

HOW THE QUESTIONS IN THE ZOGBY POLL WERE DEVELOPED

Five types of questions were included in the Zogby survey. All 29 questions in the survey were developed to introduce a minimum level of bias.

Fourteen questions asked parents their level of approval for comprehensive sex education. The questions asked verbatim components of the Guidelines for Comprehensive Sexuality Education. These guidelines, developed in 1990 by the Sexuality Information and Education Council of the United States (in conjunction with the Centers for Disease Control and Prevention [CDC], the National School Boards Association, Planned Parenthood and others) represent the foundation of comprehensive or abstinence-first sex education. In short, these guidelines detail what comprehensive sex education wants children and adolescents to learn. When organizations such as Planned Parenthood, SIECUS, the Alan Guttmacher Institute, and Advocates for Youth lobby Congress, state legislatures and school boards on behalf of comprehensive sex education, it is these guidelines that they have in mind. (See questions 7 through 20.)

Six questions asked parents their level of approval for character-based, abstinence-until-marriage sex education. These questions asked verbatim portions from the National Guidelines for Sexuality and Character Education. These guidelines, developed in 1996 by the Medical Institute for Sexual Health, are considered by many abstinence groups to represent the foundation for abstinence education. (See questions 1 through 6.)

Four questions asked parents their level of approval for comprehensive sex education curricula promoted for years by the Centers for Disease Control and Prevention (CDC). The questions paraphrased teaching material from these curricula. (See questions 25 through 28.)

Four questions reflect different aspects of comprehensive sex education not specifically covered by other questions. (See questions 21, 23, 24 and 29.)

One question asked parents their level of approval for comprehensive sex education using the type of vague, innocuous wording typically used in the past by groups attempting to show parental approval for comprehensive sex education. This question was included for benchmark purposes. (See question 22.)

MAJOR FINDING

Parents overwhelmingly reject comprehensive sex education when they are asked questions that deal specifically with the topics included in comprehensive sex education.

	Percent of parents who approve or strongly approve	Percent of parents who disapprove or strongly disapprove
Comprehensive or abstinence-first sex education guidelines	25.0	61.1
Character-based, abstinence-sex education guidelines	73.5	16.3
CDC-promoted comprehensive sex education curricula	13.9	75.3
Misc. aspects of comprehensive sex education	22.4	68.1

By a 4.6 to 1 margin, parents approve or strongly approve of abstinence sex education. By a 2.4 to 1 margin, parents disapprove or strongly disapprove of comprehensive sex education. By a 5.3 to 1 margin, parents disapprove or strongly disapprove of the information contained in comprehensive sex education curricula that have been promoted by the CDC.

All demographic groupings strongly disapprove of comprehensive sex education, although the strongest opposition was found

among non-white minority parents (Hispanics and Asians) and among parents who identified themselves as born-again Christians.

All demographic groups disapprove of comprehensive sex education curricula that have been promoted by the CDC.

FINDINGS ON SPECIFIC QUESTIONS

By a 4.4 to 1 margin, parents disapprove or strongly disapprove of teaching young people that homosexual love relationships can be as satisfying as are heterosexual relationships. (See question 14.)

It appears that parents have a more mixed opinion on the matter of having children taught factual or biological information (see questions 13, 18 and 19, for example). However, opposition from parents seems to increase substantially if a connection is perceived between their children and sexual activity.

When it comes to allowing teens to obtain contraception without parental approval, parents much more strongly disapprove when their own children are involved. About 46 percent of parents either strongly disapprove or disapprove of the idea that teens could obtain contraception without the permission of a parent. (See question 27.) However, when this question was personalized, about 70 percent of parents either strongly disapprove or disapprove of their child being able to obtain contraception without their knowledge or approval. (See question 29.)

CONGRATULATING SENATOR MIKE BISHOP

HON. MIKE ROGERS

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 13, 2003

Mr. ROGERS of Michigan. Mr. Speaker, I rise today to congratulate Michigan State Senator Mike Bishop on earning the 2003 Credit Union National Association's National Desjardins Youth Financial Education Award. His dedication and desire to work for the improvement of our state is a model for all state legislators.

Senator Bishop is a 1989 graduate of the University of Michigan and a 1993 graduate of the Detroit College of Law. He is a practicing attorney for Booth & Patterson, P.C., a licensed real estate broker and president/owner of Freedom Realty, Inc., and Pro Management, Inc.

Senator Bishop served two terms in the Michigan House of Representatives, and now serves as Assistant Majority Leader while representing Michigan's 12th district in the Michigan State Senate.

The National Desjardins Youth Financial Education Award was bestowed upon Senator Bishop for his sponsorship of HB 5327, a bill designed to promote financial education in grades K–12. With hard work and determination, then-Representative Bishop promoted this bill in such a way that it was passed by both the House and the Senate, with only one dissenting vote in the House and none in the Senate. Senator Bishop's legislation, now law, will help ensure that children will be educated in financial responsibility, and as a result will be better prepared for life.

Mr. Speaker, Senator Bishop's record of service and the fruits of his labor speak for themselves. He has served the state of Michigan well, and has done much to provide for its

future. This award is a well-deserved token of the respect that is due him for his efforts. Therefore, I ask my colleagues to join with me in thanking him for his commitment to excellence and his desire to benefit others through public service. I would also like to ask my colleagues to join me in wishing him good fortune in his new role as a State Senator.

INTRODUCTION OF FULL FUNDING FOR IDEA NOW ACT OF 2003

HON. JOHN B. LARSON

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 13, 2003

Mr. LARSON of Connecticut. Mr. Speaker, I rise today to introduce a bill that will put an end to the embarrassing legacy that the federal government has created for itself in failing to fully fund our children's education and saddling the states with tens of billions in unfunded mandates. I refer of course to the failure of the federal government to provide for mandatory full funding for the special education program—or IDEA.

Currently, the federal government does not meet the financial obligations for special education it committed to in 1975 when the "Education for all Handicapped Children Act" (renamed Individuals with Disabilities Education Act in 1990) was first passed by Congress. This shortfall places an onerous financial burden on local communities who must find alternate resources, such as higher property taxes, to fund special education.

The Individuals with Disabilities Education Act (IDEA) is a civil rights statute that provides funding to states and helps states fulfill their constitutional obligation to provide a public education for all children with disabilities. IDEA serves more than six and a half million children today. Underlying IDEA is the basic principle that states and school districts must make available a free and appropriate public education (FAPE) to children with disabilities between the ages of 3 and 21, and must be educated with children who are not disabled "to the maximum extent appropriate."

Since 1975, Congress has authorized a federal commitment to special education funding at a level of 40 percent of the average per pupil expenditure (APPE) on special education services. However, Congress has only appropriated funds to meet between 5 and 16 percent of the APPE, with FY2002 appropriations setting a record at 16.5 percent, or about \$7.5 billion. But that is still only little more than a third of the so far embarrassingly unfulfilled, Federal commitment to our children. This has resulted in great burdens being placed on our school districts. For example, in the 2001–02 school year, the last completed school year, the town of Berlin, Connecticut spent \$4,721,372 on special education, with all but \$361,543 locally funded. This is outrageously short of the oft-stated goal of 40 percent federal financing. One can only begin to imagine the burden IDEA requirements, in the absence of federal funding, impose on our local school districts. We are literally forcing our schools to rob from Peter's education to pay for Paul's when we should fully fund both.

And now with passage of the Omnibus Appropriations Bill for Fiscal Year 2003, funding will go up about \$1.4 billion. There will be a

lot of congratulatory backslapping because of this great increase. And it truly is a commendable step for Congress, but sadly one which fulfills less than half of the promise. Even with this increase, the federal share rises to only 18.2 percent of the 40 percent. I am sure the people of Berlin will appreciate the few thousand extra dollars they will get as a result of this increase. But the reality is that they need is the hundreds of thousands of extra dollars that is owed to them.

As a former teacher, member of a school board, State Senator, and now Congressman, I have constantly heard a clear message from local educators and administrators that more resources must be committed to provide fair and adequate educational opportunities to children with special needs, and that the federal government must meet its commitment under IDEA. In the past, "fully funding" IDEA has generally been a theme for a handful of others who purport to fully fund IDEA but would take ten long years to do so. My bill recognizes that 25 years is enough to wait and mandates this federal funding now.

Let us be clear, this is a constitutional right. Local school districts do not have the discretion to not fulfill their obligations to children with special needs. Where does the approximately \$10 billion in unfulfilled Federal pledges to the States come from? It has to be made up somewhere and will most likely come from other important, but not constitutionally mandated, priorities. This is the real cost of our inaction. It is either a tradeoff in spending or a property tax increase. Ultimately, the Federal Government must choose: either to support its commitments or stop making them. We cannot afford to continue down this path of broken promises any longer. It does not have to be this way, of course. And I believe our local educational districts, the states and the American people deserve better from us.

THE LIFE INSURANCE TAX SIMPLIFICATION ACT OF 2003

HON. AMO HOUGHTON

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 13, 2003

Mr. HOUGHTON. Mr. Speaker, I am pleased to join my colleague from Massachusetts, Mr. NEAL, together with a number of our colleagues in introducing our bill, "The Life Insurance Tax Simplification Act of 2003." The bill repeals two sections of the Internal Revenue Code, which no longer serve valid tax policy goals. Except for the effective date, the bill is identical to the one we introduced in the 107th Congress.

Congress has taken a major step forward in rewriting the regulatory structure of the financial services industry in the United States. This realignment is having a positive impact on the way life insurance companies serve their customers, conduct their operations and merge their businesses to achieve greater market efficiencies. Unfortunately, the tax code contains several provisions which no longer represent valid tax policy goals, and, in fact, are carry-overs from the old tax and regulatory regimes that separated the life insurance industry from the rest of the financial world and differentiated between the stock and mutual segments of the life insurance industry.

Today, the lines of competition are not between the stock and mutual segments of the life insurance industry. Rather, life insurers must compete in an aggressive, fast moving global financial services marketplace contrary to the premises underlying these old, outmoded tax rules.

The bill would repeal section 809 that imposes a tax on the policyholder dividends of mutual life insurance companies, and section 815 that applies to policyholder surplus accounts of stock-owned life insurance companies. Both of these provisions are vestiges of an outdated tax scheme developed in 1984 when the lines of competitive balance existed between stock and mutual life insurance companies.

Section 809 was added to the Code in 1984, in part, to address a perceived imbalance between the tax treatment of stock and mutual companies. In 1984, there were over 100 mutual life insurers, including many large mutual companies, accounting for about one-half of industry activity. Today, about 40 mutual life companies remain, including only a few large companies, and mutual insurers account for only about 10 to 15 percent of the industry. Stocks as well as mutuals agree that section 809 is not now needed to provide competitive balance.

Both mutual and stock life insurers believe that their policies provide superior value to consumers. Repeal of section 809 would result in more nearly neutral taxation of stock and mutual companies and allow consumers to focus more on nontax considerations in selecting their insurance provider. As a result, repeal of section 809 is one of the few corporate tax relief measures endorsed by the Consumer Federation of America and the National Cooperative Business Association.

Section 815 was added to the Code as part of the 1959 changes to the life insurance companies tax structure. Before 1959, life insurance companies were taxed only on their investment income. Underwriting (premium) income was not taxed, and underwriting expenses were not deductible. The change provided that all life insurance companies paid tax on investment income not set aside for policyholders and on one-half of their underwriting income.

The other half of underwriting income for stock companies was not taxed unless it was distributed to shareholders (so-called "policyholders surplus account or PSA"). The 1959 tax structure sought to tax the proper amount of income of stock and mutual companies alike and the PSA mechanism helped implement that goal.

In 1984, Congress rewrote the rules again. Both stock and mutual companies were subjected to tax on all their investment and underwriting income. In this context, dividend deductions for mutuals were limited under section 809, and the tax exclusion for a portion of stock company's underwriting income was discontinued. Congress made a decision not to tax the amount excluded between 1959 and 1984. Rather the amounts are only taxed if one of the specific events described in the current section 815 occurs (principally dissolution of the company).

The bill would repeal the obsolete section 815 provision. Since 1984, the Federal government has collected relative small amounts of revenue with respect to PSAs as companies avoid the specific events which trigger

PSAs taxation. There is not a "fund", "reserve", "provision" or "allocation" on a life insurance company's books to pay PSA taxes because, under generally accepted accounting principles, neither the government nor taxpayers have ever believed the significant amounts of tax would be triggered. Nevertheless, the continued existence of the PSAs does result in a burden on the companies in today's changing financial services world—a burden based on bookkeeping entries made from nineteen to forty-three years ago to comply with Congress' then vision of how segments of the life insurance industry should be taxed.

The repeal of these two provisions, sections 809 and 815, would provide certainty, less complexity, and remove two provisions from the Internal Revenue Code, which no longer serve a valid tax policy goal in the life insurance tax structure of the Code. We urge our colleagues to join us in cosponsoring this legislation.

TRIBUTE TO LLOYD CHAVEZ

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 13, 2003

Mr. McINNIS. Mr. Speaker, it is with a great sense of pride that I honor Lloyd Chavez. Mr. Chavez's continuous dedication to the automobile industry, as well as his philanthropic endeavors in Denver, Colorado, have made him a valuable asset to the community.

Lloyd was born in Denver, Colorado, one of five children. He served in the Navy, and soon after, married his high school sweetheart. They had three children. After finishing his degree at the University of Denver, Lloyd began to work as a salesman at Burt Chevrolet in Englewood. Little did he know, fifty-one years later, that he would own the Burt Automotive Network, a successful and influential business in Colorado.

Mr. Chavez is a successful business owner, and has garnered many awards and recognitions for his endeavors in business. In 1993, Lloyd was recognized as the Top Hispanic Businessman in the U.S., and, in 1994, as the National Hispanic Businessman of the Year. Burt Automotive Network has also been recognized as the top Minority-Owned Business in Colorado for the past four years.

In addition to Lloyd's success in the business community, he also is involved in various community groups. He has donated cars to Craig Hospital's occupational department, sponsored children's sports teams, and donated cars to the Littleton Public School's Driver Education Program. Lloyd's life has been marked by significant contributions to his community.

Mr. Speaker, it is with privilege that I recognize Lloyd Chavez before this body of Congress and this nation today. Mr. Chavez's success in the Denver business community, as well as his generous donations to the people, have been immeasurably beneficial in the lives of many.