terrorist violence are themselves made targets. What must be prevented is a growing inability for Christians and Muslims to work together to meet their common threat.

According to various reports, Boko Haram began in 2003 when about 200 university students and unemployed youth created a camp in Yobe State near the Niger border to withdraw from what they considered the corrupt, sinful and unjust Nigerian Government, and their community was supposedly founded on Islamic law. The group was then known by the nickname the Nigerian Taliban. Violent clashes with Nigerian security forces nearly destroyed the group several times, but its charismatic leader, Mohammed Yusuf kept the group alive until his death while in police custody in July 2009.

Since Yusuf's death, there have been various spokesmen but one person who is believed to be the nominal leader: Abubakar Shekau. Furthermore, a breakaway group known as Ansaru has appeared on the scene.

The proliferation of voices speaking for Boko Haram and the new faction lead some to believe this is not a coherent organization. We learned that it is actually a very sophisticated organization operating in cells disconnected from each other but coordinating at a high level. While there are those acting in the name of Boko Haram for their own purposes, this terrorist group is organized, albeit in an unconventional manner.

Some also believe this group is purely a domestic terrorist group operating in Nigeria. We found that to be a false assumption as well. Boko Haram/Ansaru does wage attacks on the Nigerian Government and other domestic targets. Nevertheless, their actions prove their participation in the global jihad movement that wages violent war worldwide to establish their skewed version of Islam as the prevailing religion globally. Various actions, such as the bombing of the United Nations Abuja office in August 2011, and numerous statements from Boko Haram spokesmen indicate their international intent. This international focus has been confirmed by American and Nigerian intelligence information.

The three criteria for an organization to be declared a Foreign Terrorist Organization by the U.S. Government are: 1) it must be a foreign organization, 2) it must engage in terrorist activity and 3) it must threaten the security of United States nationals, U.S. national security or the economic interests of the United States. Clearly Boko Haram/Ansaru meets that test. This is why I have introduced H.R. 3209 to urge the Administration to declare Boko Haram a Foreign Terrorist Organization. This measure would better provide tools for stopping those who currently provide funding or

other support for this murderous, terrorist organization, and I welcome the State Department's enactment today of this designation.

Our government has provided training and other assistance to the Nigerian government to battle this terrorist threat. Unfortunately, the past brutality demonstrated by the Nigerian security forces, as well as the inability of Nigerian security forces to collaborate with one another, have prevented this effort from being as successful as it should be. In far too many cases, the Nigerian government itself has actually turned local people in the North against its effort to end the terrorist threat. By its ineffectiveness, the Nigerian security forces have pushed Nigerian Christians and Muslims to form their own militias to protect themselves from terrorists and each other. In the long run, this development makes eventual reconciliation of Nigeria's various religious and ethnic communities more difficult.

At last week's hearing, we had with us the administration's point person for our government's effort to help end the terrorist threat in Nigeria, a leading Nigerian Muslim spokesman against this terrorism, a Nigerian Christian expert on this terrorist threat, an American-based expert on this violence and a survivor of the Boko Haram threat. The survivor, Mr. Habila Adamu, was challenged to renounce his Christian faith. When he refused, he was shot by terrorists and left for dead. Miraculously, he survived and joined us last week with one of the most inspiring examples of faith any of us will ever hear.

I hope last week's hearing will provide a fuller understanding of this terrorist threat and explain why declaring Boko Haram/Ansaru as a Foreign Terrorist Organization as part of our government's effort to end this menace and its ongoing financial support was such a necessary decision.

HONORING JEROLD "JERRY" KLEIN

HON. LOIS FRANKEL

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 18, 2013

Ms. FRANKEL of Florida. Mr. Speaker, I rise today to honor Jerold "Jerry" Klein who earned an Air Medal, Bronze Star, and Silver Star for his heroic service as a soldier in the Vietnam War. On Monday, November 11, Jerry was the first veteran to be honored on CBS 12's week-long segment, Veteran Hall of Honor. Jerry is a remarkable member of our community, and I am proud to represent him in Florida's 22nd District.

Jerry has been an unrelenting ambassador for veterans, spending most of his time as a veterans' services volunteer. He helped establish the Palm Beach Veterans Court and earlier this month served as the Co-Grand Marshal in the West Palm Beach Veterans Day Parade, which drew thousands of veterans and civilians to the downtown area.

Before Jerry was fighting for our veterans here in South Florida, he was fighting for our country in Vietnam. On May 1, 1968 Jerry helped rescue comrades in combat. "My company was ambushed in the A Shua Valley which is on the Laotian border," Jerry recalls. "We took about a dozen casualties. On that day I was involved in helping to rescue a number of my comrades and months later I was