

campus that promise a free t-shirt or mug for every completed application. As fundraisers, student groups can earn \$5 for every application they get their friends to fill out. Most of the time, all they require for approval is a student identification card.

The easy access to credit allows students to make costly purchases that would not have been possible under a typical student budget. Students then no longer make the connection between earnings and consumption—needs and wants. Students can go from getting the card just in case of an emergency to charging entertainment expenses such as nights out with their friends and then to extravagances like a spring break trip to Cancun.

While many college students are adults who are responsible for the debt they charge, the credit card industry's policy of extending high lines of credit to unemployed students needs to be reviewed. The College Student Credit Card Protection Act would require the banks to determine if a student can even afford to pay off a balance before the companies approve a card. My 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 for prompt payments. Another provision would eliminate the fine print in credit card agreements and solicitations, where fees and penalties are hidden. If a parent cosigns for their child's credit card, my bill would require the credit card company to notify the parent in writing of any credit line increase.

So before the credit card statements with Christmas purchases arrive, the message to credit card companies should be simple: determine if the student can afford to pay off a balance before approving a card.

#### INTRODUCTION OF LEGISLATION PRESERVING THE MORTGAGE INTEREST DEDUCTION

##### HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 3, 2001*

Mrs. ROUKEMA. Mr. Speaker, today I support the resolution preserving the mortgage interest deduction. I introduced this resolution today and I ask my colleagues to join me in support of this important resolution.

The mortgage interest deduction has served as one of the cornerstones of our national housing policy for most of this century and may well be one of the most important tax policies in America today. This incentive has transformed this nation from one that was ill housed to the best-housed nation in the world.

The value of home ownership to this nation is beyond measure. Home ownership is a fundamental American ideal that promotes social and economic benefits beyond the simple benefits that accrue to the occupant of a home.

Homeowners are allowed to deduct the interest paid on their home mortgage when filing their personal income tax returns. There have been a number of attempts in recent years, however, to convince Congress to repeal or restrict the deduction. My legislation is a resolution expressing the "sense of Congress" that the deduction should be left intact.

Mr. Speaker, I ask all my colleagues to join me in this important resolution.

#### TRIBUTE TO EDWARD J. MARUSKA

##### HON. ROB PORTMAN

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 3, 2001*

Mr. PORTMAN. Mr. Speaker, I rise today to recognize a good friend and distinguished constituent, Edward J. Maruska, who recently stepped down as the long-serving Executive Director of the Cincinnati Zoo and Botanical Garden. He will be honored on January 12, 2001, by the Board of Trustees of the Cincinnati Zoo and Botanical Garden for his outstanding accomplishments and steadfast work.

In 1962, Ed began his work at the Cincinnati Zoo and Botanical Garden as General Curator. In 1968, he became the Zoo's Executive Director, and, since then, he has worked tirelessly to make it one of the very best in the nation.

The Zoo is known for its rare and diverse animal collection, which includes 75 endangered species. Thanks to Ed, the Zoo now also is recognized around the world for its state-of-the-art exhibits. Exhibits like the outdoor primate center, Big Cat Canyon and the outdoor red panda area are praised worldwide for their appearance and design. In addition, the Zoo has been very successful at breeding rare and endangered species.

Ed has written more than 20 books, articles and papers that cover a number of zoological topics ranging from exotic cats to amphibians and salamanders. He is also one of the world's foremost experts on salamanders, and his research interest in the maintenance and reproduction of amphibians has made the Zoo's research collections of salamanders among the best in the nation.

Ed has dedicated much of his time as a member of many organizations, including the American Association of Zoological Parks and Aquariums; the Society for the Study of Amphibians and Reptiles; the Whooping Crane Conservation Association; the Explorer's Club; the International Society of Zooculturists; The Wilds; and the International Union of Directors of Zoological Gardens.

Ed plans to maintain an office at the Zoo where he will continue his work as a writer and on conservation efforts with a particular focus on species extinctions. All of us in the Cincinnati area are greatful to Ed for his vision and hard work, and we wish him well on his future endeavors.

#### DEFEND THE RIGHT TO LIFE

##### HON. JO ANN EMERSON

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 3, 2001*

Mrs. EMERSON. Mr. Speaker, today I introduce a constitutional amendment for the protection of the right to life. Tragically, this most basic human right has been disregarded, set aside, abused, spurned, and sometimes altogether forgotten. Even more tragically, the United States Government has been a willing partner in this affair, and the sad consequence is the sacrifice of something far more important than just principle.

One of the things that sets America apart from the rest of the world is the fact that in

this country, everyone is equal before the law. Regardless of race, religion, or background, each person has fundamental rights that are guaranteed by the law. However, we too often overlook the rights of perhaps the most vulnerable among us—the unborn. When abortion is legal and available on demand, then where are the rights of the unborn? When abortion is sanctioned and sometimes paid for by the government, then how do we measure the degree to which life has been cheapened? When an innocent life is taken before its time, then how can one say that this is justice in America?

My amendment would establish beyond a doubt the fundamental right to life. Congress has an obligation to do what it has failed to do for so long, fully protect the unborn. I urge this body to move forward with this legislation to put an end to a most terrible injustice.

#### INTRODUCTION OF THE RESEARCH CRITICAL ON WOMEN'S HEALTH AND ENVIRONMENTAL RESEARCH CENTERS ACT

##### HON. LOUISE McINTOSH SLAUGHTER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 3, 2001*

Ms. SLAUGHTER. Mr. Speaker, I am proud to introduce a very important bill that will enhance scientific research analyzing the relationship between women's health and the environment: the Women's Health Environmental Research Centers Act. This legislation seeks to address the current lack of initiatives specifically examining women's health in connection with the environment.

Scientists have recently uncovered startling linkages between environment exposures and disorders like Parkinson's Disease. These new findings have particular significance for women. Women may be at greater risk for disease associated to environmental exposures due to several factors, including body fat and size, a slower metabolism of toxic substances, hormone levels, and for many, more exposure to household cleaning reagents.

The Pew Environmental Health Commission just released the results of an 18 month study in which they found that the nation suffers from a troubling shortage of strong leadership in environmental health. The Pew report stressed that an understanding of environmental factors offers the best disease prevention and cost saving opportunities. Among the recommendations of the Pew report is the development of a nationwide tracking network for environment toxins and disease. The Commission is strongly urging the incoming Administration to strengthen our public health infrastructure. During the current fiscal year, Congress has already asked the Centers for Disease Control and Prevention (CDC) to develop a nationwide tracking network so we can begin to associate disease with certain environmental toxins, genetic susceptibility and lifestyle. I was proud to lead a group of my colleagues in writing to CDC Director Koplan to urge that this project be undertaken quickly and given priority by the agency.

Over the past decade, evidence has accumulated linking effects of the environment on women and reproductive health, cancer, injury, asthma, autoimmune diseases such as rheumatoid arthritis and multiple sclerosis, birth defects, Parkinson's Disease, mental retardation

and lead poisoning. Lead and other heavy metals found in the environment have been implicated in increased bone loss and osteoporosis in post-menopausal women.

Chronic diseases like those listed above account for 3 out of 4 deaths in the U.S. annually. One hundred million Americans, more than a third of the population, suffer from some form of chronic disease. And chronic conditions are on the rise. Rates of learning disabilities have risen 50 percent in the last decade. Endocrine and metabolic diseases such as diabetes and neurological diseases such as migraine headaches and multiple sclerosis increased 20 percent between 1986 and 1995.

The New York Breast Cancer Study found that women carrying a mutant form of a breast cancer gene are at higher risk of developing breast or ovarian cancer if they were born after 1940, as compared to women with the same mutant genes before 1940. This suggests that environmental factors are affecting the rates of incidence.

The interaction between environmental factors and one's genes also affect susceptibility to disease. This will be a major area of research now that the Human Genome Project has been completed and new disease-related genes are being found at a rapid pace.

While the scientific community has become increasingly aware of the unique susceptibilities of women to environmental and chemical exposures, our understanding of how these exposures contribute to the diseases of women, and how they interact with genetic factors, is quite negligible. It has been difficult to determine which genes are susceptible to certain environmental toxins because of the lack of large scale studies and centralized data collection. It is time we looked at these possible exposures and their effects from a variety of disciplines—oncology, microbiology, endocrinology and epidemiology.

Current scientific findings indicate that environmental factors affect women's health. For example:

More than 8 million Americans have autoimmune diseases. Most are several times more common in women than in men. More than 90% of patients with Systemic Lupus Erythematosus (SLE) are women.

Studies have shown that occupational exposure to silica is related to SLE and other diseases. These occupations include mining, pottery and glass making, farming and construction.

Exposure to nitrous oxide (laughing gas) by women dental assistants has been correlated to a severe decrease in fertility according to one study.

Over 9 million working women also have serious back pain. Women are twice as likely to endure job related injuries and illnesses than men.

Dioxin exposure is a key factor in cancers and other reproductive health factors such as endometriosis, fertility and birth defects. Dioxins, which include 219 different chemicals and polychlorinated biphenyls (PCBs), have been found to disrupt human endocrine systems.

More than 70,000 synthetic chemicals are in commercial use today, with an estimated 1000 new chemicals being introduced each year. Most Americans would be shocked to learn that only a handful of these chemicals have ever been adequately tested to determine their

effect on humans (full data exists for only about 7% of these chemicals).

The evidence is clear and accumulating daily that the byproducts of our technology are linked to illness and disease and that women are especially susceptible to these environmental health related problems. We need research programs that are specifically targeted towards women's health. The passage of the Women's Health Environmental Research Centers Act is a crucial step toward establishing the valuable and needed basic research on the interactions between women's health and the environment.

This legislation has the strong support of a range of organizations, including the Society for Women's Health Research, the National Women's Health Network, the Association of Women's Health, Obstetric, and Neonatal Nurses, and Physicians for Social Responsibility. I am proud to have as original cosponsors two distinguished colleagues: Rep. SUE KELLY of New York, a long-time activist on women's health issues, and Rep. DAVID PRICE, who represents the Research Triangle area of North Carolina, where the National Institute for Environmental Health Sciences is located.

The Women's Health Environmental Research Centers Act is a simple, common-sense step Congress can take toward filling the current gaps in women's health research. I urge my colleagues to cosponsor this legislation and support its speedy passage.

#### YOUNGER AMERICANS ACT

#### HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 3, 2001*

Mrs. ROUKEMA. Mr. Speaker, on December 16, 2000, in accepting his appointment as Secretary of State, Colin Powell urged America to invest in its youth. He said, "We have nothing more valuable as a national asset in anyone's country than the young people." Today, I rise to introduce the Younger Americans Act, a comprehensive, coordinated, community-based approach to youth development. This legislation, which is based on the principles promoted by General Powell's America's Promise group, is a major investment in the youth of this country.

Mr. Speaker, as General Powell has said, now is the time to invest in America's youth. This effort is long overdue. Too many of our programs for youth focus on problems after the fact. The Younger Americans Act is intended to help our young people stay on the road to success and survive the challenges along the way. This legislation is designed to provide additional resources for programs that prepare youth for adulthood. This is "preventive medicine" that will keep good youth from becoming "problem youths."

President-elect George W. Bush has urged this Nation's leaders and policymakers to "leave no child behind." The Younger Americans Act is a bold, new investment in America's young people, providing the critical resources they need to develop skills, contribute to their communities, and build a better future for themselves and the Nation.

This legislation establishes, for the first time in our Nation's history, a comprehensive, coordinated national youth policy. The programs

developed under the legislation will follow the five core principles of America's Promise, the organization founded by General Colin Powell to strengthen the "character and competence" of America's youth.

Ongoing relationships with caring adults—parents, mentors, tutors, or coaches.

Safe places with structured activities during non-school hours.

Access to services that promote healthy lifestyles, including those designed to improve physical and mental health.

Opportunities to acquire marketable skills through effective education.

Opportunities to give back through community service and civic participation.

Fulfilling these five promises will help prepare young people to be the parents, workers, voters, and leaders of the future. Under the Younger Americans Act, our national youth policy will not regard young people as problems or only seek to prevent risky behaviors such as delinquency, truancy, and drug abuse—as do most existing Federal programs for youth. Rather, it will support positive youth development efforts, creating positive goals and outcomes for all our country's youth. It will also ensure that young people are involved in the planning, implementation, and evaluation of efforts directed toward youth.

One key component of the bill is that mental health screening and services are made available to young people. Many youth who may be headed toward school violence or other tragedies can be helped if we identify their early symptoms. Just today, David Satcher, Assistant Secretary for Health and Surgeon General, released a National Action Agenda for Children's Mental Health, in which it was found that the Nation is facing a public crisis in mental health for children and adolescents. According to the report, while 1 in 10 children and adolescents suffer from mental illness severe enough to cause some level of impairment, fewer than 1 in 5 of these children received needed treatment. Dr. Satcher urged that "we must educate all persons who are involved in the care of children on how to identify early indicators for potential mental health problems." In fact, a tragedy of contemporary youth is the significant rise we have seen in suicide rates.

According to Dr. Satcher, "the burden of suffering by children with mental health needs and their families has created a health crisis in this country. Growing numbers of children are suffering needlessly because their emotional, behavioral, and developmental needs are not being met by the very institutions and systems that were created to take care of them." This bill provides an important step in ensuring that children with mental health needs are identified early and provided with the services they so desperately need to help them succeed in school and become healthy and contributing members of society.

This bill provides resources for after-school programs, to ensure that youth have access to positive activities that promote their development. I was a member of the Bipartisan Working Group on Youth Violence in the 106th Congress. The findings of this group, and numerous studies, have indicated that charitable and community initiatives should promote access to after-school programs during the peak hours for youth crime of 3:00 to 6:00 p.m. Too often, children return after school to an empty home or to the streets. An estimated 5 to 7