

bills that have not been subjected to the proper review. Other private organizations have identified even more earmarked spending in the appropriations bills passed by Congress which they believe can be eliminated. Instead of subjecting these spending items buried in the appropriations bills to scrutiny, the Majority has proposed an across the board spending that would cut good programs just as much as we cut low priority and wasteful programs.

Forcing votes on individual items in tax and spending bills will bring a little more accountability to the budget process. I hope that my colleagues from both sides of the aisle who are serious about controlling spending and eliminating wasteful spending and special interest tax breaks that cannot withstand public scrutiny, will join me in cosponsoring this legislation.

#### SUMMARY OF EXPEDITED RESCISSION LEGISLATION

The legislation would amend the Budget Control and Impoundment Act of 1974 to require Congress to consider Presidential rescissions of appropriations or tax items by a majority vote.

The President could propose to cut or eliminate individual spending items in appropriations bills or to repeal targeted tax breaks (tax breaks which benefit a particular taxpayer or class of taxpayers, except benefits based on demographic conditions).

The President would be required to submit proposed rescissions of tax items within ten days of signing the tax bill. Proposed rescissions of spending items could be submitted at any time during the fiscal year.

The President could propose that the discretionary spending limits be reduced by the amount of the rescissions, but would not be required to do so.

Within ten legislative days after the President sends a rescission package to Congress, a vote shall be taken on the rescission bill in the House. The bill may not be amended on the floor, except that 50 House members can request a vote on a motion to strike an individual rescission from the package.

If the President's rescission package is approved by a simple majority of the House, the bill would be sent to the Senate for consideration under the same expedited procedure. Fifteen Senators may request a separate vote on an individual item.

If a simple majority in either the House or Senate defeats a rescission proposal, the funds for programs covered by the proposal would be released for obligation in accordance with the previously enacted appropriation, or the tax provision would take effect.

If a bill rescinding spending or eliminating tax benefits is approved by the House and Senate, it would be sent to the President for his signature. Upon Presidential signature, the spending items in the rescission package are reduced or eliminated, or the tax items in the rescission package are repealed.

#### TRIBUTE TO FRANCES L. MURPHY II

#### HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, November 17, 1999*

Ms. NORTON. Mr. Speaker, I rise today to honor Frances L. Murphy II, publisher emeritus of the Washington AFRO-American Newspaper, and a great lady who has had major responsibility for this great asset to the city of Washington and the communities surrounding

it. Her hard-hitting editorials and well written stories provide the local African American community with news and information that cannot be obtained elsewhere. She has trained and nurtured many young journalistic talents, who have taken what they learned at the AFRO to institutions as diverse as the NAACP, the Washington Post, and African Americans on Wheels magazine.

Ms. Murphy's grandfather, John H. Murphy, Sr., founded the AFRO in 1892. Her father, Dr. Carl Murphy, was editor and publisher of the AFRO-American Newspapers from 1918 until his death in 1967. But, Ms. Murphy did not start at the top. She learned her business inside out, starting as a library assistant, and moved up the ladder to reporter, then editor, magazine editor, and managing editor before becoming publisher.

In addition to her work as publisher of the AFRO, Ms. Murphy has spent much of her time as an educator. She started in the Baltimore schools in 1958, where she stayed until 1964, when she took her first position in higher education at Morgan State College. Until she retired from teaching in 1991, she held various teaching positions at University of Maryland Baltimore County, Buffalo State College, and Howard University. Her students rated her a top professor, and said, as others have said about her journalism, "She is tough but fair."

Ms. Murphy is well known for her contributions to her community, having served as a member of the National Board of Directors of the NAACP and of the Board of Trustees of both the State Colleges of Maryland and the University of the District of Columbia. She is on the board and serves as treasurer of the African American Civil War Memorial Freedom Foundation. She also is an active member of St. Luke's Episcopal Church, where she is a member of the flower guild, a lector, a member of the Search Committee and president of the Episcopal Church Women. All this from a woman who has been a distinguished journalist and publisher and managed, as well, to raise three children, and now to be grandmother to fourteen grandchildren, and great-grandmother to two.

Mr. Speaker, Ms. Murphy and her accomplished family are a quintessential family of service and a source of great and enduring pride to the entire Washington region. Like thousands of Washingtonians, I count Frances Murphy as a friend whom I greatly admire. I ask my colleagues to join me in a well deserved honor for the model life and career of Frances L. Murphy II.

#### OUTSTANDING VETERANS DAY ESSAYS FROM DISTRICT STUDENTS

#### HON. WILLIAM O. LIPINSKI

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, November 17, 1999*

Mr. LIPINSKI. Mr. Speaker, it gives me great pleasure to bring to the attention of my colleagues, seven outstanding Veterans Day essays by young individuals from the 3rd Congressional District of Illinois. For my annual Veterans Day Ceremony in Chicago, the following students wrote about what Veterans Day means to them. I hope you will also enjoy these essays:

#### VETERANS DAY

(By Katie Wienczek, Kinzie Elementary School)

Veterans Day is a very important day. It is the day when we remember the American soldiers who have lost their lives in the many wars. More than 58,000 soldiers died during the Vietnam War. It has been called one of the most painful periods in our history. But, America still had it good, after all, we had ceased fighting and were trying to rebuild South Vietnam by sending money. America has been the "good guy" in almost every war. This stereotype goes for not just the government, but the people and soldiers as well. I think they have a right to be remembered. It is our debt to them to have this memorial for four of the many soldiers who fought so hard for us. They need to be noticed. This memorial is a "good thing," as Martha Stewart would say. I would say, it is a very good thing.

#### VETERANS DAY

(By Rich Pala, Byrne Elementary School)

Veterans Day is a day all proud Americans honor the men and women who served the American Army. Some people fought and died for what they believed was right. Some went to war and many died for our country. These are the true heroes of America, and deserve all the respect of billions of American people. Without these brave men and women, America would not be what it is today. We owe everything to these men and women, because they put the pride and honor in America. They fought for everything America stands for.

#### VETERANS DAY

(By Shaun Caulfield, Byrne Elementary School)

Bring to mind images of brave soldiers fighting for our country in war time, working in peace time, and trying to keep our country free. Great soldiers come in mind: General Washington, George Patton, Audie Murphy, the less famous but not less important vet. John Joseph Kunkes, my grandfather, fought in Korea. He was missing from action from his platoon for one month. He was on his own staying alive on skills taught to him by the U.S. Army.

Thinking about my grandfather's adventures makes me remember every veteran has their tale to tell. It would be to our best interest to seek out his story and appreciate his commitments to his country and his branch of service.

To some, Veterans Day is a day off of school or work. But World War I, World War II, Korea and Vietnam fighters make me shiver. They fought in those wars and risked their lives that makes them so great.

On Veterans Day, remember and pray for courageous vets and honor them with the respect and dignity they deserve. To all past, present, and future veterans, remember we are all behind you.

#### VETERANS DAY

(By Julian Ollry, Nathan Hale Middle School)

Many brave men and women have given their lives in wartime for our country. One that was not so far in the past was the Vietnam War. The veterans of this war must be especially honored for their valor and loyalty at the most crucial time in American History.

This war was difficult for Americans because many of them disagreed with the war. In 1973, the United States government had agreed to stop fighting in Vietnam. When

many soldiers returned from the hardships during the war, seeing friends or relatives die in battle, many Americans did not support them and many soldiers felt very unappreciated. Veterans are now beginning to be recognized by other foreign war heroes. Veterans gather at the Vietnam Veterans Memorial in Washington, DC to place gifts and stand quiet vigil at the names of their friends and relatives who fell in the Vietnam War. Families have lost sons and/or daughters in wars. Their thoughts and many others are toward peace and the avoidance of future wars.

Today, let us give thanks to these Vietnam veterans and all the brave men and women who fought for America. These soldiers are our heroes. They gave their lives for us and for the cause of freedom. May each and everyone be honored for eternity.

WHAT VETERANS DAY MEANS TO ME  
(By Amanda Lally, Grade 7, St. Jane de  
Chantal Elementary School)

Veterans Day is a very important holiday in our country. It honors all of those who are living and dead—who served with the US armed forces in times of war. We owe so much to those brave men and women who fought for our freedom and protected our country.

I am very proud to have family members who have served for our country. My great-grandfather fought in World War II. He was captured by the enemy and became a prisoner of war, but he survived and came home. My great-uncle fought in the Korean Conflict. They were both proud to serve our country.

Without all of these brave men and women, where would our country be? they put their life on the line for all of us. We should not only honor our veterans on this commemorative day, but every day, because without our armed forces there would be no peace or freedom.

To all of the people who have served for our country, you make me feel proud to be an American.

WHAT VETERANS DAY MEANS TO ME  
(By Jennifer Gename, Grade 8, St. Jane de  
Chantal Elementary School)

In my opinion, I think it is only fair to have a holiday commemorating the men who risked their lives to uphold the benefits and principles of our country. They worked hard to uphold our nation's belief in freedom, and they deserve to have a day of recognition.

Although Veterans Day is probably not one of the most publicly mentioned holidays, it has great meaning towards my family and me. My grandfather served in World War II, and thankfully survived unharmed. He, and all the other men, worked day and night in the midst of shootings, killings, and pain. They didn't know if they would ever get through a day, let alone survive until the end of the war. If this sort of endurance doesn't deserve a holiday, then I don't know what does. These men did so much for our country, so that everyone would be able to lead happy, safe lives.

So, to me, Veterans Day is a very important holiday, because it helps people realize what others went through to help the nation.

VETERANS DAY  
(By William Matuszak, St. Rene Goupil  
Elementary School)

Veterans Day is a time to remember and honor men and women who have served in the Armed forces. This holiday is celebrated on November, 11.

Veterans Day is important to me for many reasons. Both my grandfathers have served

in a war. One served in World War II and the other in the Korean Conflict. It is not only important to me, but to everyone, because many families have served in armies and have fought for their countries in war. Veterans Day can also show people between countries, because war is over and we can celebrate that also.

Veterans Day is a very important day to all. Men and women from all over the world have fought for their countries in many different ways, and we honor them on this very special day. We celebrate their accomplishments and sacrifices. Veterans Day is a great way to honor all who have died and all who are still living that have served their nation in the military. Let us keep all of the men and women who are presently serving in our military that God will keep them out of harm's way.

Mr. Speaker, I wish all of these fine authors the best of luck in their future studies.

## COLLEGE STUDENT CREDIT CARD PROTECTION ACT

**HON. LOUISE McINTOSH SLAUGHTER**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, November 17, 1999*

Ms. SLAUGHTER. Mr. Speaker, on October 25, JOHN DUNCAN of Tennessee and I introduced H.R. 3142, the College Student Credit Card Protection Act. Madison Avenue and the credit card companies have convinced our college students that getting a credit card is necessary for a fun college experience. But upon graduation, many of these young people find themselves buried in debt. Just recently, the House recognized the need to educate young people on this issue by passing a bill to encourage high schools to teach financial literacy, including credit education. College by college, state by state, this issue is being recognized as a serious problem that needs to be addressed.

A recent report found that one-fifth of the Nation's college students are carrying credit debts of more than \$10,000. Seventy percent of undergraduates at 4-year colleges possess at least one credit card. One 19-year-old sophomore student in the Rochester, NY area who had no income recently attempted to declare bankruptcy; he had accumulated a stack of credit cards and owed the credit card companies \$23,000! In Knoxville, TN, one college student ran up \$30,000 in credit card debt in just 2 years. Students are snowballing into debt through the extension of unaffordable credit lines, peer pressure to spend, and financial naivete. Low minimum monthly payments and routine credit limits hikes add to the seductiveness of plastic.

Even though many students with credit cards have no income to pay the bills, credit card companies are aggressively marketing their cards to college students. Credit card companies set up tables during orientation week and outside college lunchrooms, advertising free gifts such as t-shirts and mugs, to sign up as many students as possible. Most of the time, all that is required is a student identification card. For many students, they experience problems when they cannot afford to make payments on their credit cards, which ruins their credit ratings before they have even entered the workforce. While many college students are adults, responsible for the debt

they charge, the credit card industry's policy of extending high lines of credit to unemployed or underemployed students needs to be examined.

This bipartisan legislation would compel credit card companies to determine before approving a card whether any prospective customer who is a traditionally aged full-time student, can afford to pay off the balance. This bill would limit credit lines to 20 percent of a student's annual income without a cosigner. Students could also receive a starter credit card with a lower credit limit, allowing increases over time if prompt payments have been made. Another provision would eliminate the fine print in credit card agreements and solicitations, where fees and penalties are hidden. This print would have to be enlarged. Finally, parents would have to agree in writing to increases in the credit limit of cards which they have cosigned.

## HONORING GORDON WOOD

**HON. CHARLES W. STENHOLM**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, November 17, 1999*

Mr. STENHOLM. Mr. Speaker, I rise today with a great deal of Texas pride to recognize an outstanding individual, Gordon Wood of Brownwood, Texas.

In today's edition of the Dallas Morning News, the newspaper named Coach Wood, the "Coach of the Century" as part of its 100 Years of Texas High School Football series. I can think of no one more deserving. Coach Wood not only led and inspired many young people during his career but also brought great achievements to several Texas communities.

"Coach" was an important figure during the formative years of my life, and he has remained so. Early in his career, he coached in my hometown of Stamford. He led our team to two State championships, and I am proud to have been part of his early success. He went on to lead the Brownwood Lions to seven State championships and won a total of 405 games in his 43-year career.

Coach Wood is a legend in Texas not only for his coaching but for the way he has led his life. To me, that puts him in the Ranks of Tom Landry, Bear Bryant and Joe Paterno.

I wish to include in the RECORD a copy of the article that ran this morning in the Dallas Morning News.

This honor is a great tribute to Coach Wood and his wife, Katharine, and I know there are many folks who join me in sending them congratulations and best wishes.

[From the Dallas Morning News, Nov. 17, 1999]

ALWAYS IN THE GAME—FOOTBALL, GORDON WOOD STYLE, STILL ABSORBS COACH OF CENTURY

(Kevin Sherrington)

BROWNWOOD, TEXAS.—Gordon Wood wears hearing aids in both ears. He had a triple bypass in 1990, and five years ago a stroke punched a few holes in his memory. He's working on his third artificial hip. He's diabetic. A faint white web of scars runs wild over his mottled face, the vestiges of 13 skin tumors.

This is what can happen to you if you live 85 years.