made meaningful contributions to expedited rescission legislation as it has developed.

Thanks to the efforts of these and other members, the House overwhelmingly passed expedited rescission legislation in the 102nd Congress. In the 103rd Congress, John Spratt and Butler Derrick worked with me to refine the legislation. This revised legislation was passed by the House in 1993. In 1994, Representatives Joe Kasich and Tim Penny joined the effort and helped pass a strengthened version of this legislation. Since then, Representatives Bob Wise, Rob Andrews and others have advocated this approach. Today, I am joined by David Bing, Rob Andrews, Collin Peterson, Marion Berry, Max Sandlin, Ralph Hall and Allen Boyd in introducing this legislation.

We have heard a lot about eliminating waste and pork barrel spending, but little serious action to actually eliminate pork barrel spending. John McCain has identified more than $14 billion in appropriations bills passed by the House that have not been subjected to the proper review. Other private organizations have identified even more earmarked spending in the appropriations bills passed by Congress which they believe can be eliminated. Instead of subjecting these spending items buried in the appropriations bills to scrutiny, the Majority has proposed an across-the-board spending cut policy that would cut good programs just as much as bad programs. Instead of subjecting these spending items buried in the appropriations bills to scrutiny, the Majority has proposed an across-the-board spending cut policy that would cut good programs just as much as bad programs.

Forcing votes on individual items in tax and spending bills will bring a little more accountability to the budget process. I hope that my colleagues from both sides of the aisle who are serious about controlling spending and eliminating wasteful spending will support this legislation.

SUMMARY OF EXPEDITED RESCSSION LEGISLATION

The legislation would amend the Budget Control and Impoundment Act of 1974 to require Congress to consider Presidential rescissions of appropriations or tax items by a majority vote. The President could propose to cut or eliminate individual spending items in appropriations bills or to repeal targeted tax breaks (tax breaks which benefit a particular taxpayer or class of taxpayers, except benefits based on demographic conditions).

The President would be required to submit proposed rescissions of tax items within ten days of signing the tax bill. Proposed rescissions of spending items could be submitted at any time during the fiscal year.

The President could propose that the discretionary spending limits be reduced by the amount of the rescissions, but would not be required to do so.

Within ten legislative days after the President sends a rescission package to Congress, a vote shall be taken on the rescission bill in the House. The bill may not be amended on the floor, except that 50 House members can request a vote on a motion to strike an individual rescission item.

If the President’s rescission package is approved by a simple majority of the House, the bill would be sent to the Senate for consideration under the same expedited procedure. Fifteen Senators may request a separate vote on an individual item.

If a simple majority in either the House or Senate accepts a rescission proposal, the funds for programs covered by the proposal would be released for obligation in accordance with the previously enacted appropriation. The rescissions would take effect.

If a bill rescinding spending or eliminating tax benefits is approved by the House and Senate, it would be sent to the President for his signature. Upon Presidential signature, the spending items in the rescission package are reduced or eliminated, or the tax items in the rescission package are repealed.

TRIBUTE TO FRANCES L. MURPHY II

HON. ELEANOR HOLMES NORTON
OF THE DISTRICT OF COLUMBIA
IN THE HOUSE OF REPRESENTATIVES
Wednesday, November 17, 1999

Ms. NORTON. Mr. Speaker, I rise today to honor Frances L. Murphy II, publisher-emeritus of the Washington Afro-American Newspaper, and a great lady who has had major responsibility for this great asset to the city of Washington and the communities surrounding it. Her hard-hitting editorials and written stories provide the local African-American community with news and information that cannot be obtained elsewhere. She has trained and nurtured many journalistic talents, who have taken what they learned at the AFRO to institutions as diverse as the NAACP, the Washington Post, and African Americans on Wheels magazine.

Ms. Murphy’s grandfather, John H. Murphy, Sr., founded the AFRO in 1892. Her father, Dr. Carl Murphy, was editor and publisher of the AFRO-American Newspapers from 1918 until his death in 1967. But, Ms. Murphy did not stop at the top. She learned her business inside out, starting as a library assistant, and moved up the ladder to reporter, then editor, magazine editor, and managing editor before becoming publisher.

In addition to her work as publisher of the AFRO, Ms. Murphy has spent much of her time as an educator. She started in the Baltimore schools in 1958, where she stayed until 1964, when she took her first position in higher education at Morgan State College. Until she retired from teaching in 1991, she held various teaching positions at University of Maryland Baltimore County, Buffalo State College, and Howard University. Her students rated her a top professor, and said, as others have said about her journalism, “She is tough but fair.”

Ms. Murphy is well known for her contributions to her community, having served as a member of the National Board of Directors of the NAACP and of the Board of Trustees of both the State Colleges of Maryland and the University of the District of Columbia. She is on the board and serves as treasurer of the African American Civil War Memorial Freedom Foundation. She is also an active member of St. Luke’s Episcopal Church, where she is a member of the flower guild, a lector, a member of the Search Committee and president of the Episcopal Church Women. All this from a woman who has been a distinguished journalist and publisher and managed, as well, to raise three children, and now to be grandmother to fourteen grandchildren, and great-grandmother to two.

Mr. Speaker, Ms. Murphy and her accomplished family are a quintessential family of service and a source of great and enduring pride to the entire Washington region. Like thousands of Washingtonians, I count Frances Murphy as a friend whom I greatly admire. I ask my colleagues to join me in a well-deserved honor for the model life and career of Frances L. Murphy II.

OUTSTANDING VETERANS DAY SAYINGS FROM DISTRICT STUDENTS

HON. WILLIAM O. LIPINSKI
OF ILLINOIS
IN THE HOUSE OF REPRESENTATIVES
Wednesday, November 17, 1999

Mr. LIPINSKI. Mr. Speaker, it gives me great pleasure to bring to the attention of my colleagues, seven outstanding Veterans Day essays by young individuals from the 3rd Congressional District of Illinois. For my annual Veterans Day Ceremony in Chicago, the following students wrote about what Veterans Day means to them. I hope you will also enjoy these essays:

VETERANS DAY

(By Katie Wiencek, Kinzie Elementary School)

Veterans Day is a very important day. It is the day when we remember the American soldiers who have lost their lives in the many wars. More than 58,000 soldiers died during the Vietnam War. It has been called one of the most painful periods in our history. But, America still had it good, after all, we had ceased fighting and were trying to rebuild South Vietnam by sending money. America has been the “good guy” in almost every war. This stereotype goes for not just the government, but the people and soldiers as well. I think they have a right to be remembered. It is our debt to them to have this memorial for four of the many soldiers who fought so hard for us. They need to be noticed. This memorial is a “good thing,” as Martha Stewart would say. I would say, it is a very good thing.

VETERANS DAY

(By Rich Pala, Byrne Elementary School)

Veterans Day is a day all proud Americans honor the men and women who served the American Army. Some people fought and died for what they believed was right. Some went to war and many died for our country. These are the true heroes of America, and deserve all the respect of billions of American people. Without these brave men and women, America would not be what it is today. We owe everything to these men and women, because they put the pride and honor in America. They fought for everything America stands for.

VETERANS DAY

(By Shaun Caulfield, Byrne Elementary School)

Bring to mind images of brave soldiers fighting for our country in war time, working in peace time, and trying to keep our
country free. Great soldiers come in mind: General William Tecumseh Sherman, Audie Murphy, the least famous but not less important vet. John Joseph Kunkes, my grandfather, fought in Korea. He was missing from action from his platoon for one month. He was on his own staying alive on skills taught to him by the U.S. Army.

Thinking about my grandfather’s adventures makes me remember everyone veteran has their tale to tell. It would be to our best interest to seek out his story and appreciate his commitments to his country and his branch of service.

To some, Veterans Day is a day off of school or work. But World War I, World War II, Korea and Vietnam fighters make me shiver. They fought in those wars and risked their lives that makes them so great.

On Veterans Day, remember and pray for courageous vets and honor them with the respect and dignity they deserve. To all past, present, and future veterans, remember we are all behind you.

Veterans Day
(By Julill Ollry, Nathan Hale Middle School)

Many brave men and women have given their lives in wartime for our country. One that was not so far in the past was the Vietnam War. The veterans of this war must be especially honored for their valor and loyalty at the most crucial time in American History.

This war was difficult for Americans because many of them disagreed with the war. In 1973, the United States government had agreed to stop fighting in Vietnam. When many soldiers returned from the hardships during the war, their friends and relatives died in battle, many Americans did not support them and many soldiers felt very unappreciated. Veterans are now beginning to be recognized by other foreign war heroes.

Veterans gather at the Vietnam Veterans Memorial in Washington, DC to place gifts and many other items. Some people come to visit the names of their loved ones. Veterans Day is a special day. We celebrate their accomplishments and sacrifices. Veterans Day is a great way to honor all who have died and all who are still living that have served their nation in the military. Let us keep all of the men and women who are presently serving in our military that God will keep them out of harm’s way.

Mr. Speaker, I wish all of these fine authors the best of luck in their future studies.

What Veterans Day Means to Me
(By Jennifer Gename, Grade 8, St. Jane de Chantal Elementary School)

Veterans Day is a very important holiday, because it helps people realize what others went through to help the nation.

Veterans Day
(By William Matuszak, St. Rene Goupl Elementary School)

Veterans Day is a time to remember and honor men and women who have served in the Armed Forces. This holiday is celebrated on November 11.

Veterans Day is important to me for many reasons. Both my grandfathers have served in a war. One served in World War II and the other in the Korean Conflict. It is not only important to me, but to everyone, because many families have served in armies and have fought for their countries in war. Veterans Day can also show people between countries, because war is over and we can celebrate that also.

Veterans Day is a very important day to all. Men and women from all over the world have fought for their countries in many different ways, and we honor them on this very special day. We celebrate their accomplishments and sacrifices. Veterans Day is a great way to honor all who have died and all who are still living that have served their nation in the military. Let us keep all of the men and women that are presently serving in our military.

Mr. Speaker, I wish all of these fine authors the best of luck in their future studies.

Collegiate Student Credit Card Protection Act

HON. LOUISE McINTOSH SLAUGHTER OF NEW YORK
IN THE HOUSE OF REPRESENTATIVES
Wednesday, November 17, 1999

Ms. SLAUGHTER, Mr. Speaker, on October 25, JOHN DUNCAN of Tennessee and I introduced H.R. 3142, the College Student Credit Card Protection Act. Madison Avenue and the credit card companies have convinced our college students that getting a credit card is necessary for a fun college experience. But upon graduation, many of these young people find themselves buried in debt. Just recently, the House recognized the need to educate young people on this issue by passing a bill to encourage high schools to teach financial literacy, including credit education. College by college, state by state, this issue is being recognized as a serious problem that needs to be addressed.

A recent report found that one-fifth of the Nation’s college students are carrying credit card debts of more than $10,000. Seventy percent of undergraduates at 4-year colleges possess at least one credit card. One 19-year-old sophomore student in the Rochester, NY area who had no income recently attempted to declare bankruptcy; he had accumulated a stack of credit cards and owed the credit card companies $23,000! In Knoxville, TN, one college student ran up $30,000 in credit card debt in just 2 years. Students are snowballing into debt through the extension of unaffordable credit lines, peer pressure to spend, and financial naiveté. Low minimum monthly payments and routine credit limits hikes add to the seductiveness of plastic.

Even though many students with credit cards have no income to pay the bills, credit card companies are aggressively marketing their cards to college students. Credit card companies set up tables during orientation week and outside college lunchrooms, advertising free gifts such as t-shirts and mugs, to sign up as many students as possible. Most of the time, all that is required is a student identification card. For many students, they experience problems when they cannot afford to make payments on their credit cards, which ruins their credit ratings before they have even entered the workforce. While many college students are adults, responsible for the debt they charge, the credit card industry’s policy of extending high lines of credit to unemployed or underemployed students needs to be examined.

This bipartisan legislation would compel credit card companies to determine before approving a card whether any prospective customer who is a traditionally aged full-time student, can afford to pay off the balance. This bill would limit credit lines to 20 percent of a student’s annual income without a cosigner. Students could also receive a starter credit card with a lower credit limit, allowing increases over time if prompt payments have been made. Another provision would eliminate the fine print in credit card agreements and solicitations, where fees and penalties are hidden. This print would have to be enlarged. Finally, parents would have to agree in writing to increases in the credit limit of cards which they have cosigned.

HONORING GORDON WOOD

HON. CHARLES W. STENHOLM
OF TEXAS
IN THE HOUSE OF REPRESENTATIVES
Wednesday, November 17, 1999

Mr. STENHOLM. Mr. Speaker, I rise today with a great deal of Texas pride to recognize