

Mountain Apache Tribe. Time and again Chairman Lupe has seized the attention of a large crowd in a busy meeting with his passion and spirit as he speaks of his Apache people and their heritage.

Mr. Speaker, Chairman Lupe's eloquence is not confined to the English language. He is as eloquent and as forceful in his sacred Apache language as well.

In a recent article published in the newspaper "Indian Country Today", Chairman Lupe writes of the threats posed by today's cultural influences on native America languages.

I would call the attention of all my colleagues to this excellent and forceful article:

[From the Indian Country Today]

APACHE LANGUAGE KEY TO CULTURE'S SURVIVAL

(By Ron Lupe)

A recent article in the Arizona Republic rekindled my deep concern about the preservation of our Apache language.

This article, which reported on a meeting of linguists, said that in the opinion of the experts, half of all spoken languages will become extinct in the next century. It further stated that there are currently 6,000 languages spoken in the world, but in the next 100 years half of them will become extinct.

The thought of the possibility that our sacred Apache language could be among those that become extinct was truly upsetting. To me, that is thinking the impossible. Not only would it mean an end to our spoken language, but it would be the demise of the cultural richness we reflect in our Apache language and express in our prayers.

Who would we be without our language?

Yet, as I go around our reservation, I hear fewer and fewer of our younger children speaking Apache. I see less emphasis on the speaking of our language in our homes. And while the recent efforts of the school district to incorporate the teaching of the Apache language in the lower grades is commendable, I'm afraid that alone will not be enough to reverse these trends.

According to the newspaper report, the culprits in the extinction of Native languages are no longer official government policies, as it was back in the boarding school and early reservation days.

Rather, it's the pervasive influence of the electronic media. The ever-present television, the videos, the music tapes and CDs and all of the other media influences that come to us in the dominant English language are having a destructive effect on the survival of Native languages.

The trend is true not only for the White Mountain Apache but for people all around the world. The influence of the modern electronic media is powerful and we see it operating on our own lives, as well as the lives of our children and our grandchildren.

It will take an extraordinary effort to counteract the dominating influences that are undermining the preservation of our Apache language.

It's interesting that the federal government will go to great lengths to protect endangered species like the loach minnow or small plants and insects, and yet it does very little to preserve the Native languages that exist within the United States.

It's a sad commentary on federal policies that plant and insect life have a higher priority with our government than the Native languages, which are capable of capturing and reflecting so much cultural beauty and diversity.

The same newspaper article reported on an 80-year-old Promo woman from California who recently died.

She was the last Native speaker of her tribe's language.

What a tragedy! We must work hard to see that similar tragedies never happen to our people and our Apache language, which reflects so much of the beauty and richness of our culture and traditions.

Another article on the same page reported on recent research findings showing that languages are best learned when an individual is young. Research has shown that as we get older, we lose the ability to learn languages. Experts feel that the best time to learn languages is between the ages of two and 12.

It's clear that we must concentrate on instilling the Apache language in our very young. That means there has to be a concerted effort in the home, at Head Start and the lower grades. And, it is in the home where the greatest influence on the acquiring of the Apache language will take place.

If the ability to speak Apache is important to the parent, it is likely that it will be important to their children. Apache parents need to know that they have a responsibility to pass on our rich cultural heritage to their children, and that the future of the Apache language truly depends on them.

Likewise, it should be the role of our tribal government to try to reinforce and emphasize—to our youngsters and other tribal members—the importance of learning our Apache language.

Such efforts can only supplement what the child is exposed to at home and with his friends. Despite the formidable obstacles, we must continue our efforts to keep our Apache language as a vibrant and vital part of our everyday life. That's why the recently adopted constitution included provisions requiring tribal council members to be fluent in our language. This was done to insure that our special Apache way of looking at the world, as reflected in our Apache language, is maintained in our governmental decision-making processes.

There were times when we were discriminated against by government agencies and schools for speaking our own Apache language. We were considered second-class citizens if we chose to speak our Apache language, rather than English. To a great extent, this cruel psychological attack from the government and others was successful.

Even today, there is legislation in Arizona and other states designed to embarrass other nationalities who speak their own language and to establish English as the only "official" language of the United States. Such discrimination will undermine our bi-lingual education efforts.

While we still have a majority of our tribal members speaking our Apache language, we must do all that we can to insure that our language is preserved and transmitted to future generations of the White Mountain Apache.

TRIBUTE TO SAN ANTONIO POLICE OFFICERS

HON. FRANK TEJEDA

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 13, 1995

Mr. TEJEDA. Mr. Speaker, we do not often enough have the opportunity to say "thanks" to the many hardworking men and women in our local police forces who risk their lives day in and day out to protect our towns and cities. I recently received a letter describing the successful efforts of San Antonio police officers to apprehend the perpetrators of a foiled assault and robbery. The crime victim eloquently describes the incident and her gratitude to the

assisting officers. I echo her sentiments and offer my thanks to the police officers for their professionalism and teamwork. The letter is set forth below:

APRIL 25, 1995.

Hon. FRANK TEJEDA,

Cannon House Office Bldg., Washington, DC.

DEAR FRANK TEJEDA: On February 21, 1995 at 4:00 p.m. I was at Ed's Car Wash on Military Drive. While washing my car I noticed six teenagers standing on the side of the stall I was occupying. I thought they were waiting for their after school bus.

As I was washing my car a teenager, who later turned out to be the perpetrator, asked me for the time. I replied that it was 4:00 p.m. I felt uneasy because something in the way he was acting did not seem right. At this time I noticed that two of the teens were watching me. At first I was going to just leave but I thought I was in a public place and there were plenty of people around, I felt I was safe.

As I was putting the wash wand up, I heard running behind me. Just as I turned around there were two more teens coming at me. At this time the first teen that asked for the time started attacking me. He grabbed me from behind the neck and started choking me. I could feel myself starting to black out. At this point, he started to hit me in the mouth with his fist, causing an open injury inside my mouth and I could feel myself start choking on my own blood. He placed a gun at the back of my head and then hit me on the side of my face with the gun. He kept ordering me to give him my car keys and telling me to get into the car. I could do neither as he was still choking me until I was nearly passing out and I could not talk at this time. He had my arms and legs pinned against the car. My keys were locked in the car. He finally loosened his grip on my throat and I was able to tell him my keys were locked in the car and I had a car code. Then I screamed "God help me." He look frightened and they all started running. I also started running in the other direction. I yelled for someone to help me and call the police that some teens had tried to kill me and one of them at least had a gun. Everyone got into their cars and left me standing there. But someone did call the police and they were there within minutes. The police had caught all of the teens within minutes.

The following officers from the West Side Sub-station were involved in the arrest of the teens:

1. Officer Sid McDonald—#282.
2. Officer Daniel Zamora—#1198.
3. Officer Kevin Wreser—#1022.

Officers assisting in the arrest were:

1. Officer Joe Esquibel—#129.
2. Officer Mavin Cannon—#966.
3. Officer Steven Martinez—#547.
4. Officer Randy Geary—#1141.
5. Officer Royce Basquez—#1194.
6. Officer Ruben Ramon—#775.
7. Officer Steven Howard—#932.
8. Officer Michael Kubena—#2002.
9. Officer William Biesenbach—#2381.

Investigating Officer—1. Sgt. Greg Young.

These fine officers showed concern for me and professional teamwork in the apprehension of these teenage juveniles. Within minutes the teens were caught. It was later learned that every one of them had prior arrest records.

Please thank these officers.

I have always stated and I will state again we have the finest police department in the United States. Please tell them to keep up the good work and God Bless All of the Police for making me feel safer because they are there.

I will always Back the Blue.
Sincerely Yours,

RUTH MAHL,
*Executive Director, Helping Hands Lifeline
Foundation.*

LEGISLATIVE BRANCH FUNDING
BILL

HON. RON PACKARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 13, 1995

Mr. PACKARD. Mr. Speaker, last week the Legislative Branch Subcommittee, which I chair, slashed \$155 million in an unopposed bill. And that is just the beginning. If every other Government agency cut themselves back like we did, we would be three-quarters down, \$133 billion, the road toward a balanced budget in 1 year—never mind the year 2002. We have set the standard and now it's up to the other branches of Government to do their part.

We must make Congress work better and at less cost to the taxpayer. To that end, we have defunded certain items, looking toward privatizing them, eliminated others which were redundant, reduced those which were bloated and recommended innovative ways to move Congress into the 21st century. The bill is structured to allow for privatizing many of the constituent related services including congressionally flown flags, historical calendars, and some mailing operations. We also eliminated redundant agencies and services. Among them, the Office of Technology Assessment [OTA], the Joint Committee on Printing, one House parking lot, funding for the barber and beauty shops and the House restaurants. And remaining agencies have all been held at fiscal year 1995 levels or have been reduced greatly.

This bill does what we said we would do last November. We are downsizing Government, making it work better for less. I ask that my colleagues support this effort.

WHEN INSURANCE TAX BACKFIRED,
CONGRESS PASSED THE
BUCK

HON. BOB FILNER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 13, 1995

Mr. FILNER. Mr. Speaker, newspapers across the country last week reported a story that this Congress and the Clinton administration have known for several years—the Federal Government is losing almost \$2 billion annually because of a flaw in the tax policy. The analysis, prepared by a team of investigative reporters from the Associated Press [AP], concluded that a powerful political lobby has succeeded in blocking all attempts to close this unintended loophole. I ask unanimous consent to reproduce this report in the CONGRESSIONAL RECORD.

The political lobby cited by the AP story is the mutual life insurance industry. The industry says they have been assured by Ways and Means Chairman Bill Archer, according to AP, that Congress isn't "looking to advance anything."

At a time when Congress is supposedly examining every program for possible cutbacks and savings, we should not put any spending item—including unintended tax loopholes—off limits from scrutiny. My colleagues should be aware that Senator BOB DOLE recently stated on "Meet the Press" that closing loopholes is not considered a tax increase—but merely a correction.

The unintended loophole in Federal tax policy identified by the AP story in section 809, a provision included in 1984 amendments to the U.S. Tax Code. The Ways and Means Committee acknowledged in 1989 that section 809 had backfired and tried to fix the problem. As reported by AP, "After months of hearings and debate, lawmakers caved to the insurance lobby, with—the committee—asking the industry to devise its own tax plan." No industry recommendations have been forthcoming.

My own investigations suggest the yearly loss of revenues from section 809 is nearly \$2 billion, a staggering amount of money. Rather than cut food programs for school children and hungry families, Congress should use these funds to reduce the Federal deficit.

Representative HELEN CHENOWETH and I have introduced legislation, H.R. 1497, to repeal section 809, a bill to restore tax fairness and close an unintended loophole. The Congress is proposing to ask every American to share in the effort to control spending, and to share the pain from downsizing the Federal Government. Everyone should be expected to contribute to this effort, including mutual life insurance companies which now escape their fair share of the tax burden.

Mr. Speaker, the independent voice of the Associated Press has revealed in this article that this \$2 billion loophole exists and is being used by a handful of the country's largest mutual insurance companies. I hope the Ways and Means Committee will hold hearings on this situation and approve the legislation Congresswoman CHENOWETH and I have proposed to correct it.

Because no other major media outlet has delved into this national scandal, the AP story is reprinted below:

WHEN INSURANCE TAX BACKFIRED, CONGRESS
PASSED BUCK

(By David Morris and John Solomon)

WASHINGTON.—Congressman BOB FILNER wants to put billions of extra dollars in the U.S. Treasury, but he is having trouble finding people to take up his cause.

The California Democrat has introduced legislation designed to close a loophole in federal tax law that allows mutual life insurance companies to avoid paying at least \$1 billion in additional taxes each year. The legislation, similar to his bill that stalled in the last session of Congress, appears likely to be blocked again by the politically savvy insurance lobby.

The problem is not new. For six years, top officials in Congress and at the White House have known that an earlier law intended to increase taxes on the mutual companies backfired. Instead of raising additional tax dollars, documents obtained by The Associated Press show the 1984 law unwittingly gave mutual companies a new deduction that wiped out most of the intended increase.

"We compromised away too much," said Rep. Pete Stark, D-Calif., a frequent critic of the insurance industry and an architect of the 1984 plan. Accounting studies show the mutual insurance companies which include such insurance giants as Prudential and Metropolitan Life, pay taxes at half the rate of

stockholder-owned insurers 10.8 percent versus 22 percent. The disparity was supposed to be corrected through an additional tax on the mutuals, which are owned by their policyholders. The catch came in a provision of the 1984 formula that allowed the mutuals to deduct capital gains.

Congress expected the deduction to be minimal, since mutuals had reported less than \$100 million in capital gains between 1979 and 1984. But the mutuals changed their accounting, declaring nearly \$15 billion in capital gains over the next five years. With encouragement from the Bush administration, Congress tried to fix the problem in 1989. But after months of hearings and debate, lawmakers caved to the insurance lobby, with then-House Ways and Means Committee Chairman Dan Rostenkowski asking the industry to devise its own tax plan.

That, Stark scolded, "was like putting them on a steak and ice cream diet and telling them to get their cholesterol and fat down." The industry convened a study group, but eventually abandoned the effort.

Filner's bill also appears unlikely to solve the problem. He has only one co-sponsor, while the mutual industry apparently has locked up a powerful commitment to keep the bill back. Carroll Campbell, a former South Carolina governor who now heads the American Council of Life Insurance, said he recently received assurances from Republican Ways and Means Chairman Bill Archer that bills to raise taxes were "non-starters."

Archer declined an interview. Ted Groom, a spokesman for the mutual side of the industry, said the system is already unfair. He contends that changing the law to collect more taxes would drive mutual companies out of business. "We are currently over-taxed," he said in an interview.

Still, study after study by independent agencies has shown that the 1984 law backfired, and that giant mutual companies were benefiting the most. One 1989 Treasury Department study said the law was supposed to generate \$5.2 billion from the mutual insurance industry from 1984 to 1986, but had fallen \$2.4 billion short. Other estimates put the shortfall as high as \$2 billion a year.

Most large mutual companies have entirely offset the amount of new taxes they were supposed to pay. Some even claim the formula left them with a negative tax bill, and one company has sued to get the money back from the government. The government's expert witness in that case estimates that if the company wins, mutual companies could get refunds of up to \$5 billion.

For years, the mutual companies have argued that the official figures indicating they were paying a low tax rate were erroneous. But they have failed to offer proof. This year, the industry apparently changed its tack, acknowledging the 809 section worked in its favor in the early years. But mutual companies also point to a 1995 analysis by Moody's Investors Service, which predicts the industry will see a sharp increase in taxes this year because a poor year gave them fewer capital gains to deduct.

Girding for a new fight in Congress, insurers donated an estimated \$25 million to the national parties and congressional candidates in the past two elections. They also have hired some of the most powerful lobbyists in Washington, including Thomas J. Downey, a former member of the House Ways and Means Committee.

As the lobbyists lined up in opposition, Filner tried to get help from the Clinton administration, which has declared war on "corporate welfare." But the administration has refused to take a position on the tax measure.