

But the Marriage Penalty and Family Tax Relief Act does more than just allow American families to keep a larger percentage of their earned money. It would also help keep families together. With nearly 50 percent of marriages ending in divorce today, we certainly should not penalize couples who stay together. Rather, we should do everything we can to alleviate the economic constraints which hinder their ability to build a family and a lasting relationship.

Mr. Speaker, let us give American families a fighting chance. I urge my colleagues to support the Marriage Penalty and Family Tax Relief Act when it comes to the floor tomorrow. I thank again the leadership for bringing this issue before us and making sure we have the full support of the leadership ranks and Members from both sides of the aisle who want to do right for the working families of our Nation.

CALLING FOR CONGRESSIONAL ACTION ON HUMAN RIGHTS VIOLATIONS IN SUDAN

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from the District of Columbia (Ms. NORTON) is recognized for 5 minutes.

Ms. NORTON. Mr. Speaker, I have just come from a subcommittee hearing of a subcommittee of the Committee on International Relations, on which I do not serve, but the Chair and the ranking member were kind enough to afford me the courtesy of sitting at a hearing today on Sudan.

I come to the floor today as part of the effort of an increasing number of Members to draw to the attention not only of the House, but of the country the need to step forward on slavery, genocidal war, bombing of humanitarian workers, and forced conversions of Christians and animists to Islam, the worst litany of human rights violations in the world today.

The world is full of human rights violations. We have spoken up on many of these violations, and done much on many of them. We have not been able to get hold of this atrocious situation, although this House and the Senate have almost unanimously condemned these violations in Sudan.

The gentleman from New Jersey (Mr. PAYNE), the ranking member of the subcommittee, and I had a 1-hour special order last year. No Members joined us then, but just this week the multilateral, the gentleman from Texas (Mr. ARMEY), and a bipartisan group of Members held a press conference on Sudan indicating that this House, Members from both aisles, indeed, are not going to sit still for the outrage in Sudan without moving forward.

We have a new Caucus on Sudan chaired by the gentleman from New Jersey (Mr. PAYNE) and the gentleman from Virginia (Mr. WOLF), perfectly bipartisan in nature. Soon another resolution from the House condemning the violations in Sudan will come forward.

Thus far the most dramatic response has been that schoolchildren have bought other children and women out of slavery in Sudan. As important as that is for drawing attention to the atrocities in Sudan, it is hardly a grown-up response to what is happening in southern Sudan.

At the hearing today and among all of those concerned, we hear a plethora of responses. It is important to settle in on some immediate as well as long-term responses.

Everyone knows that related to the long-term responses to stop the war in Sudan, what leads to the slavery, what leads to the genocidal bombings, is the search for oil by Khartoum, bombing its own people in the south to depopulate it so it could get to that oil without sharing it with the entire country.

But in the meantime, there are a number of things we can do. Surely we need to bypass the Khartoum Government and use religious organizations and nongovernmental organizations in order to get food aid and medical and other assistance to the people of southern Sudan.

Surely we now in this country ought to be leading the United Nations toward a condemnation of the war of the north against the south. There are some who want a no-fly zone, although I do understand that the problem there is that it could engage us in hostilities with Khartoum.

We may not be there yet, and perhaps we should not get there, but we cannot sit still for what is going on in Sudan.

Recently I signed on to a letter circulated by the gentleman from Virginia (Mr. WOLF) for a special envoy so we could begin to restart diplomatic relations. President Clinton had a high-level special envoy. President Bush says he is not partial to special envoys. Yet if this is a way to try to break into this outrageous situation, then so be it.

What we must do this session is move beyond what we did last session: a special order by the gentleman from New Jersey (Mr. PAYNE) and I on the floor, a resolution by the House and Senate condemning the bombings. This is a very complicated situation, and we cannot stop the war of the north against the south in Sudan. We cannot eliminate slavery through some emancipation proclamation from the United States. We cannot go and buy children and women out of slavery. We cannot stop the worst conversions.

But we are the strongest power in the world. We have got to find a way to use that power to stop the war in Sudan, or at least to get a cease-fire so we can begin to pull the sides apart and help restart that country toward a democracy.

COMMUNITY HEALTH CENTERS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Illinois (Mr. DAVIS) is recognized for 5 minutes.

Mr. DAVIS of Illinois. Mr. Speaker, I rise today to discuss an important component of our health care delivery system. Community health centers for 35 years have undergirded the primary health care movement in this country. They have provided access to quality, affordable primary and preventative health care, regardless of a patient's ability to pay. They have been a safety net for millions who otherwise would not have been able to afford health insurance.

Community health centers are the family doctor, the health care home for over 11 million low-income patients nationwide, including over 7 million minorities.

We talk about health care in macro terms, but when we really think about it in micro terms, day to day, it really is the vast network of more than 3,000 community-based health care center sites operating in urban and rural communities that make sure our citizens are healthy. They deliver top-rate health care with highly trained, culturally competent health professionals.

Across the Nation, health centers are staffed by more than 6,000 physicians, thousands of nurses, dentists, and other health professionals and volunteers. Health centers provide health education, community outreach, transportation, and other support programs in schools, public housing, and homeless shelters.

Community health centers have done an outstanding job of controlling costs. For the past 35 years, they have provided quality, cost-effective primary and preventive care to the hardest-to-reach populations, where they are most needed, for less than 76 cents per day for each person health centers serve. That is how they have controlled costs.

In my congressional district, there are 24 health center delivery sites. Each of them are jewels. They are cost-effective, responsive to community needs, and the patients just love them.

Unfortunately, they, along with health centers throughout the country, are facing severe challenges which jeopardize their ability to continue providing services for those most in need. For example, approximately 46 percent of Illinois health center patients are uninsured. That number is rising, while the Federal grants to address the health needs of this population remain stagnant.

The bulk of health center patients' uninsured populations are working families who, for a variety of reasons, cannot afford health care for their families. The cost to health centers of providing this care cannot be recouped by them and falls into the category of uncompensated or free care, which is quickly becoming the number one factor jeopardizing Illinois health centers.

Also, nationally there are more than 43 million who are without health insurance. That number is projected to increase to more than 50 million by 2007.

The rising number of uninsured with problems associated with welfare reform and the cutbacks in charity care mean health center budgets will be challenged to meet increased demands. Currently health centers are serving 4.4 million uninsured Americans.

While I am pleased that President Bush recognizes the importance of community health centers and has set a priority of increasing the number of health center delivery sites by 1,200 in his budget, the President's budget also provides an increase of \$124 million for the health centers, and that is a good start.

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Mr. Speaker, it falls short of providing the resources to match demand.

I, along with members of the Congressional Black and Hispanic Caucuses are urging a \$250 million increase for the health center program. With an additional \$250 million, health centers will be able to expand in facilities in rural and urban communities.

Additionally, they will have the needed resources to hire staff and see an additional 700,000 uninsured patients.

Mr. Speaker, our Nation is divided when it comes to health. Divided along the lines of those with and those without access to health care. We obviously suffer from this great disparity. I believe that if we are to become and to be the great Nation that we have the potential of being, then each and every one of our citizens must have access to quality, comprehensive affordable health care without regard to their ability to pay.

Since we do not have universal health insurance or universal coverage, the next best thing would be to have a community health center in every medically underserved community in this Nation.

H.R. 184, THE COLLEGE STUDENT CREDIT CARD PROTECTION ACT

The SPEAKER pro tempore (Mr. CRENSHAW). Under a previous order of the House, the gentleman from Tennessee (Mr. DUNCAN) is recognized for 5 minutes.

Mr. DUNCAN. Mr. Speaker, a couple of years ago, personal bankruptcies reached an all-time record of 1.4 million. Surprising to me, my own State of Tennessee led the way.

Today personal bankruptcies are still running at a rate of over 1 million a year, and all of this has been occurring at a time when the economy has been very strong, at least until the last few months.

People are drowning in a sea of debt, a sea of red ink, and most of this has come from credit card debt, people being seduced by the lure of easy credit. Easy credit and large debts have ruined millions of lives. Just think how many families are touched when you have 1.4 million personal bankruptcies. Most of these have been mature adults.

What many of us are most concerned about, though, is what is happening to young people, that is why the gentleman from New York (Ms. SLAUGHTER) and I have introduced H.R. 184, the College Student Credit Card Protection Act, along with approximately 40 cosponsors.

The "USA Today" on February 13th, last month, had an article that said, the headline is "Debt smothers young Americans."

Arianna Huffington, the columnist, wrote a column in "The Washington Times" recently, and she wrote this, how far credit card companies have gone was illustrated recently when a mother in Rochester, New York filled out an unsolicited application her 3-year-old daughter had received. She listed the child's occupation as preschooler. Under income, she wrote nothing.

The toddler was promptly sent a Platinum Visa card with a \$5,000 limit, which Arianna Huffington said, she, no doubt, quickly maxed out on Barbies and Pokemon toys.

In the same column, Arianna Huffington said this, one study found that one in four college students carries credit card debt in excess of \$3,000, and this debt is a gift that keeps on giving long after graduation. Sixty-two percent of Americans aged 22 to 33, the most of any age group, are saddled with credit-card debt, more than \$2,000 worth on average.

They also suffer the greatest anxiety over such debt, with nearly half saying it concerns them a lot.

In a "USA Today" article, it said this, as a freshman at the University of Houston in 1995, Jennifer Massey signed up for a credit card and got a free T-shirt. A year later, she had piled up about \$20,000 in debt on 14 credit cards.

Paige Hall, 34, returned from her honeymoon in 1997 to find herself laid off from her job at a mortgage company in Atlanta. She was out of work for 4 months. She and her husband, Kevin, soon were trying to figure out how to pay \$18,200 in bills from their wedding, honeymoon and furnishings for their new home.

By the time Mistie Medendorp was 29, she had \$10,000 in credit card debt and \$12,000 in student loans.

Robert Samuelson, the economic columnist for "The Washington Post" and "Newsweek" wrote a column a couple years ago talking about how many colleges lured students in very excessive student loan debts, telling them not to worry about the big increase in fees that these colleges had imposed many times increasing their fees at many times the rate of inflation, just saying do not worry, we will give you a student loan. So many students have been getting out of college with \$25,000 and \$50,000 and \$57,000 worth of student loan debts and massive credit card debts in addition.

It is just not right to start young people out or encourage young people

to go so far into debt just as they are starting out.

The "USA Today" story said this, it said young people are taking advantage of all of these credit card offers they are getting. A study from Nellie Mae shows that the average credit card debt among undergraduate students increased by nearly \$1,000 in just the past 2 years.

The percentage of undergraduate college students with a credit card jumped from 67 percent in 1998 to 78 percent last year, according to this, to the Nellie Mae study, and many of them are filling their wallets with credit cards.

Last year, 32 percent said they had four or more cards.

There was one cartoon I saw in the paper and it showed a young college student, a female college student in one panel showing a list of 18 credit card hours she was taking, and the next panel she is flipping out a thing that says, and she has 18 credit cards to go with it.

"The Washington Post" ran a story and said W. Dyer Vest, a senior at Virginia Tech owns two T-shirts that he said cost him \$2500. The shirts were "free," actually as long as Vest signed up for two Visa cards at the table displaying in the campus center.

Credit card in hand, he proceeded to update his wardrobe, outfit his girlfriend, eat well at restaurants and give generously well at Christmas.

A year later, he owed \$2500 to credit card companies and could not afford the minimum payments. He later dropped out of school for a semester.

John Simpson, an administrator at the University of Indiana said this, he said "credit cards are a terrible thing. We lose more students to credit card debt than to academic failure." Can you imagine that? An administrator at the University of Indiana saying that we lose more students to credit card debt than to academic failure?

Robert Manning, a professor of economics at Georgetown University and author of the soon-to-be published book Credit Card Nation argues that giving children credit cards without limits is like handing them the keys to the family car with no restrictions.

THE BUDGET RESOLUTION AND CHILDREN

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Ms. WOOLSEY) is recognized for 5 minutes.

Ms. WOOLSEY. Mr. Speaker, when I look at the Republican budget that was passed today, it is clear to me who is taking care of the billionaires in this Nation. But I want to know who is taking care of our children.

The Republican budget resolution passed today puts children and their needs behind a \$2 trillion tax cut that gives 44 percent of the benefit to the wealthiest 1 percent of Americans. In fact, a third of our children are part of families that would receive zero benefit from the proposed tax cut.