

the current law, Chapter 11 of the Bankruptcy Code becomes a legal shield for the debtor. Upon the investor's filing to foreclose, the debtor preemptively files for Chapter 11 protection which postpones foreclosure indefinitely.

While in Chapter 11, the debtor continues to collect the rents on the commercial asset. However, the commercial property is typically left to deteriorate and the property taxes go unpaid. When the investor finally recovers the property through the delayed foreclosure, they owe an enormous amount in back taxes, they receive a commercial property left in deterioration which has a lower rent value and resale value, and meanwhile, the rent for all the months or years they were trying to retain the property went to an uncollectible debtor.

My bill does not leave the debtor without protection. First, the investor brings a foreclosure against a debtor only as a last resort. This usually comes after all other efforts to reconcile delinquent mortgage payments have failed. Second, the debtor has up to ninety days to reorganize under Chapter 11. It should be noted, however, that single asset reorganizations are typically a false hope since the owner of a single asset does not have other properties from which he can recapitalize his business.

Finally, Mr. Speaker, my bill helps all American families by making their investments more secure and more valuable. The hard-working American families who depend on their life insurance policies and who have paid for years into their pensions will save millions in reduced costs. My bill protects the "little guy" from being plagued with years of litigation while a few unscrupulous commercial property owners continue to collect the rent to line their own pockets.

#### TRIBUTE TO MARGARET WENTWORTH OWINGS

#### HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, February 8, 1999*

Mr. FARR of California. Mr. Speaker, I rise to memorialize the passing of a friend, a poet, an artist, and a passionate environmentalist. Margaret Wentworth Owings passed away on January 20, 1999 at her cliffside home in Big Sur California high above her beloved Pacific Ocean.

Born in Berkeley, California in 1913, Margaret Wentworth graduated from Mills College and studied art at Harvard University. In 1953, she married architect Nathaniel Owings. By that time, she had pledged herself to the preservation of the natural endowments of Big Sur, a place she called "the most beautiful spot on the globe."

Margaret began her crusade for environmental protection over fifty years ago when she watched with binoculars as a rifleman killed a Stellar sea lion. She learned that hunters could earn a bounty for killing mountain lions and that sea otters were valued only for their pelts. Margaret co-founded the Friends of the Sea Otter in 1969 and the California Mountain Lion Preservation Foundation in 1987. Through determination, resourcefulness, and unstinting effort, Margaret brought us around to the undeniable conclusion that there

is more to gain from saving wildlife than from destroying it. The Big Sur coastline would be a very different place were it not for Margaret's guardianship. She successfully opposed the proposal to straighten the Pacific Coast Highway and widen it to a four freeway. Margaret led efforts to pass Proposition 117 to ban sport hunting of the mountain lions and the setting aside of funds to purchase state parklands.

The appreciation of environmental organizations was expressed by the many awards she received, such as the National Audubon Society Medal and being included in its listing as one of the 100 most influential environmentalists of the century. She was given the Gold Medal Award of the United Nations Environment Program. The United States Department of the Interior conferred the Conservation Service award upon her. And the Sierra Club, in recognition of Margaret's lifelong dedication to the cause of conservation, made her an honorary board member.

Margaret is survived by her daughter, Wendy Millard Benjamin; her stepson Nathaniel Owings; her stepdaughters Natalie Owings Prael, Emily Owings Kapozi, and Jennifer Owings Dewey; her brother, William Wentworth; nine grandchildren and four great-grandchildren.

Margaret's advocacy was accomplished with grace, poise, style and spirit. Her memoir "A Voice From the Sea: Reflections on Wildlife and Wilderness" evokes, through her articulate and persuasive voice, the spirituality she found in her wild surroundings.

There is no conceivable measure for the contributions Margaret made; she has left a permanent legacy. Margaret Owings was our hero. She led us by her example, she taught us through her wisdom, she graced us with her vision, and we learned to treasure all that she valued so deeply.

#### PAKA OUTREACH PROGRAM

#### HON. ROBERT A. UNDERWOOD

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

*Monday, February 8, 1999*

Mr. UNDERWOOD. Mr. Speaker, last year supertyphoon Paka struck the island of Guam causing nearly \$400 million in damages and leaving more than 4,000 families homeless. The speed of this particular recovery is unprecedented in the annals of Guam's typhoon-prone history. In situations such as this, however, the emotional needs of disaster victims and stress levels of workers tasked to restore normalcy are often overlooked as other necessities such as restoration of services, reconstruction of homes and businesses, and procurement of basic supplies receive much of the attention.

It is for this reason that the "Paka Outreach Program" was implemented. A Crisis Counseling Program established to bring attention and support for the emotional aspects of disaster recovery, the outreach program was authorized through a Memorandum of Understanding between the Child and Adolescent Services Division of the Department of Mental Health and Substance Abuse and the College of Agriculture and Life Sciences, Guam Cooperative Extension Program of the University of Guam. Deriving funds from a Regular Service Grant

from the Federal Center for Mental Health Services, the program provided counseling as well as resource and service information about improvement of stress coping responses among disaster victims.

Teams of crisis counselors provided outreach services to people and organizations within the Guam Community. This multi-lingual and culturally diverse group visited homes, shelters, schools and Senior Citizen Centers. Since the inception of "Paka outreach," team members have assisted over 2,000 individuals with services such as crisis counseling consultation education and support groups.

One year has passed since Supertyphoon Paka. Debris has been collected, services have been restored, damages have been repaired, and the island of Guam is green and beautiful once again. Conditions have, more or less, returned to normal. As were recognize the countless men and women who have made possible the island's speedy and successful recovery, I would like to take this opportunity to make special note of the contributions of the Paka Outreach Program. On behalf of the people of Guam, I commend the members of this outstanding team and submit their names in special recognition of their outstanding public service.\*\*\*HD\*\*\*PAKA OUTREACH

Department of Mental Health and Substance Abuse.—John W. Leon Guerrero, Director; Aurora Cabanero, Deputy Director; Mariles Benavente, State Coordinator.

University of Guam—Dr. Jeff D.T. Barcinas, Dean/Dir., Coll. of Agriculture & Life Sciences; Victor T. Artero, Associate Dean, Guam Cooperative Extension; J. Peter Roberto, Principal Investigator, Paka Outreach.

Paka Outreach Staff—Sr. Stella Manglona, Project Coordinator; Venancia Colet, Mental Health Consultant; Ronnie Babin, Team Leader; Jeanie Perez, Team Leader; Joseph H. Salas, Team Leader; Jose Caluag, Eloisa A. Chan, Filomena Doone, Jenette Muhat, Karmelin Pachkoski, Marie Pereda, Felisa Quitugua, Marchelle Sablan, Misko Shuru, Dirk Taitano, Remedios Taitague, Simona Cushing Vilorio.

#### A RESONSE TO THE PRESIDENT'S PRESENTATION OF THE DE- FENSE BUDGET TO CONGRESS

SPEECH OF

#### HON. RON PACKARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 2, 1999*

Mr. PACKARD. Mr. Speaker, I rise today in defense of the men and women who protect our freedom around the world. The military budget proposed by President Clinton is woefully inadequate and we must work together to ensure that Congress corrects its failures and shortcomings.

The increasing instability around the world threatens America's allies as well as American interests. Even as I speak, our sons and daughters who serve are targeted by Iraqi missiles and scores of terrorist forces abroad. Today, the Administration is contemplating further troop deployments in Kosovo.

America's military is now spread further around the world than at any time in our history. Yet the President still fails to provide our

soldiers with the resources they need to protect freedom and even to protect themselves. The President's military budget proposal is long on rhetoric and short on correcting the many gaps in readiness that have developed over years of neglect under his administration. While the President's budget hands out billions to government bureaucracies and bloated federal agencies, it falls well short of any serious attempt to provide for the safety of our troops.

The truth is, we aren't keeping our promises to those who serve. You can look no further than our military personnel retention rates to see what years of grossly under-funded budgets have done to morale throughout the service. Highly trained men and women are leaving the military in record numbers. The Navy's loss of aviators, many of whom are stationed near my district in San Diego, has reached a critical level. In some cases, we no longer even have the necessary personnel to staff our carriers.

Mr. Speaker, our military personnel are the finest in the world. The readiness and safety of those who protect freedom should not be sacrificed for the personal legacy of a self-absorbed President. It's time we provide them with the best equipment and training available. Anything less is unacceptable.

#### RECOGNIZING 1ST SERGEANT MICHAEL HAYES FOR OUTSTANDING COMMUNITY SERVICE

#### HON. ROSA L. DeLAURO

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

*Monday, February 8, 1999*

Ms. DeLAURO. Mr. Speaker, it gives me great pleasure to come before the House today to honor the long and distinguished record of service of Marine First Sergeant Michael Hayes. Whether serving his nation in the Marine Corps or providing for the needy during the holidays here at home, Sergeant Hayes has set a record of achievement that we can all be proud of.

Even while serving the Marine Corps faithfully here in New Haven, Sergeant Hayes went above and beyond the call of duty and worked diligently to involve his staff and Marine cadets with the community. Of all his accomplishments, the most impressive and the most touching has been his work on behalf of numerous "Toys for Tots" campaigns. His commitment has brought more than thirty thousand toys to needy children in the Greater New Haven area, putting a smile on the faces of so many of New Haven's kids on many Christmas mornings.

At the end of this year, Sergeant Hayes will leave the Marine Corps, retiring with the United States Armed Forces Meritorious Service Medal, a honor he most certainly deserves. His generosity and dedication to the needs of New Haven residents will not be forgotten.

#### ROCSAT-1 LAUNCH FROM SPACEPORT FLORIDA A GREAT SUCCESS

#### HON. DAVE WELDON

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Monday, February 8, 1999*

Mr. WELDON of Florida. Mr. Speaker, I have the distinct privilege of bringing to the Members' attention the fact that Spaceport Florida has successfully launched its second satellite. On Tuesday, January 26, 1999, I was pleased to personally observe as an Athena rocket left Florida's Spaceport to deploy the ROCSAT-1, the first satellite launched by the Republic of China, Taiwan. I am proud of the success of the government of Taiwan, Spaceport Florida, and involved commercial companies in this endeavor.

The launch of ROCSAT-1 was accomplished with the cooperation of Taiwan's National Space Program Office, Lockheed Martin and the Spaceport Florida Authority. This is only the latest example of the Spaceport Authority's ability to successfully launch payloads into space and at a competitive price. I am hopeful that this successful endeavor between the Republic of China and Florida will lead to more exciting and profitable ventures that will benefit both parties. This is a proud moment for Taiwan and Florida.

After personally viewing the historic launch, I can also say that I firmly believe that Florida's first rate launching capabilities are advancing and will strengthen our competitiveness. I am also pleased that Taiwan chose Florida as the place for launching their satellite. Florida has a proven track record of dependable launches and we added to that number on January 26. I hope this will be the first launch of many.

#### A BILL TO EXCLUDE FROM GROSS INCOME REWARDS RECEIVED BY REASON OF PROVIDING INFORMATION LEADING TO THE CONVICTION OF A CRIME TO THE EXTENT THAT THE REWARD IS USED TO COMPENSATE VICTIMS OF CRIME

#### HON. AMO HOUGHTON

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Monday, February 8, 1999*

Mr. HOUGHTON. Mr. Speaker, I am pleased to join my colleague from New York, Mr. McNULTY, as well as a number of other colleagues, in introducing a new bill to effectively exempt from taxation the proceeds of the Federal government's reward of \$1 million paid to Mr. David Kaczynski for information leading to the conviction of the Unabomber.

We introduced a similar bill late last session, which was passed by the Senate but, due to procedural and content changes, was not considered in the House before adjournment. We believe we have addressed the content concerns of the proposal and are reintroducing a more general bill to be considered through the regular legislative process.

As you may remember, in the fall of 1995 Mr. David Kaczynski provided invaluable assistance to the FBI. As a result of Mr.

Kaczynski placing the health and safety of American citizens ahead of family loyalty, Federal authorities were able to apprehend his brother Theodore, the infamous Unabomber.

The Federal Government had offered a \$1 million reward for information leading to the conviction of the Unabomber. Not wanting to profit personally from the tragedy caused by a deeply troubled member of their family, David Kaczynski and his wife pledged to distribute the net proceeds, after taxes and attorneys' fees, to his brother Theodore's victims and their families. However, because this income was considered taxable they were only able to direct \$534,150 to a community based foundation to be used to benefit the victims of violent crime. If this reward had been tax-exempt, David and his wife would have had approximately \$200,000 more to distribute.

Accordingly, we are reintroducing the bill today, which would permit the full reward to be tax-exempt and allow the amount, otherwise used to pay taxes, to ultimately benefit the victims and their families. We invite our colleagues to cosponsor this legislation and assist us in closing this chapter of the Unabomber saga and bring some sense of justice to the Unabomber's victims and their families.

#### PERSONAL EXPLANATION

#### HON. JOHN R. KASICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Monday, February 8, 1999*

Mr. KASICH. Mr. Speaker, on Wednesday, February 3, 1999, I was unavoidably detained and unable to record a vote by electronic device on Roll Number 9. Had I been present, I would have voted "aye" on Roll Number 9.

On Wednesday, February 3, 1999, I was unavoidably detained and unable to record a vote by electronic device on Roll Number 10. Had I been present, I would have voted "aye" on Roll Number 10.

On Wednesday, February 3, 1999, I was unavoidably detained and unable to record a vote by electronic device on Roll Number 11. Had I been present, I would have voted "aye" on Roll Number 11.

#### INTRODUCTION OF THE KNOW YOUR CUSTOMER PROGRAM ABOLISHMENT ACT

#### HON. VAN HILLEARY

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Monday, February 8, 1999*

Mr. HILLEARY. Mr. Speaker, on December 7, 1998, the Comptroller of the Currency, the Office of Thrift Supervision, Federal Reserve Board and the Federal Deposit Insurance Corporation published regulations which cut against the very foundations of individual liberties. Under the title of "Know Your Customer" regulations, the proposed rule intends to prevent money laundering. However, it instead intrudes on the privacy of law-abiding citizens.

Under the proposed rule, all banks and thrifts in our country would be required to (1) identify their customers, (2) determine the