

Anne Bradstreet became the first published American writer in 1650 and in 1993 Toni Morrison became the first African American woman to win the Nobel prize in literature.

Over the course of our history we have seen an unending string of "firsts." The first woman to receive her M.D. degree: Elizabeth Blackwell—1849. The first female professional chemist: Ellen Swallow Richards—1873. First American woman in Space: Sally Ride—1983. First woman U.S. Surgeon General; Antonia Novello—1900.

Mr. Speaker, the history of American women is an inexhaustible subject. No one can reduce it to a single sound byte or a single notion. One thing is clear: the march to equality is irresistible and unrelenting.

The Equal Rights Amendment was first drafted by Alice Paul in 1923. The message was simple and clear: "Equality of rights under the law shall not be denied or abridged by the United States or by any State on account of sex."

The Congress did not pass, and send to the states, the ERA until March 22, 1972. The states failed to ratify. But our responsibility as a people and as a legislative body remains. Women demand and deserve equality in every sphere of life, beginning with the law. It is high time for us to recognize and ratify that most just and basic demand.

CHATARD WINS INDIANA STATE BOYS BASKETBALL CHAMPIONSHIP

HON. JULIA CARSON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Ms. CARSON of Indiana. Mr. Speaker, I rise to congratulate Bishop Chatard High School, Indianapolis, IN, on winning the Indiana State Boys Basketball Championship (Class 3A). Chatard's Trojans triumphed over Fort Wayne Elmhurst by a score of 78-44.

The Chatard Trojans won their first state basketball title ever on Saturday night to complete an outstanding season record of 22-2.

Congratulations to Coach Dan Archer and the Chatard Trojan players: John Loughery, Jamaal Wade, Dray Mason, Marques Presley, Ryan Baker, Mike Dury, Frank Halliburton, Greg Cage, Dan Cage, Tony Barnes, Jimmy Scheidler, and Jonas Coleman.

The Indiana State Boys Basketball Championship was played at Conseco Fieldhouse in Indianapolis, IN.

The Trojans competitive spirit and remarkable sportsmanship contributed to an excellent season for the team. I applaud their skilled teamwork and hope next year's season will bring them another state final championship.

Again, an outstanding example of perfect teamwork.

Congratulations to the Trojans! Job well done. You've made us proud!

TRIBUTE TO MRS. ARLINE SCHWARTZMAN

HON. FRANK PALLONE, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Mr. PALLONE. Mr. Speaker, I would like to take this opportunity to congratulate Mrs.

Arline Schwartzman who is being honored by the Highland Park Conservative Temple and Center. I am proud to have Mrs. Schwartzman as one of my constituents and I commend her for the dedication and devotion she has exhibited to her community over the past four decades.

Mrs. Schwartzman's passion for humanitarian, civic, and philanthropic undertakings are a direct reflection of her character. Arline Schwartzman has been an active member of the Highland Park Temple for almost 40 years and her extraordinary record has been displayed as she has shared her time, talent, and expertise with tremendous commitment.

Born in Jersey City, Mrs. Schwartzman moved to Highland Park shortly after her marriage to her late husband, Mr. Henry Schwartzman. Ever since then she has been vibrantly active in the community. Upon joining Highland Park Temple, she and Henry became involved in temple events where she continues to be an energetic member of the community by participating in programs, classes, and activities.

Mrs. Schwartzman has also had an impact on communities outside of her Temple. Her strong commitment to the health care field is evident by her 50 years of volunteer service at Robert Wood Johnson University Hospital. Presently she serves as Secretary of the Board of Directors and has been a member of the Board since 1965. In that time, she was instrumental in the Hospital's transformation from a small community hospital to one of the nation's leading academic health centers.

Mrs. Schwartzman is also a life member of Hadassah and Brandeis and an active member of the Jewish Federation of Greater Middlesex County. She is also a member of the temple's Board of Trustees, the Sisterhood Board, and is active on the Refurbishment Committee. Recently Arline presented the Temple with a beautiful Sefer Torah in memory of her husband.

Other honors that Mrs. Schwartzman has received in her tenure of community service include the Torch of Liberty Award of the Anti-Defamation League, the National Volunteer Award of the Center for Volunteer Action, the Testimonial of Appreciation of the American Hospital Association, and the Community Leader of Distinction Award of the Middlesex County Regional Chamber of Commerce.

Arline Schwartzman is still a resident of Highland Park, with her mother Beatrice. She has been blessed with a wonderful family: Paula and Larry Melz, Roberta and Jeffrey Kirsch, Terri and Richard Beck, and Shelia and Richard Weber. She is also proud of her 8 grandchildren: Stacy, Steven, Lauren, Daniel, Julie, Jerry, David and Michael.

Mr. Speaker, I ask that my colleagues join me in honoring this extraordinary individual for her invaluable and enthusiastic commitment to her community.

BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2003

SPEECH OF

HON. BETTY McCOLLUM

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 19, 2003

The House in Committee of the Whole House on the State of the Union had under

consideration the bill (H.R. 975) to amend title 11 of the United States Code, and for other purposes:

BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2003

HON. BETTY McCOLLUM

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Ms. McCOLLUM. Mr. Chairman, I rise in opposition to H.R. 975, a bill to modify our nation's bankruptcy system. I support holding individuals responsible for paying debts that they can reasonably afford. Our banks, credit unions and other responsible financial institutions should not have to foot the bill for individuals who take advantage of the system to avoid their debts. I support efforts to curb the overwhelming number of bankruptcies filed each year, which strain our responsible financial institutions and their ability to provide low-cost services to consumers. Unfortunately, I cannot support this very unbalanced legislation.

I have spoken with bankruptcy judges from Minnesota who share my concern that this bill will be particularly harmful to working families. The bill before us today will make it harder for custodial parents to collect child support. Further, it does nothing to hold credit card companies accountable for using risky business practices to extend thousands of dollars of credit to those individuals already deep in debt. Despite significant pressure from Democratic members to implement meaningful disclosure requirements, this bill does not go nearly far enough in requiring that credit card companies provide information that consumers need to practice good financial planning.

Supporters of this legislation claim that it puts children first by making child support claims the number one priority when assets are distributed in bankruptcy cases. But bankruptcy judges have told me that by forcing debtors to pay off more of their credit card debt after bankruptcy, this bill will directly impair their ability to make child support payments. It is wrong to make custodial parents and children who are owed support compete with the lawyers of credit card companies with deep pockets for the debtor's limited resources.

This bill also fails to hold credit card companies accountable for extending thousands of dollars in credit to college students using questionable marketing tactics. College students and their parents tell me that students find almost unlimited credit readily available. Credit card companies are setting up shop on campus, offering easy credit with free gifts such as T-shirts, flashlights, pens or water jugs. Students are offered "teaser" interest rates of 5 to 7 percent, while failing to realize that their rates can later hit 20 percent. As a result, 10 percent of all college students owe \$7,000 or more to credit card companies. Because financial aid has failed to keep pace with inflation, these students also owe an average of \$17,000 to the federal government upon graduation. We must do more to help our students.

We must do something to curb the number of personal bankruptcies that strain our banks,

credit unions and responsible financial institutions. But we must not do so at the expense of children receiving court-ordered child support and college students who are targeted by lures of easy credit and already facing thousands of dollars in student financial aid debt.

COLLEGIATE HOUSING AND
INFRASTRUCTURE ACT OF 2003

HON. PAUL RYAN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Mr. RYAN of Wisconsin. Mr. Speaker, I am today introducing legislation, along with my colleague Congressman BEN CARDIN, that would allow charitable and educational organizations to make grants to fraternities, sororities, and other collegiate organizations to provide housing and student facilities to the same extent that tax-exempt colleges and universities may provide such facilities for students.

By way of background, taxpayers may generally deduct contributions to non-profit educational organizations (i.e., educational organizations described in section 501(c)(3) of the Internal Revenue Code ("Code")) such as colleges or universities. These colleges and universities may expend their funds (including donated funds) on student facilities such as dormitories, dining halls, study areas, libraries, computers, laundry facilities, physical fitness facilities, and social or recreational areas without jeopardizing their tax-exempt status.

State and private colleges and universities do not, and cannot, provide all of the housing and related student facilities necessary for their student bodies. Collegiate organizations such as fraternities, sororities, and other student associations (e.g., Muslim Students Association, Fellowship of Christian Athletes, and Hillel) fill a large part of the collegiate housing gap. Fraternities and sororities alone provide housing for more than 250,000 students each year. These student associations take on significant financial burdens in order to provide student housing without cost to affiliated colleges and universities.

Fraternities, sororities, and student associations provide collegiate housing through tax-exempt organizations, but their exemption comes under Code section 501(c)(7), with the result that direct contributions to these organizations are not deductible. However, educational organizations established to benefit these fraternities, sororities, and other student associations may qualify under Code section 501(c)(3) to receive deductible contributions.

The current IRS position is that it will not give a tax-exemption ruling to these educational organizations unless they limit student facility grants to those that are solely for educational use (with exceptions for minor social or recreational use). According to this IRS position, a fraternity foundation, for example, may make grants to a fraternity for the construction (or for annual operating expenses) in a fraternity house of a library, study area, computer area, or instructional area. The fraternity foundation may also make grants, for computers, computer desks, and chairs, if similar to what is provided by the specific college with which the fraternity is associated, and for internet wiring, if the specific college also provides internet wiring. However, the

IRS says that fraternity foundations may not make student facility grants for the construction or operation of sleeping quarters, dining areas, laundry facilities, or dedicated social or recreational areas (such as physical fitness facilities or equipment), or hallways or rooms used for both educational and other purposes.

Under the current IRS position, a charitable organization could not make a grant to a section 501(c)(7) collegiate housing organization (or to an affiliated section 501(c)(2) or (c)(7) organization) to provide fire safety upgrades unless those upgrades were limited to areas that are solely for educational use. However, fire safety upgrades will not provide necessary protection unless they are made throughout an entire building. It has been estimated that just the cost of installing sprinklers in fraternity and sorority housing is over \$300 million nationwide.

There is no policy reason for distinguishing between the types of student facilities that may be provided by a tax-exempt college and those that may be provided by another tax-exempt charitable or educational organization to a collegiate organization for the benefit of individuals who are full-time college students. The current IRS position, which we believe is an incorrect interpretation of the law, puts collegiate organizations at a significant disadvantage in obtaining the funds necessary to provide or maintain housing and infrastructure, including the funds necessary to provide fire safety upgrades.

I believe that clarifying that tax-exempt charitable or educational organizations may make collegiate housing and infrastructure grants will encourage private sector contributions to address student housing needs, thus relieving a burden that would otherwise fall on financially strapped colleges and universities. Accordingly, this bill provides that charitable and educational organizations may make grants to collegiate housing organizations (including affiliate organizations holding title to property) for the construction or operation of collegiate housing and infrastructure facilities that are of the type tax-exempt colleges are permitted to provide for their students, including, but not limited to, sleeping quarters, fire safety equipment and upgrades, dining areas, social and recreational areas, study areas, libraries, and computers and related furniture and wiring.

I urge our colleagues to support this worthy legislation.

HONORING THE 20TH ANNIVERSARY OF VOLUNTEERS FOR OUTDOOR COLORADO

HON. MARK UDALL

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Mr. UDALL of Colorado. Mr. Speaker, I rise today to commemorate the 20th anniversary of Volunteers for Outdoor Colorado, and to congratulate VOC for its two decades of working to enhance the beauty, accessibility and integrity of Colorado's parks, greenways and public lands.

The work of VOC and its countless volunteers has benefited the entire state. Through countless thousands of hours of strenuous yet rewarding work, trails have been repaired, wheelchair ramps installed, trees planted and

facilities constructed. The results have enhanced the outdoor experiences of visitors to Colorado's public lands splendor.

Poll after poll shows that Americans believe that environmental protection and quality of life are high priorities. And just as many people believe themselves to be "environmentalists." But too often, people lack a way to give practical expression to these views. VOC provides that opportunity.

Participating in VOC activities is fun, easy and user-friendly. You don't need to be an expert, you don't need to know how to drive a tractor or a backhoe. All you need is a passion for the beauty and health of our surroundings—urban, suburban, in the mountains or on the plains—to participate. That, and a healthy willingness to get your hands and feet dirty.

I am especially appreciative of VOC's legacy of active volunteerism because the values it engenders are needed now more than ever.

Since I was first elected to Congress, I have visited high schools throughout Colorado's Second Congressional District. What I've heard from the young people I've met on these visits has reinforced my conviction that we need to provide them with opportunities to develop self-respect and a sense of accomplishment—because those experiences can be antidotes to much of the anger and alienation that can erupt into violence.

Before entering public life, I headed the Colorado Outward Bound school. It provides challenging adventures, such as rappelling down a mountain, fording a rushing river and surviving alone in the wilderness. Outward Bound, not unlike Volunteers for Outdoor Colorado, aims at teaching people to take care of themselves and then to work together. This allows each individual to develop self-reliance and in turn enables each team to accomplish their collective goals.

I think these time-tested principles are very relevant to our search for ways to help our young people and our society. They aren't new—ask any good coach, teacher or VOC project leader—but they do work.

Along those lines, I think we should try to afford more young people the chance to confront challenges, tap into personal reservoirs of resourcefulness, and pull together as a group. And in the West as nowhere else we have a way to provide those experiences—outdoors, on the public lands.

That's why VOC and its projects benefit not only our young people, but people of all ages to get closer to the land and develop stronger ties to their communities, their families and themselves. That's also a major reason why I am a strong supporter of VOC and also why I have introduced legislation in the Congress to promote more volunteerism like the work of VOC—especially on our public lands.

In just a couple of weeks, we will be celebrating Earth Day. VOC, and the work it does every day, demonstrates the very principles that Earth Day was designed to celebrate and encourage. Earth Day gives us a chance to take stock of where we are and where we are going in our relationship with this planet. In this spirit and in recognizing the continuing work of VOC and all its participants, I'd like to read something that was written by my uncle, Stewart Udall.

As many of you know, Stewart was Secretary of the Interior under Presidents Kennedy and Johnson. His book, *The Quiet Crisis*, was considered by many to be a precursor to