

Area as defined by the Robert T. Stafford Disaster Relief and Emergency Assistance Act. While I understand that many financial institutions do institute voluntary programs to give such customers reasonable flexibility in making payments, I also understand that these policies are not required nor are they uniform. Additionally, even where voluntary policies are instituted on the part of financial institutions, inevitably some mistakes will be made. The process of reconciling a credit report is often very difficult and time consuming, and disaster victims already face enough burdens during the recovery process.

The Federal Disaster Consumer Protection Act will assist victims of a disaster by allowing for a 7-day grace period beginning on the date on which the disaster area is declared. If the due date on a payment falls on 1 of those 7 days, an affected consumer would be able to request that any adverse credit report as a result of a late payment be removed from his or her credit history. To prevent abuse, the consumer would have to have made his or her account current within 30 days of the due date in order to exercise this protection. This legislation would also give the Secretary of the Treasury discretion to extend the grace period if he or she sees fit.

My bill proposes minimal standards that should not be a burden on those responsible financial institutions that already have a fair policy for dealing with consumers adversely impacted by a disaster. While I do believe that financial institutions should implement fair policies with regard to bank fees and other penalties for late payment during a disaster, my bill does not impose any new regulations with regard to these issues. The sole purpose of this legislation is to protect the consumer's credit. Support for this legislation will help reduce the risk of inaccurate credit reporting impeding the financial recovery of already vulnerable consumers residing in a Federally Declared Disaster Area.

#### ON THE 56TH ISRAELI INDEPENDENCE DAY

**HON. DENISE L. MAJETTE**

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 27, 2004*

Ms. MAJETTE. Mr. Speaker, I rise on this Yom Ha'atzmaut, Israel's Independence Day celebration, to congratulate the people of Israel in their fifty-sixth year. I would like to recount a brief passage from Yitzchak Rabin, a warrior of peace, upon the occasion of his signing a Declaration of Principles for the Oslo Peace Accords in Washington, in what seems like a forever ago, in 1993. Prime Minister Rabin said then:

We have come from an anguished and grieving land. We have come from a people, a home, a family that has not known a single year, not a single month, in which mothers have not wept for their sons. We have come to try and put an end to the hostilities so that our children, and our children's children, will no longer experience the painful cost of war, violence and terror. We have come to secure their lives and to ease the sorrow and the painful memories of the past, to hope and pray for peace.

On the fifty-sixth birthday of the State of Israel, we are still praying for that peace. Day

after day, hour after hour, we see mothers weep for their sons and daughters. But we no longer see those images as distant—because it has happened here, too, in the United States. We know now that terrorism incurs irreparable pain and loss. The State of Israel has known this loss since its modern beginnings in 1948.

Our loss in the United States connects us to Israel beyond the often symbolic, annual gesture of alliance—we are dear friends, and our friendship runs deep. It is rooted in the values and ideals we share—Israel, a vibrant and passionate democracy which includes respect for diversity and religious freedom for all faiths, mirrors the proud character of the United States.

And so, today, I wish the state of Israel and its citizens a peaceful birthday—last year I had the opportunity to visit Israel for the first time. Upon seeing the sunrise over the old city walls of Jerusalem, I was overwhelmed by the region's history. The leaders and citizens of Israel have yearned to achieve their vision of peace since the modern State of Israel was born. But this vision eludes us still. We cannot let this peaceful image go—we must continually strive to reach it.

Upon its establishment, the first official recognition of the State of Israel came from the United States of America. We have continuously demonstrated our support for Israel—and that support will be strengthened as we endure the pain of terrorism, and fight the battle for a lasting and secure peace, together.

#### ISRAEL INDEPENDENCE DAY

**HON. HENRY A. WAXMAN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 27, 2004*

Mr. WAXMAN. Mr. Speaker, I rise in honor of Israel Independence Day, Yom Ha'atzmaut, to celebrate the strength of the U.S.-Israel relationship and pay tribute to the people of Israel whose vibrant democracy and brave military stand beside us on the front lines of the war against terrorism.

In the fifty-six years since the establishment of the State of Israel, the United States has worked with Israel to create a wide array of foundations and forums for bilateral cooperation on issues ranging from agriculture, science, energy, and the environment, to the development of technology for military and homeland security needs.

We have also worked hard to build a robust economic relationship. Despite the small size of Israel's population, Israel's GNP is now higher than that of most of its neighbors combined. This is a testament to the openness of the Israeli economy and its high volume of trade with the United States.

Perhaps most fundamental, however, is our work together to advance peace and security in the region. While Israeli peace agreements with Egypt and Jordan are enduring cornerstones of this effort, the refusal of the Palestinian leadership to embrace a peaceful and democratic future remains a painful challenge.

Each year, on the Israeli calendar, the celebration of Yom Ha'atzmaut comes on the heels of Yom Ha'zikaron, Israel's Memorial Day, when the nation expresses its eternal debt and gratitude to the soldiers who gave

their lives for the achievement of the country's independence and its continued existence. Tragically, over the past three years of Palestinian terrorism, hundreds of Israeli civilians have joined those fallen heroes on front lines that now encompass the doorstep of its cafes, buses, and supermarkets.

Although the Palestinians have attempted to justify their hatred as a reaction to Israel's settlement policy or its acts of self defense, the true source of violence is the Palestinian leadership's desire to annihilate the Jewish State even if it sacrifices the dream of Palestinian statehood.

That is why even as the United States remains an honest broker in the effort to reach a final peace settlement, as a nation fighting the threat of terrorism ourselves we must continue to act in solidarity with Israel and on behalf of its right to exist as a secure, democratic, and Jewish state for generations to come.

#### PAYING TRIBUTE TO THE HISTORY OF THE GREAT SAND DUNES NATIONAL PARK AND PRESERVE

**HON. SCOTT MCINNIS**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 27, 2004*

Mr. MCINNIS. Mr. Speaker, I rise today to highlight the grassroots effort to protect one of Colorado's greatest natural treasures: The Great Sand Dunes. I was privileged to play a part in this momentous and exciting process. My own effort to preserve this beautiful area began in 1989 on a family vacation to the Great Sand Dunes National Monument in Colorado's San Luis Valley, where I had a conversation with my friend Bob Zimmerman about his idea to re-designate the Great Sand Dunes National Monument as a National Park and Preserve. This conversation with Bob was the catalyst for a decade-long effort to put the Sand Dunes in their rightful place alongside the nation's other crown jewels as a National Park and Preserve.

A rare gem, Colorado's Great Sand Dunes cover an area of thirty-nine square miles and reach heights of 700 feet above the floor of the flat San Luis Valley, making them the tallest dune fields in the western hemisphere. The Dunes are nestled between rugged, snowcapped mountains that include 14,000-foot peaks peppered with pristine alpine tundra. The Great Sand Dunes of Colorado are a unique hydrological system that feeds one of Colorado's largest wetland areas and are home to beaver meadows and spacious grasslands that are dotted with beautiful mountain flowers. High mountain streams cascade first into pristine lakes situated above the timberline, flowing into dense spruce and fir forests, streaming farther to reach large Aspen groves, ponderosa forest, pinion-juniper woodlands, cottonwood and mountain willow riparian areas. As the newest member of America's National Park system, the Great Sand Dunes is one of the nation's most biologically diverse parks, encompassing wetland species such as sandhill cranes, the rare white-faced ibis, and Rocky Mountain species of bighorn sheep, marmots and ptarmigan. The park also represents a diverse cultural heritage, where Native American sites spanning thousands of

years, standing Ute Indian wickiups, mammoth kill sites, and a branch of the Old Spanish Trail traveled by some of the earliest Spanish people in America all sit side by side.

The Dunes themselves are a historic product of the wind and rain eroding the Sangre de Cristo and San Juan Mountain ranges that ring the San Luis Valley. For thousands of years prevailing westerly winds have come over the Rockies and down the flood plain of the Rio Grande River, picking up sand particles on the way. These dry surface layers of sand are deposited at the east edge of the valley before the wind rises to cross the Sangre de Cristo Mountains. This continuing process gradually enlarges and changes the shape and sand patterns of the dunes each day. Overall, the dunes maintain a stable form as a result of the combination of wind, topography, and moisture from rain and snow. Another unique feature of the Great Sand Dunes is a small stream called Medano Creek that is fed by melting snow and only flows during spring and early summer along the eastern edge of the dunes before disappearing below ground in the valley. Medano Creek displays a "surge-flow" behavior in that it flows in waves and is the best example of this phenomenon in the world. Under the ground of nearly half the valley is a fundamentally important aquifer that serves as both the principal source of ground water for irrigation and the maintenance of the Dune ecosystem. If the aquifer were even modestly depleted, the rivers and creeks that feed these dunes would dry up. Part of this vital aquifer underlies the scenic open-space Baca Ranch, consisting of 100,000 acres running alongside the Dunes. The expansive Baca Ranch property is critical to the preservation of the fragile Sand Dunes ecosystem and the economic life of the San Luis Valley. Following multiple water battles in the Valley, a plan came together whereby the Baca Ranch could be part of a solution to these water issues while also helping in the park's designation. The Great Sand Dunes National Monument is one of Colorado's greatest natural treasures and I am honored to bring the concerns of the people of the San Luis Valley to the attention of this nation.

The Great Sand Dunes National Park proposal was a ground-up, community driven effort to enhance the status of the Great Sand Dunes National Monument to a National Park and Preserve. The push to preserve the Sand Dunes area began in the 1930's as Elizabeth Spencer and other members of the Chapter V of the P.E.O. Sisterhood in Monte Vista, Colorado circulated petitions and wrote letters to elected officials in Washington to prevent construction and commercial mining companies from hauling off truckloads of sand. All of their hard work resulted in President Herbert Hoover's proclamation creating the Great Sand Dunes National Monument. It wasn't until the fall of 1999 that the movement to crown one of Colorado's natural jewels while preserving the agricultural way of life in the San Luis Valley began to take its next steps. Protecting the great natural environment of the Dunes came out of requests from citizens who represented the San Luis Valley. Several community members contacted me about trying to preserve and protect the Sand Dunes while putting an end to the decades long fight over efforts to export the Valley's water. This input from the local community was critical to the legislative proposal that I planned to draft and introduce at the upcoming Sand Dunes Summit.

In early December of 1999, I invited then Secretary of the Interior Bruce Babbitt, to participate in a public forum at the Great Sand Dunes to announce our efforts to work together on an initiative to re-designate the Sand Dunes as a National Park, and also to solidify the Administration's support for this proposal. Together with U.S. Senator BEN NIGHORSE CAMPBELL, U.S. Senator WAYNE ALLARD, and Colorado Attorney General Ken Salazar, I affirmed the importance of acquiring the Baca Ranch property as crucial to the fragile Dune ecosystem and an important step in protecting the water of the San Luis Valley. At the same time, the Nature Conservancy, under the leadership of state director Mark Burget, was considering entering into tough negotiations to purchase the Baca Ranch. I was encouraged by their dedication.

The communities of the San Luis Valley overwhelmingly supported the Great Sand Dunes National Park proposal. For several months following the Summit, I worked with my staff to consult with the communities of the San Luis Valley through town hall meetings over countless working weekends. Our goal was to develop a set of community-generated principles that would serve as the basis for my legislative proposal to Congress for the authorization of the new park.

Before going to work on this proposal in Washington, I sent my staff out in the community to learn the issues better than anyone else, so that the eventual draft legislation would adequately reflect local priorities. Ahead of the Summit, my staff had spent significant time on the ground, meeting with local citizens and officials who were interested in creating the Great Sand Dunes National Park, including county officers, Friends of the Dunes' supporters, the Nature Conservancy, and park officials. The information gathered through these meetings was instrumental in formulating the legislative proposal to create the Great Sand Dunes National Park and Preserve. For instance, one of the priorities voiced locally was the need to preserve the ability of the Colorado Division of Wildlife to manage the big horn sheep population. That required some creative problem solving, since typically hunting is not allowed in a park. That's where we came up with the idea to create a nature preserve, managed by the National Park Service, that would protect the aspects, such as the hydrology, that make the park unique, while also allowing for the hunting needed to manage the big horn sheep population.

Another creative idea that was implemented in the proposal was the designation of the Baca National Wildlife Refuge. That designation allowed for different management regimes than a national park. It was envisioned for land diverse enough to be managed for wildlife (including the overpopulated elk), while also flexible enough to account for an area that could support significant migratory bird populations, such as waterfowl, cranes and shorebirds, through continuation of many of the Ranch's irrigation practices. In this way, the park could become an economic draw in and of itself. Additionally, I listened to the wishes of the citizens of Saguache County who were concerned about the potential for traffic congestion created by a possible northern entrance to the park. I decided to include a locally driven advisory council that could be a platform for ensuring that these local concerns were considered when the management

of the future park was being crafted. I was also able to offer the Forest Service some incentives to support the bill. While the Forest Service was very reluctant to give up the land that it was currently managing in what was to become the preserve, I was able to offer them the chance to manage the area of the Baca Ranch that includes the mountains, specifically the 14,000+-foot Kit Carson Peak. This helped ease some management headaches because of travel restrictions across the Baca Ranch that broke up the continuity of the forest and notably the 14,000-foot ridge. This enticement helped to eventually convince the Forest Service to support the goals of the legislation.

Finally, the most important part of this process was the innovative way in which my staff and I offered to protect the hydrologic resources of the area with an approach that respected the local water interests. This was a unique and creative effort to give the federal government the ability to protect the water in a manner that made everyone comfortable with the process. This is perhaps the lynchpin of the legislation, and one of the primary reasons for the bill. After all, it is the interwoven hydrologic system in the San Luis Valley that creates the Dunes themselves. In fact, without the water to move the sand back down to the dunes and create the conditions for the dunes themselves, the Valley's agriculture and Colorado's largest concentration of wetlands would cease to exist. It is important to remember that the San Luis Valley had just gone through a lengthy and expensive water fight with American Water Development Incorporated and Stockman's Water—a battle that led to two ballot initiatives in 1998 that the Valley worked together to defeat. As a result of that effort, the provisions in this bill that offered a way to protect the Dunes and the water and agriculture in the Valley ensured our success.

On March 28, 2000 I introduced H.R. 4095, a bill to establish the Great Sand Dunes National Preserve and authorize the Secretary of the Interior to re-designate the Great Sand Dunes National Monument as a National Park. This legislation was well received in the local community, where numerous organizations passed resolutions or wrote letters in support of my bill. My staff and I worked with members of the Administration, along with State and local government officials to bring this important legislation to the attention of my colleagues in the Congress. Without the support of many of these organizations and numerous dedicated individuals, this legislation would never have become law.

I am grateful for the support of several individuals who worked with us to make this legislation a reality. Christine Canaly of the San Luis Valley Ecosystems Council, a retired Adams State College professor and president of the Friends of the Dunes organization; Hobey Dixon, whose efforts to elevate the dunes and save the ecosystem, with special attention to keeping the water in the San Luis Valley, were instrumental to building a coalition of local support. Mike Gibson, former head of the Nature Conservancy's San Luis Valley Project; Ray Wright, the Chairman of the Rio Grande Water Conservation District; Ralph Curtis, the manager of the Rio Grande Water Conservation District. Ralph, along with the rest of the Colorado water community, were helpful in working with us to creatively forge consensus solutions to the water issues central to the ecosystem and the Valley's

economy. Their suggestions helped us to push for the purchase of the Baca Ranch property that is crucial to maintaining the fragile Dunes ecosystem. Mike Blendon, the local manager for the U.S. Fish and Wildlife Service, played a significant role in helping me to craft the "Refuge" portion of the bill. Steve Chaney, who serves as superintendent of the Great Sand Dunes National Monument and Preserve, was also an invaluable source of support and dedication throughout the entire process. I was fortunate to receive the support of Colorado State Legislators Gigi Dennis and Lewis Entz, who teamed up to pass a resolution in the Colorado legislature that supported our efforts to create the new National Park and Preserve. My staff and I were also grateful for the dedication of various individuals from the Governor's office and the Colorado State Land Board, who worked with us to help structure the finances of the Baca Ranch land purchase. The Action 22 organization also passed a supportive resolution encouraging the park's re-designation. However, this legislation could never have been successful without the initial support of the grass-roots efforts of people like local organizer Dion Stewart, Rio Grande County Commissioners Randall Brown, Doug Davie, and Vern Rominger, Alamosa County Commissioners Darius Allen, Charlotte Bobicki, and Bob Zimmerman, and citizens throughout the region.

Despite this overwhelming support from state and local officials, neighboring communities and statewide organizations, H.R. 4095 had opposition from two of Colorado's U.S. Congressional Representatives from Teller County and Eastern Colorado, whose disagreements centered on concerns over control of water usage in Colorado and a belief that the Great Sand Dunes National Monument was not on par with our other national parks.

In response to the clear intentions of the Representative from Teller County to kill the legislation through the Committee process in the U.S. House of Representatives, it became clear that we would have to try another route. I went to Senator WAYNE ALLARD and worked out a strategy with him to pass an identical measure in the Senate. Senator ALLARD quickly agreed and S. 2547 was introduced on May 11, 2000. Within a month, the Senate Committee on Energy and Natural Resources held a Subcommittee hearing and a full Committee mark-up. On October 5, 2000 the U.S. Senate unanimously passed S. 2547. Pursuant to a prior arrangement with the Speaker of the House, the following day the Senate-passed version of my bill was received in the House and held at the desk for subsequent consideration on the Floor. This parliamentary procedure is very unusual. On October 24, I debated well into the evening with my opposing colleague about the merits of the bill. I welcomed the support that I received from other members of the Colorado Congressional delegation, who spoke in favor of this legislation on the Floor. However, given the Representatives position on the Resources Committee at the time, we couldn't take anything for granted. That evening, after the debate, I had my staff personally deliver a "Dear Colleague" letter from me to each Member of Congress asking that they support my Sand Dunes bill, which would be voted on the next day.

On October 25, 2000, by a vote of 366 to 34, the House of Representatives overwhelmingly approved the legislation. On November

22, 2000, the President signed the legislation designating the Great Sand Dunes National Park and Preserve into law.

I was overjoyed with the enactment of our legislation, but I also knew that, in order to make sure the monument made the transition to a national park, the essential Baca Ranch property would need to be incorporated into the park. My staff and I have continued to work with the Nature Conservancy to stave off a few procedural battles and have asked for the necessary appropriations to acquire the funds necessary for the purchase of the Baca Ranch and the transfer of ownership from the Nature Conservancy to the federal government. As of April of 2004, we have managed to acquire all but roughly \$3 million of the funding needed to go towards the closing costs to the U.S. Fish and Wildlife Service, which is the last step in re-designating the Great Sand Dunes National Park and Preserve. My staff and I have, in conjunction with U.S. Senator BEN NIGHORSE CAMPBELL, already made the request for the final appropriation. We are encouraged by the resolve of all of our supporters in this final step. It has been a long journey and I especially want to thank all of those devoted individuals and organizations that have worked with me to make this initiative a legislative success. The designation of this park is a tribute to the natural beauty of Colorado and the hard work of numerous capable and committed people. The realization of our goal is in sight, and I hope that in the very near future we will achieve our common dream of creating the Great Sand Dunes National Park and Preserve.

I'd like to thank Elizabeth Peetz of my staff who helped compile the history of these efforts.

#### ISRAEL AND THE UNITED STATES ON ISRAEL'S 56TH INDEPENDENCE DAY

#### HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 27, 2004*

Mr. LANTOS. Mr. Speaker, I wish to congratulate Israel on its Independence Day, the 56th anniversary of the founding of the modern State of Israel. In 56 years, Israel has experienced more dangers and more triumphs, more success and more tragedy, more highs and lows than many states that have existed for many centuries longer. Throughout it all, Israel's indomitable spirit has conquered adversity.

Israel has much for which to be grateful. Foremost, Israel has so often been blessed with great leaders, with wise and visionary leadership. This tradition goes back to Israel's modern origins. At the end of the nineteenth century, the founder of the modern Zionist movement Theodor Herzl made the most preposterous and prophetic prediction I know of, when he asserted that a Jewish state would be born within a half-century. He made that prediction in 1897, when virtually nobody took the idea seriously. Fifty-one years later, in 1948, the state of Israel was founded.

In statehood, Israel's leaders have been practical, humane, bold, and peace-loving. It is a pity that Israel's neighbors generally have not been blessed with leaders of a similar type.

Mr. Speaker, David Ben-Gurion and the Zionist leadership were practical enough to accept the 1947 U.N. partition resolution, though they had hoped for much more. They were humane enough to treat their Arab citizens as equals when Arab leaders were threatening to drive the Jews into the sea. They and their successors were bold enough to do what is necessary to keep Israel and the Jewish people alive, regardless of what the rest of the world might think.

Usually, the world decides much later that Israel was right after all. Remember the bombing—the then much criticized bombing—of the Iraqi nuclear reactor Osirak in 1981? How universally scorned it was at the time. At that time, I was the only Member of the Congress to commend Israel for its action. How grateful the civilized world is now for Israel's bold move in 1981.

Once again, courageous Israeli leadership has come to the fore. As I speak, I have no idea whether Prime Minister Sharon's plan for unilateral redeployment from Gaza and parts of the West Bank will be accepted by the Israeli people, government, and Knesset. I do know that Prime Minister Sharon's plan demonstrates a clear commitment to establishing a structure of peace in the absence of a viable Palestinian peace partner. And I do know that the Israeli verdict on that plan will be arrived at democratically.

Mr. Speaker, Israel also has been blessed with the great friendship and unswerving support of the United States. It has earned this friendship not only because of shared strategic interests but also because Israel has fashioned a society that embodies the same fundamental values as our own.

Against impossible odds, Israel has established a vibrant, open, prosperous, free, and fully democratic society; a pluralistic society built by people from virtually every country in the world; a society that is politically, economically, and intellectually on a par with the best of the West. In fact, the Arab population of Israel enjoys incomparably more freedom and democratic rights than do those who live anywhere in the Arab world.

Mr. Speaker, the past four years have been among the most dangerous in the history of the State of Israel. The scale of Israeli loss in the so-called intifada is staggering—much of it the result of suicide bombings.

Israel should know that its friends in the United States stand in complete solidarity with it in its fight against terrorism. Its friends here will defend its right to protect itself against all forms of terrorism, against the scourge of those who place no value on human life. Its friends fully understand and support Israel's right to build a security fence to keep out suicide bombers. And Israel should know that its friends here won't be afraid to stand up to unjustified and disturbingly persistent criticism coming from Europe, from those who have managed to misunderstand the lessons of their own history.

And Israel should rest assured that its friends here agree that violence must end before negotiations begin. You cannot negotiate with terror; you can only defeat it. Only when the Palestinians learn that they cannot exhaust Israel through violence will they be ready for the kinds of political compromises necessary for a lasting peace. Israel's friends understand that.

Mr. Speaker, for Israel's friends, today is a day for joy, solidarity, and reflection. As we