

44 were employed full-time, compared to 49 percent of women in that age group. Women spend more time out of the paid work force than do men in order to raise families and take care of aging parents.

Women live longer than men by an average of seven years. Social Security benefits are the only source of income for many elderly women. Twenty five percent of unmarried women (widowed, divorced, separated, or never married) rely on Social Security benefits as their only source of income. Not only will these women find themselves widowed, they are likely to be poor. A recent report by the General Accounting Office (GAO) showed that 80 percent of women living in poverty were not poor before their husbands died.

The financial outlook for elderly women is pretty grim. They poverty rate among elderly women would be much higher if they did not have Social Security benefits. In 1997, the poverty rate among elderly women was 13.1 percent. Without Social Security benefits it would have been 52.2 percent. For elderly men, the poverty rate is much lower, at 7 percent. If men did not have Social Security benefits, the poverty level among them would increase to 40.7 percent.

Social Security's family protection provisions help women the most. Social Security provides guaranteed, inflation-protected, lifetime benefits for widows, divorced women, and the wives of retired workers. Sixty three percent of female Social Security beneficiaries age 65 and over receive benefits based on their husbands earning records, while only 1.2 percent of male beneficiaries receive benefits based on their wives' earning records. These benefits offset the wage disparity between women and men.

As we move forward with reform of our nation's Social Security system, we must remember that women face special challenges. It is my hope that many of the contributing economic factors—particularly pay inequity—will soon be eliminated. In the meantime, Congress must take the economic well-being and security of women into account when discussing reform.

Women clearly are at a disadvantage when facing retirement. And poor, elderly women have the most at stake in the Social Security debate. Any reform that is enacted must keep the safety net intact. Our mothers, our daughters, and our granddaughters are counting on us.

INTRODUCTION OF H.R. 1129

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Hawaii, Mrs. MINK, is recognized for 5 minutes.

Mrs. MINK of Hawaii. Mr. Speaker, I rise today to introduce a bill important to all students—H.R. 1129. Last Congress we passed legislation that allows students to deduct interest paid on student loans. The reason we did so was to make it easier for all Americans to

bear the enormous costs of a higher education, and I supported this effort wholeheartedly.

My bill improves this law by removing the current 60-month limitation period for deducting student loan interest. Currently, you can deduct interest on a student loan only if it is within 60 months of when the loan first came due. Simply put, this limitation means that if the student loan is older than five years, you cannot take a tax deduction.

This limitation needs to be removed. Higher education has become increasingly expensive and is creating a financial burden on graduates well beyond the first five years of graduation. In just the last 10 years, total costs at public colleges has increased by 23% and at private colleges by 36%. According to the General Accounting Office, this means that over the last 15 years, tuition at a public 4-year college or university has nearly doubled as a percentage of median household income. Thus, it is becoming harder and harder for students to graduate from college or graduate school without the help of student loans.

Students that graduate with student loan debt start out a few steps behind those without it. It is harder for them to save for emergencies or to invest money for their future. And it is harder for them to meet day-to-day expenses. This tax deduction will help.

We, in the Congress, can send the message that we value higher education and recognize the financial responsibility students have made by allowing the student loan interest deduction for the life of the loan.

This will do two things: It will encourage individuals to go to college or graduate school, and it will reduce the cost of an education. I believe very strongly, Mr. Speaker, that the way to achieve the American dream is through education and that everyone should have this opportunity.

It is absolutely essential that we continue to invest in our most important asset—our children. I urge my colleagues to support my bill, H.R. 1129.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. PITTS (at the request of Mr. ARMEY) for today, on account of illness.

Mrs. MYRICK (at the request of Mr. ARMEY) for today, on account of illness.

SPECIAL ORDERS GRANTED

By unanimous consent, permission to address the House, following the legislative program and any special orders heretofore entered, was granted to:

(The following Members (at the request of Mr. McNULTY) to revise and extend their remarks and include extraneous material:)

Ms. NORTON, for 5 minutes, today.

Ms. CARSON, for 5 minutes, today.

Mr. HINOJOSA, for 5 minutes, today.

Mr. FALEOMAVAEGA, for 5 minutes, today.

Mr. WISE, for 5 minutes, today.

Mr. STENHOLM, for 5 minutes, today.

Mr. ENGEL, for 5 minutes, today.

Mr. POMEROY, for 5 minutes, today.

(The following Members (at the request of Mr. DIAZ-BALART) to revise and extend their remarks and include extraneous material:)

Mr. HAYWORTH, for 5 minutes, today.

Mr. CALVERT, for 5 minutes, on March 18.

Mr. JONES of North Carolina, for 5 minutes, today.

Mr. MORAN of Kansas, for 5 minutes, today.

Mr. GOSS, for 5 minutes, on March 18.

Mr. FOSSELLA, for 5 minutes, today.

Mr. GARY MILLER of California, for 5 minutes, today.

Mr. MILLER of Florida, for 5 minutes, today.

(The following Members (at their own request) to revise and extend their remarks and include extraneous material:)

Mrs. MINK of Hawaii, for 5 minutes, today.

Ms. BROWN of Florida, for 5 minutes, today.

ENROLLED BILL SIGNED

Mr. THOMAS, from the Committee on House Administration, reported that that committee had examined and found truly enrolled a bill of the House of the following title, which was thereupon signed by the Speaker:

H.R. 540 (S. 494).—*To amend title XIX of the Social Security Act to prohibit transfers or discharges of residents of nursing facilities as a result of a voluntary withdrawal from participation in the Medicaid Program.*

ADJOURNMENT

Mrs. MALONEY of New York. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 6 o'clock and 44 minutes p.m.), under its previous order, the House adjourned until tomorrow, Thursday, March 18, 1999, at noon.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 8 of rule XII, executive communications were taken from the Speaker's table and referred as follows:

1082. A letter from the Assistant Secretary, Office of Postsecondary Education, Department of Education, transmitting the Department's final rule—Child Care Access Means Parents in School Program Notice of final priority and invitation for application for new awards for fiscal year (FY) 1999—received March 10, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Education and the Workforce.

1083. A letter from the Director, Office of Regulatory Management and Information, Environmental Protection Agency, transmitting the Agency's final rule—Determination That Pre-existing National Ambient Air Quality Standards for PM-10 No Longer Apply to Ada County/Boise State of Idaho [ID23-7003; FRL-6237-9] received March 2, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Commerce.

1084. A letter from the Director, Office of Regulatory Management and Information, Environmental Protection Agency, transmitting the Agency's final rule—Approval and

Promulgation of Implementation Plans: Oregon [OR-61-7276; FRL-6307-5] received March 11, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Commerce.

1085. A letter from the Director, Office of Regulatory Management and Information, Environmental Protection Agency, transmitting the Agency's final rule—Approval and Promulgation of Implementation Plans; Kentucky; Approval of Revisions to Basic Motor Vehicle Inspection and Maintenance Program [KY108-9904a; FRL-6307-8] received March 11, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Commerce.

1086. A letter from the Director, Office of Regulatory Management and Information, Environmental Protection Agency, transmitting the Agency's final rule—Approval of Section 112(I) Authority for Hazardous Air Pollutants; Chromium Emissions from Hard and Decorative Chromium Electroplating and Chromium Anodizing Tanks; State of California [FRL-6236-9] Received March 9, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Commerce.

1087. A letter from the Director, Office of Regulatory Management and Information, Environmental Protection Agency, transmitting the Agency's final rule—Approval and Promulgation of Implementation Plan; Illinois [IL180-1a; FRL-6308-2] received March 11, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Commerce.

1088. A letter from the Director, Office of Regulatory Management and Information, Environmental Protection Agency, transmitting the Agency's final rule—Approval and promulgation of Implementations; Ohio Designation of Areas for Air Quality Planning Purposes; Ohio [OH121-1a;] received March 11, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Commerce.

1089. A letter from the Director, Office of Regulatory Management and Information, Environmental Protection Agency, transmitting the Agency's final rule—Approval and Promulgation of Implementation Plans; Texas; Reasonably Available Control Technology for Emissions of Volatile Organic Compounds (VOCs) from Wood Furniture Coating Operations and Ship Building and Repair Operations [TX99-1-7389a; FRL-6239-5] received March 11, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Commerce.

1090. A letter from the AMD—Performance Evaluation and Records Management, Federal Communications Commission, transmitting the Commission's final rule—Amendment of Section 73.202(b), Table of Allotments, FM Broadcast Stations. (St. Mary's, West Virginia) [MM Docket No. 97-245, RM-9202] received February 26, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Commerce.

1091. A letter from the AMD—Performance Evaluation and Records Management, Federal Communications Commission, transmitting the Commission's final rule—Amendment of Section 73.202(b), Table of Allotments, FM Broadcast Stations. (Sheridan, Wyoming and Colstrip, Montana) [MM Docket No. 98-134, RM-9271] received February 26, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Commerce.

1092. A letter from the AMD—Performance Evaluation and Records Management, Federal Communications Commission, transmitting the Commission's final rule—Policies and Rules for Alternative Incentive Based Regulation of Comsat Corporation [IB Docket No. 98-60] received February 26, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Commerce.

1093. A letter from the Assistant Secretary for Legislative Affairs, Department of State, transmitting certification of a proposed license for the export of defense articles or defense services sold commercially under a

contract to the United Kingdom [Transmittal No. DTC 54-99], pursuant to 22 U.S.C. 2776(c); to the Committee on International Relations.

1094. A letter from the Director, Defense Security Cooperation Agency, transmitting the FY 1998 security assistance information for the annual report on Military Assistance, Military Exports, and Military Imports; to the Committee on International Relations.

1095. A letter from the Comptroller General, transmitting the Comptroller General's 1998 Annual Report; to the Committee on Government Reform.

1096. A letter from the Comptroller General, transmitting a list of General Accounting Office reports from the previous month; to the Committee on Government Reform.

1097. A letter from the Chief Counsel, Foreign Claims Settlement Commission of the United States, Department of Justice, transmitting a copy of the annual report in compliance with the Government in the Sunshine Act during the calendar year 1998, pursuant to 5 U.S.C. 552b(j); to the Committee on Government Reform.

1098. A letter from the Secretary of the Commission, Federal Trade Commission, transmitting the Commission's final rule—Hart-Scott-Rodino Act Formal Interpretation 15: Limited Liability Companies—received March 2, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on the Judiciary.

1099. A letter from the Assistant Secretary of Labor, Department of Labor, transmitting the Department's final rule—Unemployment Insurance Program Letter [No. 13-99] received February 9, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Ways and Means.

1100. A letter from the Chief, Regulations Unit, Internal Revenue Service, transmitting the Service's final rule—Rules for Certain Reserves [Revenue Ruling 99-10] received March 8, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Ways and Means.

1101. A letter from the Chief, Regulations Unit, Internal Revenue Service, transmitting the Service's final rule—Administrative, Procedural, and Miscellaneous [Revenue Procedure 99-18] received March 2, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Ways and Means.

REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XIII, reports of committees were delivered to the Clerk for printing and reference to the proper calendar, as follows:

Mr. YOUNG of Florida: Committee on Appropriations. H.R. 1141. A bill making emergency supplemental appropriations for the fiscal year ending September 30, 1999, and for other purposes (Rept. 106-64). Referred to the Committee of the Whole House on the State of the Union.

Mr. YOUNG of Alaska: Committee on Resources. H.R. 15. A bill to designate a portion of the Otay Mountain region of California as wilderness (Rept. 106-65). Referred to the Committee of the Whole House on the State of the Union.

Mr. YOUNG of Alaska: Committee on Resources. H.R. 449. A bill to authorize the Gateway Visitor Center at Independence National Historical Park, and for other purposes (Rept. 106-66). Referred to the Committee of the Whole House on the State of the Union.

Mr. REYNOLDS: Committee on Rules. House Resolution 120. Resolution providing for consideration of the bill (H.R. 4) to de-

clare it to be the policy of the United States to deploy a national missile defense (Rept. 106-69). Referred to the House Calendar.

REPORTS OF COMMITTEES ON PRIVATE BILLS AND RESOLUTIONS

Under clause 2 of rule XIII, reports of committees were delivered to the Clerk for printing and reference to the proper calendar, as follows:

Mr. YOUNG of Alaska: Committee on Resources. H.R. 509. A bill to direct the Secretary of the Interior to transfer to the personal representative of the estate of Fred Steffens of Big Horn County, Wyoming, certain land comprising the Steffens family property; with an amendment (Rept. 106-67). Referred to the Committee of the Whole House.

Mr. YOUNG of Alaska: Committee on Resources. H.R. 510. A bill to direct the Secretary of the Interior to transfer to John R. and Margaret J. Lowe of Big Horn County, Wyoming, certain land so as to correct an error in the patent issued to their predecessors in interest (Rept. 106-68). Referred to the Committee of the Whole House.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions were introduced and severally referred, as follows:

By Mr. YOUNG of Florida:

H.R. 1141. A bill making emergency supplemental appropriations for the fiscal year ending September 30, 1999, and for other purposes.

By Mr. YOUNG of Alaska (for himself,

Mr. TAUZIN, Mr. POMBO, Mr. PETERSON of Pennsylvania, Mr. DOOLITTLE, Mrs. CHENOWETH, Mr. RADANOVICH, Mr. CANNON, Mr. SHADEGG, Mr. SCHAFFER, Mr. WALDEN of Oregon, Mr. HASTINGS of Washington, Mr. SIMPSON, Mr. HANSEN, Mr. MCKEON, Mr. HERGER, Mr. HILL of Montana, Mr. GALLEGLY, Mr. DELAY, Mr. THOMAS, Mr. BAKER, Mr. SKEEN, Mr. THORNBERRY, Mrs. CUBIN, Mr. CALVERT, and Mr. BONILLA):

H.R. 1142. A bill to ensure that landowners receive treatment equal to that provided to the Federal Government when property must be used; to the Committee on Resources.

By Mr. GILMAN (for himself, Mr.

GEJDENSON, Mr. HOUGHTON, Mr. HALL of Ohio, Mr. BERUTER, Mr. GOODLING, Ms. ROS-LEHTINEN, Mr. PAYNE, Mr. ROHRBACHER, Mr. LANTOS, Mr. OBERSTAR, Mr. BILBRAY, Mr. MEEHAN, Mr. DELAHUNT, Mr. ANDREWS, Mrs. MEEK of Florida, Mrs. MORELLA, Mr. POMEROY, Mr. MCHUGH, Mr. FILNER, Mr. TANCREDO, Mr. BROWN of Ohio, Mr. FALCONE, Mr. LAFALCE, and Mr. GREENWOOD):

H.R. 1143. A bill to establish a program to provide assistance for programs of credit and other financial services for microenterprises in developing countries, and for other purposes; to the Committee on International Relations.

By Mrs. CHENOWETH (for herself, Mr.

POMEROY, Mr. TRAFICANT, Mrs. BONO, Mr. SHOWS, Mr. PHELPS, Mr. MICA, Mr. HERGER, Mr. CHAMBLISS, Mr. HILL of Montana, Mrs. EMERSON, Mr. LATOURETTE, Mr. SESSIONS, Mr. BARTLETT of Maryland, Mr. MCHUGH, Mr. NORWOOD, Mr. DOOLITTLE, Mr. WATTS of Oklahoma, Mr. HALL of Texas, Mr. HUNTER, Mrs. THURMAN, Mr. ROHRBACHER, Mr. SMITH of New