

Recently, I thought we were seeing progress when the census reported last year that Black, college-educated women actually earned more than white, college-educated women, although the overall wage gap for Black women, at 65 percent, remains considerably larger than the gap for white women. No explanation was offered for the progress for Black women, but other data and information suggest that even when women seem to catch up it may not be what we had in mind. I suspect that African American women are represented disproportionately among the 50 percent of all multiple job holders who are women. I am certain that this progress for African American women also tells a tragic story. The decline in marriageable Black men, eaten alive by ghetto life, also means that many college-educated Black women are likely to be single with no need for even the short time-out for children that many white women often take that may affect their wages as compared with Black women.

The best case for a strong and updated EPA with at least the Paycheck Fairness Act occurred here in the Congress in 2003, when women custodians in the House and Senate won an EPA case after showing that women workers were paid a dollar less for doing the same and similar work as men. Had they not been represented by their union, they would have had an almost impossible task using the rules for bringing and sustaining an EPA class action suit. The FPA simply modernizes the EPA to bring it in line with later passed civil rights statutes. From my tenure as EEOC chair, I know all too well the several ways that this historic legislation needs a 21st century make-over.

We cosponsored both these two bills every year to say let's at least start with the Paycheck Fairness Act so we can be prepared to go further with the Fair Pay Act. Start where you like, but Congress should be ashamed to let another year go by while working families lose more than \$200 billion annually—more than \$4,000 per family—because even considering education, age, hours works and location, women are paid less than they are worth. Let's start this year to make pay worthy of the American women we have asked to go to work.

HAMAS BREAKS TRUCE

HON. SCOTT GARRETT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 24, 2007

Mr. GARRETT of New Jersey. Madam Speaker, early this morning, the day that marks the 59th year of Israeli independence, Hamas militants broke their truce by launching dozens of rockets and mortars into Israel. While no one was hurt and there was no reported damage, this is yet another setback for Middle East peace and for the kidnapped Gilad Shalit and his family who have patiently awaited his return.

Hamas remains an organization full of contradictions. While their militant wing says the cease fire is over, the political wing insists that the cease fire is to be resumed. Hamas claims that Shalit is a prisoner of war and yet they bar the Red Cross from visiting him and have offered only scant proof the he even remains alive.

There cannot be lasting peace in the Holy Land until the Palestinian people insist that all armed parties come under the control of a freely elected government. Palestinian terrorist groups operate under their own authority, planning and carrying out their attacks based on their warped view of Israeli grievances. This is just as destructive for peace-loving Palestinians as for peace-loving Israelis.

Hamas continues to call for the destruction of Israel in its official policy statements. How can Israel hope to negotiate a lasting peace if the stated goal of the other sitting government is the very annihilation of their state? There can be peace, but only if Hamas shows in word and deed that coexistence is its goal.

Until that time, the international community should support Israel, a state that abides by international treaties and is actively seeking a long-term solution to violence. As long as Hamas continues to promulgate random attacks on civilians and violate international prisoner of war standards, it cannot be trusted to sit down with the Israelis in good faith negotiations for peace.

RECOGNIZING EQUAL PAY DAY

HON. JOHN CONYERS, JR.

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 24, 2007

Mr. CONYERS. Madam Speaker, I rise today in observation of Equal Pay Day, a day where we recognize that women and people of color continue to suffer the consequences of inequitable pay. This day symbolizes the time in the year which wages, especially paid to American women, catch up to the wages paid to men from the previous year.

Ever since the Equal Pay Act was signed into law in 1963, the wage gap between men and women has only been closing at a slow rate. Back then, women who worked full-time year-round made 59 cents on average for every dollar earned by men. Even today, women only earn 77 cents to the dollar, which means that the gap has narrowed by less than half a cent per year. In 2006, there were 70.2 million women aged 16 and over in the workforce, which made up 46 percent of all workers, and reflected a significant increase from only 18.4 million working women in 1950. Over a working lifetime, this wage disparity costs the average American woman and her family \$700,000 to \$2 million in lost wages, and thus impacting social Security benefits and pensions.

With the growing rate of women in the workforce, and more families reliant upon their paychecks for livelihood, the issue of equal pay is not simply a women's issue, but a family issue. The wage gap hurts everyone because it decreases a family's income that pays for their essential needs. When women earn more, the entire family benefits.

For these reasons Madam Speaker, I am in strong support of the Paycheck Fairness Act. I hope that this Congress will bring new light to this bill do what has not been done over the past 40 years. It will be through our bipartisan efforts that we eradicate the unfair treatment of women in the labor market, and help families gain the resources they need to ensure that their children have access to a better future in the 21st century.

MR. LAMBORN CONDEMNNS TRAGIC ANNIVERSARY

HON. DOUG LAMBORN

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 24, 2007

Mr. LAMBORN. Madam Speaker, I rise today to recognize but not celebrate the 40th anniversary of the legalization of abortion in the State of Colorado. On April 25, 1967, the Colorado State Legislature passed its first law legalizing abortion. Since the passage of this law, hundreds of thousands of Coloradans have lost their lives as a direct result. Today the death toll continues to mount in Colorado as well as the rest of the country, and with it the tremendous cost to our society.

What would have become of the 50 million Americans whose lives were so untimely taken from them? What discoveries will we never see? What diseases will never be cured because we allowed these lives to be taken? The loss to society, resulting from the perverse logic that the life of an "unplanned" child does not possess the same value as that of any other child, is staggering.

The most common medical procedure performed in the United States, abortion is also a deplorable attack on the health of American women. Abortion, though it was legalized in the name of women's health, causes immediate medical complications for over 140,000 women a year, increases the risk of premature birth in subsequent pregnancies, and results in a higher chance of infertility. Furthermore, post-abortion syndrome, which is similar to post-traumatic stress disorder, has led to untold amounts of suffering among American women. Compared to women that give birth, women who abort their unborn children are almost three times more likely to require psychological care.

I believe that our grandchildren and great-grandchildren will one day look upon abortion as we now look upon slavery, as an evil so great it tore apart the moral fabric of our Nation. While fighting slavery, the inhumane scourge of his own era, Frederick Douglass said, "one and God makes a majority." Those who fight in the name of life are therefore the majority, and will ultimately prevail. I hope and pray that I will never again have to observe this dark anniversary, and promise that I will continue to do everything in my power to protect innocent lives and the well-being of women.

PERSONAL EXPLANATION

HON. JOHN BOOZMAN

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 24, 2007

Mr. BOOZMAN. Madam Speaker, due to a funeral, I was unable to return in time to vote on Monday, April 23, 2007. Please find below a listing of my missed votes and a record of my votes, had I been present.

Rollcall #245 on H. Res. 179, I am not recorded because I was absent due to a funeral. Had I been present, I would have voted "aye."

Rollcall #246 on H.R. 1434, I am not recorded because I was absent due to a funeral. Had I been present, I would have voted "aye."

Rollcall #247 on H.R. 1402, I am not recorded because I was absent due to a funeral. Had I been present, I would have voted "aye."

THE ISSUE OF PREDATORY
LENDING PRACTICES

HON. STEPHANIE TUBBS JONES

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 24, 2007

Mrs. JONES of Ohio. Madam Speaker, I rise today to speak out on the issue of predatory lending practices within the subprime lending industry.

Madam Speaker, I have heard from countless constituents in my district regarding this issue. As you may know, Ohio has one of the highest rates of foreclosure in the country. Members of my community that I have known for years are being faced with foreclosure after owning a home for over 40 years in some cases. Seniors are being affected at a disproportionate rate. Lenders prey on seniors who have been in their homes all of their lives, and have a substantial amount of equity in their home. They promote these balloon and adjustable rate mortgages that look attractive and are affordable in their initial stages. However, after 2 years or more, these loans readjust to much higher payments with higher interest rates. For instance, one of my constituents is currently in an adjustable rate mortgage, which locked in a payment of \$1088 for 2 years. After 2 years, the mortgage payment increased to \$1488. Three months later the payment increased to \$1715. This payment increase has had a significant impact on this individual's budget and because they are not in a position to refinance, they are currently facing foreclosure.

Creating wealth is the most fundamental and important goal of minorities that seek economic equity. One of the first steps toward creating wealth is homeownership. The equity from owning a home is often the only means to secure funding for a new business, college tuition, or retirement. Predatory lending targets low income and minority communities. It compromises the opportunity to own a home and hinders economic stability, creating greater disparities in wealth.

The nonprofit Center for Responsible Lending projects that as this year ends, 2.2 million households in the subprime market will either have lost their homes to foreclosure or hold subprime mortgages that will fail over the next several years. These foreclosures will cost homeowners as much as \$164 billion, primarily in lost home equity.

It is also projected that one out of five (19 percent) subprime mortgages originated during the past two years will end in foreclosure. This rate is nearly double the projected rate of subprime loans made in 2002, and it exceeds the worst foreclosure experience in the modern mortgage market, which occurred during the "Oil Patch" disaster of the 1980s.

The nonprofit Center for Responsible Lending analyzed 15.1 million subprime loans from 1998 through 2006 and found that only about 1.4 million were for first-time home buyers. Most were for refinancing. To date, more than 500,000 of those subprime borrowers have lost their homes to foreclosures. An additional 1.8 million are likely to follow as the market

deteriorates. That's nearly 2.4 million lost homes.

In Ohio the foreclosure epidemic went from bad to much worse last year as the number of new cases grew by nearly 24 percent from 2005. Cuyahoga County led the state in new cases with 13,610 new filings last year. This ranking has attracted national attention with Ohio's foreclosure rate currently at 18 percent which is higher than the national average of 17 percent. The problem has gone from bad to worse and from worse to regress in Ohio, with 7,479 filings in February 2007 alone.

Predatory lending has expanded its reach beyond mortgage lending. Predatory practices are becoming increasingly prevalent in refund anticipation, auto, and payday loans.

There were over 12 million Refund Anticipation Loan borrowers in 2003. Tax preparers and lenders strip about \$1.57 billion in fees each year from the earned-income tax credits paid to working parents, according to a 2005 study by the National Consumer Law Center.

It is also estimated that Predatory payday lending practices cost American families \$4.2 billion annually. In addition, research indicates that minorities pay on average \$2,000 more per vehicle purchased than nonminorities. Predatory auto lending is taking an estimated \$2 billion dollars a year out of African American communities alone.

Madam Speaker, I have been hollering about this issue since I came to Congress in 1999. It is unfortunate that the issue is being given some serious national attention only after posing a threat to corporations and financial and mortgage security industries. Last August, I along with the Financial Services Committee organized a field hearing in my Congressional District to hear from local officials and community representatives that work with this issue on a day-to-day basis. The hearing brought Ohio to the forefront of the foreclosure issue as it held rankings among the highest in the Nation.

To continue in the fight, this week, I will be introducing the Predatory Lending Practices Reduction Act. This legislation serves to accomplish three main goals: 1) Establish a federal certification program to require mortgage brokers and other agents involved in subprime loan transactions to become certified and pass a written examination that covers, among other things, Federal law relative to Truth in Lending, Fair Housing, Equal Credit Opportunity Act and other Federal legislation. 2) Sets up minimum standards as they relate to providing information to consumers as well as best practices for dispute/complaint resolution; and 3) Creates civil penalties for violations of federal law pertaining to predatory lending; In addition it addresses appraisal fraud which has become increasingly popular among predatory practices.

I commend Chairman BARNEY FRANK of the Financial Services Committee on his commitment to working on this issue. I look forward to working with the Chairman and my colleagues on a solution to an issue that has devastated minority communities for over a decade.

Thank you to my colleague Mr. CUMMINGS for organizing this effort.

EXPRESSING SORROW OF THE HOUSE AT THE DEATH OF THE HONORABLE JUANITA MILLENDER-MCDONALD, MEMBER OF CONGRESS FROM THE STATE OF CALIFORNIA

SPEECH OF

HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, April 23, 2007

Mr. RANGEL. Madam Speaker, I rise to enter into the CONGRESSIONAL RECORD remarks on the life and work of the Honorable Congresswoman JUANITA MILLENDER-MCDONALD. Congresswoman MILLENDER-MCDONALD served seven terms for the 37th Congressional District as a Democrat in the U.S. House of Representatives. She died of cancer on April 22, 2007 at age 68.

Mrs. MILLENDER-MCDONALD was born in Birmingham, Alabama on September 7, 1938. She always placed education and women's rights in the forefront of her issues and values; after graduating from the University of Redlands with an undergraduate degree, she became a teacher for the Los Angeles Unified School District. When she attained her Master's Degree from California State University at Los Angeles, she gave up her job as a teacher to be an editor and writer for the school district. Her lifelong fight for women's rights emerged when she became the manuscript editor for Images, a textbook designed to enhance the self-esteem of young women.

Before running for local office, she was named the Director of Gender Equity Programs for the Los Angeles school district. In 1990, she was elected the first African American woman to the Carson City Council, and in 1992 the first woman to represent the 55th Assembly District in the California State Legislature in 1992. In both roles she attacked the congestion and transportation problems of California infrastructure. As an assemblywoman, she helped push the Alameda Corridor, a \$1.8 billion public works project to lay new tracks and build trenches and bridges. Her concern with transportation continued in her national office.

As a member of the House, she was appointed to the Committee on Transportation and Infrastructure and its Subcommittees on Aviation and Surface Transportation. She also served on the Committee on Small Business and as one of the ranking members on the Subcommittee on Tax, Finance, and Exports. After two years in the House, she was named the Region One Democratic Whip, and was honored with the Watts Walk of Fame for her work on behalf of the 37th District. In 2006, the Congresswoman became the first African American chair of the House Administration Committee.

For her entire life, Congresswoman JUANITA MILLENDER-MCDONALD has fought for social justice. She was a leader in election reform, women's rights, and transportation solutions; she was a credit to her district and to all the people she served as a Representative of the United States. Her husband, five adult children and five grandchildren survive her. I commend her and her life's work, and ask my colleagues to recognize her memory.