

which leads kids to believe that no one cares about them, especially in the system of social rehabilitation services.

YouthBuild honors community. YouthBuild has just made unparalleled contributions to its community, and the residents are proud of its participants. And it's one of the many programs. There are 250-something YouthBuilds nationwide, and there is a proposal for more money. We are in the process of doing a HUD grant to get more money for those programs.

I know, from my experiences, it is unlike any program I have been in, in terms of juvenile offenders, and that is why I speak about this as I do. I know that the system that deals with juvenile offenders is basically a "first-come, first-serve" basis, that you need to be referred to by programs like Spectrum or the Department of Corrections.

Now, for kids that would like to intervene on negative pathways, we need to have programs available for kids to want to enroll for themselves, alternative programs in jail. Instead of, like, CSE is a program and Pathways is a program in jail for sexual offenders and drug addicts. There should be a way to intervene and have other programs available for kids that just need positive reinforcement. These programs can't just possibly apply to everybody's need areas.

But more importantly, people need to listen. Problems exist everywhere, and we see them and we try to solve them. Our current juvenile system doesn't respect individual cases. It is merely paperwork and statistics, seemingly. These conditions need to improve. I know it cannot be done in a six-minute segment, a six-year or a 600-year projection. The important thing here today is the acknowledgement of these problems and spreading of awareness to parents who are trying to raise these troubled teens.

REGARDING CREDIT CARDS

(By Kelly Green)

KELLY GREEN. I would like to begin by asking if the people who plan on attending college would raise their hand.

Thank you.

How many of you have a credit card at this time?

Thanks.

Two-thirds of you that raised your hand for going to college will have a credit card while you are there, according to Keeping an Eye on Junior's College Habits by Terry Savage. That is completely normal. The unimaginable part is, the average undergraduate will leave college about \$12,000 in credit card debt. This is due to the fact that the average unpaid balance left on a credit card is \$2,200. You most likely won't just own only one credit card either. The average number is three cards.

As a high school junior with college in my near future, these statistics scare me. Not only am I paying more than double what my parents did, but I also now have to worry about a credit card company luring me into a trap that could take away my future. According to chapter one of Paying for Your Child's College Education by Margaret Smith, a year at Harvard in the 1970s was barely \$5,000. And between 1995 to '96, the freshmen had to come up with \$27,575. And today, on average, a year in a public college costs about \$6,824, and in a private college costs about \$17,630.

As you can see, college costs have risen drastically over the years, due to more and more students attending. The median income of families in America who have college-age children has nearly tripled. Today only 30 percent of the public college costs is paid by a family's income. The rest is coming from loans and grants. These loans have to be paid off somehow, and what better way

than a credit card or two, or that is what the credit card companies lead to you think.

According to a Sallie Mae Financial Advice Internet site, a \$2,000 tuition bill on a credit card with 18.5 percent APR, with only a minimum payment of \$20 each month, will take eleven years to pay off, plus you will pay over \$1,900 in interest on top of the initial \$2,000. In the end, you will be paying around \$3,900 total. I don't know about you, but I can't come up with that much money all the time. Credit card companies know that. They aren't stupid. But they also know, one way or another, they will have the money in the end, even at the cost of your future.

Could you imagine being 19 years old, a sophomore in college, and filing bankruptcy because you owe a company \$23,000? This is a true statement according to the College Student Credit Card Protection Act. This sophomore isn't alone either. In 1999, 100,000 Americans under the age of 25 declared bankruptcy. As you can see, I am not the first person to bring this issue up. The legislature, too, has discussed this issue.

In this day and age, more and more young people like myself are being forced into bad credit ratings, without even starting a full-time job. We will be forced to live with this slander on our name for years after. It will affect our ability to buy a house, car, and, depending on our field of interest, starting a business will be almost impossible.

Credit ratings follow you for the rest of your life. Young people like me and many others shouldn't have to file bankruptcy so young, or be haunted by bad credit ratings. We have our whole lives ahead of us.

Things can change, and should. I strongly suggest that we take the time to make change happen. We can't eliminate all debt and credit problems, but we can lower them. High schools today don't offer much for money management classes. Freshman in college are going in blind to what these companies are doing. The school should be required, at some point in the senior year of high school, to educate us about what is happening and how to manage money so we can protect ourselves from such debt.

Another problem that is influencing the debt is guidance counselors. They are pressuring college on to students who don't want to attend. So when they get to college, they end up dropping out, and are stuck with the costs. And that, in itself, is causing higher tuition and more debt. I'm not saying that guidance counselors should stop promoting college, but should not make students feel forced to attend. This way, in the end, it will be worthwhile for them.

The credit card company should keep the amount an individual can put on a card low, instead of letting us dig ourselves a hole we can't get out of. John Simpson, of the University of Indiana, stated, "Credit cards are a terrible thing." I strongly agree. College students shouldn't be forced to ruin their lives by the bright, ludicrous ideas credit card companies are putting into their head.

Lastly, I would like to thank you, Mr. Sanders, for allowing teens like me an opportunity to have a voice on issues that affect us now or will in the near future.

TRIBUTE TO CANDICE NEAL OF EVA, ALABAMA

HON. ROBERT E. (BUD) CRAMER, JR. OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 2002

Mr. CRAMER. Mr. Speaker, I rise today to recognize Miss Candice Neal, winner of the

American Legion National High School Oratorical Contest. Miss Neal is the first Alabamian to win this contest since it began 65 years ago.

In her speech, Miss Neal demonstrated incredible patriotism and a strong understanding of the United States Constitution. With the winning prize of a four-year scholarship, she will enroll in the University of Alabama this fall.

Mr. Speaker, it is with honor that I submit Candice Neal's speech into the CONGRESSIONAL RECORD.

THE CONSTITUTION: A FANTASTIC JOURNEY

Attention time travelers this is your final boarding call for flight U.S. 1-7-8-7. Congratulations you have selected one of our more popular destinations, The Beginning of American Government. I will be your guide for today's journey back in time. Today, you will experience some of the more dramatic events in our nation's history. Flight 1-7-8-7 is a nonstop flight, back in time, to the creation of the U.S. Constitution. The flight crew has requested that you remain seated with your personal liberties securely fastened. When the captain is certain that you are not in danger she will illuminate the "ratification light" indicating that you may move about the cabin freely. As we prepare for take-off I will remind you that this is a non-smoking flight, and in keeping with today's destination, federal law prohibits the violation of anyone's inalienable rights.

Please look in the seat back pockets in front of you, to review today's agenda. We begin our journey with a basic knowledge and understanding of the Constitution and how it was created. In the second phase of this adventure, you will learn how to responsibly engage in our constitutional rights. And, finally you will discover what it means to become a part of history yourself, by participating in this government of the people, by the people, and for the people.

We've been cleared for takeoff, so please direct your attention to the windows on the left side of the cabin. You will note instances in recent history, in which rulers and dictators have taken away people's personal freedoms. There's Kosovo, Bosnia and Tiananmen Square.

Make sure your seat belts are securely fastened. We are about to enter a turbulent time in American History—the defense of democracy—There's Desert Storm, now Pearl Harbor and our final stop, the Revolutionary War. This is where our journey begins . . .

What you might not realize is that the Constitution is actually our third form of government. It was here during the Revolutionary War when our fight for freedom began. The American Colonies were first forced to live under the reign of England. From 1775 until 1783 the American Colonies fought for their independence. Fast forward to 1781. You'll notice that even before the fighting was over, our second form of government, the Articles of the Confederation, was adopted. It is obvious to us now, as time travelers, that these young colonies would require much more structure than the Articles of Confederation had to offer. Here we see the lack of a central government to levy taxes and enforce laws. We see states minting their own currency and imposing tariffs on out-of-state goods. We see economic depression and political wandering.

We now move forward to 1787, please do not disturb the 55 men who are meeting in this old Philadelphia state house. They are statesmen, patriots, each with their own ideas about how this new government should be organized. Some of them are states' rights advocates. Many of them are federalists. But you will notice that one man stands out in

the crowd. His name is James Madison. And he is presenting the Virginia Plan to his fellow delegates. They will soon refer to the plan as a "political masterstroke," and in the next 5 months, it will serve as the foundation for our Constitution. By 1789, all the states had ratified and approved this new form of government. This unusual document was the first written, national constitutional since ancient times. It was also the first to set up what was called the federal system. Under this system, sovereign power comes from the people, for the good of the people.

The Founders attempted to create a form of government that would be stable, but would also allow for change. You see, in a sense, the Founding Fathers were time travelers too; they were looking to the future, planning ahead, and forming a basic framework to endure for all time. It is a document written for "we the people" and that means that "we the people" have a job to do!

Fast forward to April 1999. An issue of the USA Today Newsview, states that one of the first things that come to mind when Americans are asked what they think about the United States and its government is "freedom." Yet according to current public opinion research fewer than 15% of Americans can name the freedom of the press as one of the rights protected under the First Amendment. And little more than half of Americans know that there are three forms of government. You see, time travelers, with freedom also comes responsibility—the responsibility to understand and defend the Constitution.

James Madison once said, "The people who are the authors of this blessing must also be guardians." Today more than ever before we witness people and organizations testing the bounds of their Constitutional rights. From tabloids that slander high profile figures, to hate groups who use their misunderstanding of free to infringe upon other's inalienable rights, we are constantly called upon to defend and uphold our constitution. Clearly, these types of situations challenge our support and understanding of the constitution, but in the end, they serve only to reinforce our Founding Fathers' cry for responsible citizenry. As such, we must be able to use our privileges responsibly. In the words of Benjamin Franklin, "we have a Republic, only if we can keep it!"

And now, as we make our way back to the 21st century, I will remind you that this flight is interactive—meaning it is not enough to simply understand our constitution and to use our rights responsibly. Clearly, this travel back in time has taught us that our duties as citizens also carry the obligation to participate in our government.

Long after our Founding Fathers penned the last words of the Constitution, the amendment process ensured their continued involvement. You will see what I mean, by looking out the windows on the right side of the aircraft: here we see that The Bill of Rights was added to the Constitution in 1791. In 1865 the 13th amendment abolished slavery and in 1868 the 14th amendment outlined the rights of all citizens. Meeting the changing needs of a growing country, however, had been known to cause slight turbulence in our return flight. Therefore, in the event that we experience any threat to ourselves and our posterity any one of the 26 amendments, will drop from the overhead compartments to ensure our domestic tranquility.

The amendment process is not the only way we as citizens can participate in our government. What we have witnessed today should force us out of complacency and self-centeredness and put us in touch with a bigger reality. Robert Kennedy made it popular, but George Bernard Shaw said it long ago: "Some people see things as they are and ask

'Why?' I prefer to see things as they might be, and ask 'Why not?' That is what the framers of our constitution had in mind so long ago. Our participation in that process in the 21st Century is essential to ensure that the Constitution continues to withstand the many and varied assaults from those who criticize it, misinterpret it, or challenge it.

We can begin participating in small ways such as reading a daily newspaper or weekly newsmagazine. What we will begin to notice is that it will become a habit, and we will start participating in bigger things as writing letters to public officials, investigating the qualifications of political candidates, exercising our right to vote, and attending meetings where important local, regional, and national issues are being discussed and deliberated. So you see, even in little ways, we must take a more active role in the government—that, time travelers, is the real journey!

Our Founding Fathers, in the words of Justice Hugo Black, "... dreamed of a country where the mind and spirit of man would be free; where there would be no limits to inquiry; where men would be free to explore the unknown and to challenge the most deeply rooted beliefs and principles . . ."

Today, on flight U.S. 1-7-8-7, we have traveled back in time to the formation of The Constitution of the United States. Our itinerary included a basic knowledge and understanding of the constitution; an appeal to engage in our constitutional rights responsibly; and finally, a call to participate in our government.

Here in the 21st Century, the flight crew tells me that we have been cleared for landing. We have people on hand waiting to assist you in your efforts to continue the good work of our Founding Fathers. Remember what you have experienced today is much more than a fantastic journey in to the past, it is a reminder of your responsibility for the future.

to the New Jersey Coastal Heritage Trail, Janet retires with the gratitude of the community for her commitment to the implementation of one of our state's most treasured resources, our Coastal Heritage Trail.

TRIBUTE TO MARY KONRAD

HON. MICHAEL BILIRAKIS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 2002

Mr. BILIRAKIS. Mr. Speaker, I rise today to pay tribute to Mrs. Mary Konrad for her philanthropic deeds to this country and to her community.

Mary was one of the first women in her era to leave home to attend college. While enrolled at University of Illinois, she worked for a local doctor to pay her way through school. When World War II started, Mary decided she would help the war effort by working in a defense plant making bombs. Her work entailed lifting shells several hours a day. She finished college and graduated with a degree in sociology.

Following graduation, Mary moved out west and settled in California, becoming a social worker for the Red Cross. Her successful job ethics and determination earned her the "Red Cross Social Worker of the Year" award. After moving back to Chicago, she continued devoting her time to the Red Cross on weekends.

After raising two fine children, she and her husband moved to my district in Clearwater, Florida where she became active in a number of philanthropic ventures. She helped fund and start the program "Children in the 'D'Zone" for diabetic children at Morton Plant Hospital. She knew first-hand the trials and tribulations of raising a diabetic child and wanted to help others. In addition to this venture, she has supported many other programs at Morton Plant Hospital.

At Christmas, Mary helps fund the City of Clearwater's "Christmas Cheer Program" by providing all of the bicycles, helmets and locks for the needy children in the inner-city core. Supporting the arts and introducing children to the joys of the theater is another way she shows her love for those most vulnerable. Each year, Mary provides several scholarships to gifted students. Her support gives needy students an opportunity to attend performances during the year and summer programs at the Performing Arts Center at Ruth Eckerd Hall. Finally, Mary's newest love is the Clearwater AHEPA Home for which she and her husband are dedicating a Hellenic Cultural Library.

It is therefore fitting and proper that we honor her today for her long and distinguished record in community service and for her tireless efforts to improve the lives of so many children.

HONORING EMERGENCY MEDICAL PROFESSIONALS

HON. DAVID WU

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 14, 2002

Mr. WU. Mr. Speaker, Dr. Martin Luther King, Jr. reminded us that "everyone can be great because anyone can serve."

After 34 years of service with the National Park Service, half of which has been devoted