

for defense activities of the Department of Energy, to prescribe personnel strengths for such fiscal year for the Armed Services, and for other purposes.

## AMENDMENT NO. 3296

At the request of Mr. SARBANES, the name of the Senator from Maryland (Ms. MIKULSKI) was added as a cosponsor of amendment no. 3296 proposed to S. 2400, an original bill to authorize appropriations for fiscal year 2005 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe personnel strengths for such fiscal year for the Armed Services, and for other purposes.

## AMENDMENT NO. 3301

At the request of Mr. NELSON of Nebraska, the names of the Senator from Vermont (Mr. LEAHY), the Senator from Arkansas (Mr. PRYOR), the Senator from South Dakota (Mr. JOHNSON) and the Senator from South Dakota (Mr. DASCHLE) were added as cosponsors of amendment no. 3301 intended to be proposed to S. 2400, an original bill to authorize appropriations for fiscal year 2005 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe personnel strengths for such fiscal year for the Armed Services, and for other purposes.

## AMENDMENT NO. 3313

At the request of Mr. LEVIN, his name was added as a cosponsor of amendment no. 3313 proposed to S. 2400, an original bill to authorize appropriations for fiscal year 2005 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe personnel strengths for such fiscal year for the Armed Services, and for other purposes.

## AMENDMENT NO. 3367

At the request of Mrs. BOXER, the name of the Senator from New Jersey (Mr. CORZINE) was added as a cosponsor of amendment no. 3367 intended to be proposed to S. 2400, an original bill to authorize appropriations for fiscal year 2005 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe personnel strengths for such fiscal year for the Armed Services, and for other purposes.

## AMENDMENT NO. 3377

At the request of Mr. KENNEDY, the name of the Senator from Michigan (Mr. LEVIN) was added as a cosponsor of amendment no. 3377 intended to be proposed to S. 2400, an original bill to authorize appropriations for fiscal year 2005 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe personnel strengths for such fiscal year for the Armed Services, and for other purposes.

## AMENDMENT NO. 3412

At the request of Mr. KENNEDY, the name of the Senator from Wisconsin (Mr. FEINGOLD) was added as a cosponsor of amendment no. 3412 intended to be proposed to S. 2400, an original bill to authorize appropriations for fiscal year 2005 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe personnel strengths for such fiscal year for the Armed Services, and for other purposes.

## AMENDMENT NO. 3437

At the request of Mr. BUNNING, the names of the Senator from Illinois (Mr. DURBIN) and the Senator from California (Mrs. FEINSTEIN) were added as cosponsors of amendment no. 3437 intended to be proposed to S. 2400, an original bill to authorize appropriations for fiscal year 2005 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe personnel strengths for such fiscal year for the Armed Services, and for other purposes.

STATEMENTS OF INTRODUCED  
BILLS AND JOINT RESOLUTIONS

By Ms. MIKULSKI (for herself, Mrs. HUTCHISON, Ms. CANTWELL, Ms. SNOWE, Mrs. FEINSTEIN, Ms. COLLINS, Mrs. MURRAY, Mrs. DOLE, Ms. LANDRIEU, Ms. MURKOWSKI, Mrs. LINCOLN, Mrs. CLINTON, Ms. STABENOW, and Mrs. BOXER):

S. 2519. A bill to authorize assistance for education and health care for women and children in Iraq during the reconstruction of Iraq and thereafter, to authorize assistance for the enhancement of political participation, economic empowerment, civil society, and personal security for women in Iraq, to state the sense of Congress on the preservation and protection of the human rights of women and children in Iraq, and for other purposes; to the Committee on Foreign Relations.

Ms. MIKULSKI. Mr. President, I am proud to join with my colleague Senator KAY BAILEY HUTCHISON—and the 12 other women of the United States Senate—to introduce the Iraqi Women's and Children's Liberation Act. This legislation authorizes the President to give education, health care benefits and other help to the women and children of Iraq, including ensuring the political participation of women in a new democratic Iraq.

Before Saddam Hussein came to power, Iraq was the progressive center of the Middle East. In the 1940s, Iraqi women were lawyers, physicians, teachers, professors, engineers, scientists, prominent writers, artists and poets. By the late 1950's, women in Iraq enjoyed political freedoms with equal protections under the law and the right to vote.

Under Saddam Hussein, all that changed. Women lost opportunities for

education. They were forced out of the work force. Women and children did not have access to health care. The personal rights of women were severely restricted or ignored as Saddam's government sanctioned "honor killings" and rape as a tool of oppression.

The facts speak for themselves. Today, women make up only 17 percent of the Iraqi workforce. Only 29 percent of Iraqi girls attend high school. Illiteracy among Iraqi women is an astronomical 77 percent, compared to 45 percent for men. Death during childbirth or from pregnancy related complications is the leading cause of death of Iraqi women. Health organizations estimate that 90 percent of these deaths are preventable. Right now, 25 percent of the children under the age of 5 in Iraq are malnourished and 1 in 8 dies even before they reach that age.

As America works to help the Iraqi people build a free and democratic nation, it is vitally important that education and health care for women and children are assured. If we are helping create a new government, let us insist that there not be the old rules, the old repression.

Of equal importance is ensuring that women have a seat at the table in a new Iraqi government. Full political participation by women is the best insurance that women's rights will be respected now and in the future.

These are the two important components of our legislation: first, it authorizes the President to provide education and health care assistance for the women and children living in Iraq and to women and children of Iraq who are refugees in other countries. When our own government and the NGOs come in, they should focus significant efforts on making sure women and children have access to education and health care. They should also do their best to partner with and build the capacity of local NGOs to strengthen Iraq's civil society.

Second, it authorizes the President to provide assistance enhancing the political participation, economic empowerment and personal security of Iraqi women. For Iraq to truly be liberated, its women must have a voice in the new political and governmental institutions.

This legislation is really about opportunity-making sure the women and children in Iraq have the opportunity to live productive lives and fulfill their potential, and making sure Iraq has the opportunity to succeed as a democratic nation by tapping the talents of all its citizens. The road to opportunity starts with access to health care so children can thrive and women can raise healthy families. It continues with education to gain the skills and knowledge necessary to support that family and contribute to society as a whole. One of the most important ways to contribute to society is through political participation—whether that means voting, running for office, working in a government agency, or organizing for a cause or a community.

While building the physical infrastructure in Iraq—things like roads, bridges, and power plants—is important, we also need to focus on the social infrastructure that protects women and children and builds hope and opportunity. That is the goal of this legislation.

I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the bill was ordered to be printed in the RECORD, as follows:

S. 2519

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE.

This Act may be cited as the “Iraqi Women and Children’s Liberation Act of 2004”.

#### SEC. 2. FINDINGS.

Congress makes the following findings:

(1) For more than 600 years under the Ottoman Empire, women in Iraq were kept inside their homes, repressed, and forbidden to be seen in public without a related male escort.

(2) The Sevres Treaty of 1919, following World War I, installed a new monarchy in Iraq under which education for boys and girls flourished.

(3) Within a span of 20 years, 6 centuries of repression of women in Iraq was reversed. Thousands of women in Iraq became lawyers, physicians, educators, teachers, professors, engineers, prominent writers, artists, and poets, demonstrating the impact of progressive policies on the ability of women in Iraq to achieve.

(4) In 1941, women in Iraq earned equal wages for equal jobs, an achievement still not duplicated in most parts of the world.

(5) On July 14, 1958, the monarchy in Iraq was overthrown by General Abdul-Karim Kasim, who enfranchised women in Iraq with political rights.

(6) In 1959, Iraq became the first country in the Middle East to have a female minister, four female judges, prominent scientists, politicians, and freedom fighters.

(7) The 1959 Code of Personal Status secularized the multi-ethnic state of Iraq. Women enjoyed political and economic rights, successfully participating in the workforce as well as advancing in the political sphere. Women had the right to receive an education and work outside the home. Women were career military officers, oil-project designers, and construction supervisors, and had government jobs in education, medicine, accounting, and general administration.

(8) The Code of Personal Status also granted women extensive legal protections. It gave women the right to vote and granted equal status to men and women under the law. It prohibited marriage by persons under the age of 18 years, arbitrary divorce, and male favoritism in child custody and property inheritance disputes.

(9) The regime of Saddam Hussein regularly used rape and sexual violation of women to control information and suppress opposition in Iraq and tortured and killed female dissidents and female relatives of male dissidents.

(10) The Department of State has reported that more than 200 women in Iraq were beheaded by units of “Fedayeen Saddam”, a paramilitary organization headed by Uday Hussein.

(11) After the 1990 invasion of Kuwait, the regime of Saddam Hussein imposed policies that resulted in severe economic hardship, discrimination, impoverishment, and oppres-

sion of women in Iraq. Many women were prevented from working. Presently, women comprise as much as 65 percent of the population of Iraq, but only 19 percent of the workforce.

(12) Men who killed female relatives in “honor killings” were protected from prosecution for murder under Article 111 of the Iraqi Penal Code enacted in 1990. The United Nations Special Rapporteur on Violence Against Women has reported that since the enactment of that article, more than 4,000 women were killed for tarnishing the honor of their families, with the killings occurring by a range of methods that included stoning.

(13) Maternal mortality is the leading cause of death among women of reproductive age in Iraq, and it continues to rise due to lack of basic health care. The maternal mortality rate in Iraq of 292 deaths per 100,000 live births compared with a maternal mortality rate in the United States of 8 deaths per 100,000 live births. 90 percent of the maternal deaths in Iraq are identified as preventable.

(14) More than 48 percent of the population of Iraq is under the age of 18 years. One in four children of the age of 5 years or younger is chronically malnourished. One in eight children dies before the age of 5 years, the highest rate of mortality among children under that age in the region. Some estimate the total rate of child mortality in Iraq to be as high as 13 percent.

(15) Girls and women in Iraq have meager educational opportunities relative to the opportunities available to men and boys in Iraq, and twice as many boys as girls in Iraq attend school. 29 percent of females attend secondary school as compared with 47 percent of males. The illiteracy rate in Iraq is the highest in the Arab world at 61 percent for the general population, 77 percent for women, and 45 percent for men.

(16) Press accounts indicate that many women in Iraq are being pressured to adhere to strict Islamic codes that restrict their mobility and impinge on their human rights.

(17) Security for women in Iraq is an issue of grave concern. Women are afraid to leave their homes or to send their daughters to school.

(18) Women in leadership positions in Iraq are vulnerable to attack. One of the three women on the Iraqi Governing Council was assassinated, and another has a \$2,000,000 bounty on her head.

(19) Women from the autonomous Kurdish region travel freely, hold important jobs and political positions, and perform a key role in the revival of the areas of Iraq that have been under Kurdish control. The integration of women in the economic and political spheres of the region provides a contrast to the rest of Iraq and serves as an example of what is possible in Iraq.

(20) According to the 2003 Arab Human Development Report of the United Nations, pervasive exclusion of women from the political, economic, and social spheres hampers development and growth in Arab countries.

(21) Ambassador L. Paul Bremer, the Presidential Envoy to Iraq, has voiced his support of women in Iraq in stating that “[w]e in the coalition are committed to continuing to promote women’s rights in Iraq.”

(22) Women have participated in planning for Iraq’s political future in the following way:

(A) 3 out of 25 people on the Iraqi Governing Council are women.

(B) One of the government ministries is led by a woman. 16 of the 25 deputy minister positions are held by women.

(C) 15 of the 1,000 nationally-appointed judges are women.

(23) Resolution 137 was adopted in a closed session (sponsored by conservative Shiite

members) on December 29, 2003, with the intent of reversing family law. The adoption of that resolution threatened negative impacts on the rights of women to education, employment, mobility, property inheritance, divorce, and child custody.

(24) Ambassador Bremer, who has veto power, stated that he would not sign Resolution 137 into law.

(25) The Iraqi Governing Council revoked Resolution 137 on February 27, 2004, in part due to pressure from women’s groups. However some members of the Governing Council walked out to protest this action.

(26) The Transitional Administrative Law (TAL) that establishes the framework for the interim government of Iraq was officially signed on March 8, 2004. It aims to achieve a goal of having women constitute not less than 25 percent of the members of Iraq’s interim legislature. It does not express a goal for a representation rate for women in the executive or judicial branch of the interim government. It also provides that Sharia, the Islamic law, can be a source, but not the only source, of Iraqi law.

(27) United States officials propose to turn over political power to Iraqis on June 30, 2004. Some factions have already voiced strong objection to the TAL and could press ahead with their goal of making Sharia the supreme law of Iraq.

#### SEC. 3. SENSE OF CONGRESS.

It is the sense of Congress that—

(1) the United States should ensure that women and children in Iraq benefit from the liberation of Iraq from the regime of Saddam Hussein;

(2) women of all ethnic groups in Iraq should be included in the economic and political reconstruction of Iraq;

(3) women should be involved in the drafting and review of the key legal instruments, especially the constitution, of the emerging nation in Iraq in order to ensure that the transition to that nation does not involve or facilitate the erosion of the rights of women in Iraq;

(4) women should have membership in any legislature or other committee, body, or structure convened to advance the reconstruction of Iraq that builds on the goal provided for in the Transitional Administrative Law;

(5) women should have a similar level of representation in leadership posts in all levels of government in Iraq, including ministers and judges, whether local or national, and women should be integrated in all levels of political process in Iraq, especially the building of political parties;

(6) the presence of women on the Iraqi Governing Council should better represent the percentage of women in the general population of Iraq;

(7) the participation and contribution of women to the economy of Iraq should be fostered by awarding contracts and sub-contracts to women and women-led businesses and by ensuring the availability of credit for women;

(8) continued emphasis and support should be granted to grass-roots organization and civil society building in Iraq, with special emphasis on organizing, mobilizing, educating, training, and building the capacities of women and ensuring the incorporation of their voices in decision-making in Iraq;

(9) the security needs of women in Iraq should be addressed and special emphasis placed on recruiting and training women for the police force in Iraq; and

(10) the Government of Iraq should adhere to internationally accepted standards on human rights and rights of women and children.

**SEC. 4. AUTHORIZATION OF ASSISTANCE.**

(a) EDUCATION AND HEALTH CARE ASSISTANCE FOR WOMEN AND CHILDREN.—The President is authorized to provide education and health care assistance for the women and children living in Iraq and to women and children of Iraq who are refugees in other countries.

(b) ENHANCEMENT OF POLITICAL PARTICIPATION, ECONOMIC EMPOWERMENT, CIVIL SOCIETY, AND PERSONAL SECURITY OF WOMEN.—The President is authorized to provide assistance for the enhancement of political participation, economic empowerment, civil society, and personal security of women in Iraq.

(c) SENSE OF CONGRESS ON PROVISION OF AUTHORIZED ASSISTANCE.—It is the sense of Congress that the President should ensure that assistance is provided under subsections (a) and (b) in a manner that protects and promotes the human rights of all people in Iraq, utilizing indigenous institutions and nongovernmental organizations, especially women's organizations, to the extent possible.

(d) SENSE OF CONGRESS ON PROMOTION OF HUMAN RIGHTS IN PROVISION OF ASSISTANCE TO GOVERNMENT OF IRAQ.—In providing assistance to the government of Iraq, the President should ensure that such assistance is conditioned on the government of Iraq making continued progress toward internationally accepted standards of human rights and the rights of women.

(e) REPORTS.—Not later than six months after the date of the enactment of this Act, and every six months thereafter during the three-year period beginning on such date, the Secretary of State shall submit to the appropriate congressional committees a report that sets forth the following:

(1) A comprehensive description and assessment of the conditions and status of women and children in Iraq as of the date of the report, including a description of any changes in such conditions and status during the six-month period ending on such date.

(2) A statement of the number of women and children of Iraq who are in refugee camps throughout the Middle East as of the date of such report, a description of their conditions as of such date, and a description of any changes in such conditions during the six-month period ending on such the date.

(3) A statement the expenditures of the United States Government during the six-month period ending on the date of such report to promote the education, health, security, human rights, opportunities for employment, judicial and civil society involvement and political participation of women in Iraq.

(f) APPROPRIATE CONGRESSIONAL COMMITTEES DEFINED.—In this section, the term "appropriate congressional committees" means—

(1) the Committees on Appropriations and Foreign Relations of the Senate; and

(2) the Committees Appropriations and International Relations of the House of Representatives.

By Mr. CORZINE:

S. 2522. A bill to amend title 38, United States Code, to increase the maximum amount of home loan guaranty available under the home loan guaranty program of the Department of Veterans Affairs, and for other purposes; to the Committee on Veterans' Affairs.

Mr. CORZINE. Mr. President, I rise to introduce legislation to increase the VA home loan guaranty so that veterans participating in the program

may secure a mortgage comparable to what they could obtain in the conventional mortgage market.

The VA home loan guaranty program, which Congress created in 1944, has assisted millions of veterans—many of whom missed the opportunity to accumulate savings or build credit during their time of service—purchase a home. Under the program, an eligible veteran may purchase a home through a private lender and the VA guarantees to pay the lender a portion of the losses if the veteran defaults on the loan.

Unfortunately, the VA currently only guarantees a maximum of \$60,000 on a loan. This means, effectively, that a lender will only loan four times the amount of the guaranty, or \$240,000, to a veteran seeking a home loan.

While a loan of this size is sufficient to assist many veterans in purchasing a home, it is insufficient for many other veterans, particularly those living in high cost areas, like my state of New Jersey. In most places in my State, the cost of purchasing a home exceeds \$240,000. For example, the median home sale price is Newark, New Jersey in 2003, was \$331,200. In Middlesex, Hunterdon, and Somerset, the median sales price in 2003, was \$314,000.

Thus, unfortunately for many veterans living in these high cost areas, the VA home loan program is inaccessible because the guaranty is so low.

My legislation would increase the VA guaranty to 25 percent of the Freddie Mac conforming loan limit, or \$83,425. With such an increase, a participating veteran could borrow up to \$333,700—which is the conventional loan limit—towards the purchase of a home. And, because Freddie Mac updates its conforming loan limit annually to account for changes in average housing prices, pegging the VA home loan guaranty to this index would ensure that the guaranty and available mortgage limits rise with housing inflation.

My legislation, which the House Veterans Affairs Committee recently approved, would ensure that more veterans have a chance at the American Dream of owning a home. What is more, my legislation would not cost the U.S. Treasury a cent. In fact, according to the Congressional Budget Office (CBO), it would raise approximately \$42 million a year, through increased user fees associated with the VA home loan program.

This legislation is simple, it's cost effective, and it would assist our veterans, who have traded years of traditional employment to serve our country, purchase a home. I hope that my colleagues will join me in supporting this important piece of legislation.

I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the bill was ordered to be printed in the RECORD, as follows:

S. 2522

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

**SECTION 1. INCREASE IN MAXIMUM AMOUNT OF HOME LOAN GUARANTY FOR CONSTRUCTION AND PURCHASE OF HOMES AND ANNUAL INDEXING OF AMOUNT.**

(a) MAXIMUM LOAN GUARANTY BASED ON 100 PERCENT OF FREDDIE MAC CONFORMING LOAN RATE.—Section 3703(a)(1) of title 38, United States Code, is amended by striking "\$60,000" each place it appears in subparagraphs (A)(i)(IV) and (B) and inserting "the maximum guaranty amount (as defined in subparagraph (C))".

(b) DEFINITION.—Such section is further amended by adding at the end the following new subparagraph:

"(C) In this paragraph, the term 'maximum guaranty amount' means the dollar amount that is equal to 25 percent of the Freddie Mac conforming loan limit limitation determined under section 305(a)(2) of the Federal Home Loan Mortgage Corporation Act (12 U.S.C. 1454(a)(2)) for a single-family residence, as adjusted for the year involved."

**AMENDMENTS SUBMITTED AND PROPOSED**

SA 3450. Mr. WARNER submitted an amendment intended to be proposed to amendment SA 3352 proposed by Mr. REED (for himself, Mr. HAGEL, Mr. MCCAIN, Mr. CORZINE, Mr. AKAKA, and Mr. BIDEN) to the bill S. 2400, to authorize appropriations for fiscal year 2005 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe personnel strengths for such fiscal year for the Armed Services, and for other purposes.

SA 3451. Mr. WARNER (for Mr. SHELBY) proposed an amendment to the bill S. 2238, to amend the National Flood Insurance Act of 1968 to reduce losses to properties for which repetitive flood insurance claim payments have been made.

**TEXT OF AMENDMENTS**

**SA 3450.** Mr. WARNER submitted an amendment intended to be proposed to amendment SA 3352 proposed by Mr. REED (for himself, Mr. HAGEL, Mr. MCCAIN, Mr. CORZINE, Mr. AKAKA, and Mr. BIDEN) to the bill S. 2400, to authorize appropriations for fiscal year 2005 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe personnel strengths for such fiscal year for the Armed Services, and for other purposes; as follows:

Strike line 2 and insert the following: "502,400, subject to the condition that the costs of active duty personnel of the Army in excess of 482,400 shall be paid out of funds authorized to be appropriated for fiscal year 2005 for a contingent emergency reserve fund or as an emergency supplemental appropriation".

**SA 3451.** Mr. WARNER (for Mr. SHELBY) proposed an amendment to the bill S. 2238, to amend the National Flood Insurance Act of 1968 to reduce losses to the properties for which repetitive flood insurance claim payments have been made; as follows:

On page 2, line 3, strike "Flood Insurance Reform Act of 2004" and insert "Bunning-Be-reuter-Blumenauer Flood Insurance Reform Act of 2004".

On page 7, line 6, insert "that decide to participate in the pilot program established under this section" after "communities".