Mr. Speaker, reform of the 1962 Act is vitally necessary, as technological innovation and marketplace competition has dramatically changed the satellite industry over the past 30 years. Indeed, the arrival and rapid advance of undersea and underground fiber-optic cable systems has forced the industry to move beyond what many policymakers have thought to be its only role: universally providing telecommunications services to broad audiences. While the industry will certainly continue to lead efforts to develop new markets, satellites are now highly sought after to provide the capacity and redundancy necessary to continue the explosion in telecommunications usage, data transmission, and e-commerce. In other words, we have now learned that not only are cable systems unable and, in some cases, uneconomical, many different transmission systems are addressed in a manner that fosters even more competition, and that Congress enacts legislation that is both economically and technologically advantageous or disadvantaged by our actions. In our effort to create a more dynamic marketplace, we should endeavor ourselves to provide even more consumer choice. Any limitation on services that any one company would offer should be seen as an outcome that reduces consumer choice. As I have previously said, at a time when demand for Internet and other broadband services are driving growth across the telecommunications industry, it would be terribly ironic if an action of the Congress actually limited choice in the satellite market.

I am optimistic that we will produce legislation in the conference committee that is genuinely pro-competitive and offers customers around the world more choices. I look forward to working with Chairman BILLY and Senator BURNS to produce legislation that meets these objectives.

HON. TOM UDALL
OF NEW MEXICO
IN THE HOUSE OF REPRESENTATIVES
Thursday, November 18, 1999
Mr. UDALL of New Mexico. Mr. Speaker, it makes me very proud to rise before the House of Representatives to recognize Manuel Montoya from Mora, NM. Just a few weeks ago, Manuel began his studies at Oxford, England as a Rhodes Scholar. Manuel is a graduate of the University of New Mexico and is one of only 32 students nationwide to earn the much coveted scholarship named in honor of philanthropist Cecil Rhodes. And just last year, Manuel also earned the distinguished Truman Scholarship. I want to recognize Manuel for bringing honor to his family, his community and to New Mexico.

Manuel was born and raised in Rainsville, in the County of Mora. He lost his father at an early age. Through his faith and his gifts, he has turned tragedy into inspiration and misfortune into strength, both for himself and for those around him. The County of Mora is one of the most economically disadvantaged counties in our country. The county confronts all of the challenges that affect rural America today. Although stricken by poverty, Mora is one of the wealthiest counties in spirit in our country, rich in culture and history with its Hispanic Heritage, rich in beauty with its mountains, valleys and rivers, rich in people that place the highest value on family, honor and respect. And Mora is rich in faith and in hope. The best of Mora is personified in Manuel Montoya and he has made our State and our community very proud.

On behalf of all New Mexicans I want him to know that he is in our thoughts and we look forward to his many successes. Manuel, La Gente de Mora y de Nuevo Mexico estan Contigo.

Thank you Mr. Speaker, I ask that a copy of the newspaper article recognizing Manuel’s accomplishments also be placed in the RECORD.

[From the Santa Fe News Mexican, Dec. 8, 1999]
MORA NATIVE WINS RHODES SCHOLARSHIP
(By Kim Baca)

As a boy, Manuel-Julian Rudolfo Montoya of Mora wrote stories about his father—his favorite hero next to Batman. In his stories, his father helped him and the family. Montoya was 7 when his father died, but the child never forgot the things his father taught him—especially things about trust, honor and leadership.

It may be those things that helped the 21-year-old University of New Mexico senior become one of 32 American students named a Rhodes scholar Saturday.

I am not proud of the accomplishment, but what it means to all those people that helped me get there," Montoya said. "This is by no means my scholarship; it belongs to a lot of people—to my family, to my friends, my community. It belongs to UNM and everybody has the right to celebrate that." The prestigious scholarship program was created in 1902 by British philanthropist and colonial pioneer Cecil J. Rhodes to help students from English colonies and the United States attend Oxford University in England for two or three years.
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The scholarship, which pays all college and university expenses, was one of the oldest international study awards available to students.

Montoya, a 1996 Mora High School graduate, has a long list of achievements. After graduating, he was named to the Regents Scholarship, a four-year grant given to New Mexico's highest achievers. While in college, the English and economics double major helped establish a rural honors program for high school students in honor of his father.

Earlier this year, he was named a Truman Scholar—a distinction named after President Harry S. Truman and given to college juniors who have extensive records of public service and outstanding leadership potential.

After he was awarded the Truman scholarship, his advisors in the honors program at UNM encouraged him to apply for the Rhodes program.

Rebecca Vigil, Montoya's English teacher at Mora High School, said news of the scholarship comes as no surprise to her.

"He has always been a leader," she said. "It's great that he has received this honor, not just for him but for the entire community." Mary Lou Sanchez, a guidance counselor for Mora schools, also remembers Montoya as an exceptional student.

"His written and verbal communication was always outstanding," she said. "He has always been a leader." In addition to playing pool, guitar and writing poems, Montoya is also helping build a museum in Mora. The museum will contain the history and genealogy of Mora residents.

Montoya's mother Mary Louise Montoya, said her son has always been a quick learner. His first language was Spanish, but he learned English immediately.

"He was a lector at our church at the age of 7," she said. "He taught a confirmation class when he was still in high school."

Montoya is one of a dozen Rhodes scholars residing in New Mexico. The last person to receive a Rhodes scholarship at UNM was in the 1970s.

In September, Montoya will leave for England to study law. After his term at Oxford, Montoya plans to go to Stanford University law school.

"It's my dream to become a litigator and provide help for the underprivileged," he said. Montoya would also like to create a think tank to study public policy.

[From the Santa Fe New Mexican] The Best and the Brightest (By Monica Soto)

Mora—The Mora River rises in the Rincon Range, east of the Sangre de Cristo Mountains, and flows to the west and to the south into a tributary of the Canadian River north of Sabinoso.

Generations of families have lived and died near the river. This is where Manuel-Julian Rudolpho Montoya, the Rhodes Scholar, was born.

His story, his journey, is simple really. It begins and it ends in Mora, a place too beautiful for words, where the most brilliant flowers bloom in the muddiest of waters.

Montoya's 22nd stands in a field and stares at his birth home. The gray A-frame house is empty; it has been for a long time.

The wind rushes past him, and he sees images of his father, William Montoya, washing the family's 1972 Plymouth Duster and of his mother, Mary Louise, cooking dinner. He sees the forbidden cookie jar atop the highest kitchen shelf. He closes his eyes and smiles.

"I've come realize this as the turning point in my life because it meant a harder life for me," he says. "I lived life if it's not hard? I seek the virtues."

Montoya, who graduated last month from The University of New Mexico with degrees in English and economics, leaves Sept. 29 for Oxford University, the first UNM student to be named a Rhodes Scholar since 1978. Montoya last year was named a Truman Scholar, a distinction reserved for juniors who have extensive records of public service and outstanding leadership potential. If Montoya represents the future of New Mexico, then he wants his home-town of Mora to be celebrated for this gift. It is the place where he experienced unconditional love, punctuated by deep pain, where he gained the wisdom to know that his experiences, both good and bad, have shaped him into a worthy man.

Montoya was born Dec. 9, 1976, but his story begins before that. Mary Louise Martinez was born Feb. 12, 1953, to Francisco and Dolors Martinez in Mora. Rudy William Montoya was born Oct. 2, 1958, to Ambrosio and Celenia Montoya in Rainsville, 10 minutes away.

For the first 15 years of their lives, the two never crossed paths. Then on a spring day, halfway through adolescence, Rudy William Montoya and Mary Louise Martinez attended the same eighth-grade picnic in the Tres Ritos area, near the river.

Mary Louise didn't know how to swim. And she knew what happened at these types of functions. Someone always got flung in the river. This time it was her.

Her classmates must have thought she was joking when she started to scream for help. She panicked and went under water. Rudy William jumped in the river. He saved her life.

Both were freezing when they emerged from the frigid waters. Mary Louise had brought a beach towel to the picnic. They wrapped themselves in it and sat on a log, beneath a tree.

"Really shyly, he got my hand and he held it," she remembers. "That was the start." Mary Louise and Rudy William went to every basketball game, every dance together. Their problems the way he imagined his father would.

"I love my memory more than anything in this world," he says. "It compels me every day."

As a single parent, Mary Louise doesn't describe her life with her three sons as one in which she played dual roles as mother and father. They leaned a lot on both the Martinez and Montoya families—people whom she refers to as "very special.

The dynamics of her own family was such that every son—Montoya, Francisco, and Rudy William—played an integral role in keeping the family together.

Mary Louise says all four of them made decisions on the finances and even discussed emotional issues. When she decided to return to school to receive an associate's degree, all four of the family members studied together.

"It took the four of us to do what we've done," she says. "It took the four of us to pull together."

It's been 15 years now. Sometimes it seems like yesterday.

"I remember somebody asked me one time how I felt," she says. "I said, 'Well, how are you supposed to answer that? But I did real truthfully saying, 'I feel like I'm cut off from my life not to gain your sympathy, but to gain your understanding.'"

Montoya says his father's death and the struggles he went through as a result pushed him to excel in ways that he felt would honor his father's memory.

"I love my memory more than anything in this world," he says. "It compels me every day."
you’re a loser,” he says. “That’s unacceptable to me.”

In college, Montoya spent a summer writing a proposal to the Mora School Board that would implement a general honors program at the high school. Montoya would set up independent studies for students who had exhausted the school district’s traditional options.

Montoya wrote in his proposal that an instructor would craft semester-long lesson plans for each student. A student who enrolled in a class on contemporary, moral and ethical issues, for instance, would read books such as Mary Shelley’s Frankenstein to gain insight into such issues as “euthanasia, genetic cloning, chemical testing on animals and humans, freedom-of-speech issues and hate crime.” He included a 40-page economic analysis.

The school board signed the proposal in August 1997. The board later rescinded the program because it could not fund an instructor to oversee it, Montoya says.

Montoya is disappointed by the outcome, but that he has not given up on his project.

“Next time I’m going to have everything ready to go,” he says. “No questions, no doubts.”

Montoya also has worked diligently on another long-term project—to build an archive and museum that would house the town’s family and cultural histories. He envisions a Plaza where the community could gather; Mora no longer has one.

Montoya, who has been accepted to Stanford Law School, says he also dreams of the day when each person is appreciated for his or her potential, when his brothers are held up for their talents, just as he has been celebrated for his.

“One time, my grandfather made a china cabinet with no nails, structurally sound,” he says. “My brother (Francisco) can do that. It’s something that I envy in him. The truth, Montoya says, is that he is a culmination of many lives and many lessons, the embodiment of a town. He is his uncle, the Vietnam veteran, and his Godmother, a shy and humble woman; he is his father, hardworking and unapologetic, and the viejo who plants a tree at the chapel each year. He also says that while his brother has made it his life’s mission not to allow his people to lose hope.

“If you don’t surrender to your community, you will never unify what you have inside of you,” he says. “It’s indescribable. It’s a healing that I have yet to comprehend.”

EXTENSIONS OF REMARKS
November 19, 1999

CREDIT CARD CONSUMER PROTECTION ACT

HON. DARLENE HOOLEY
OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 18, 1999

Ms. HOOLEY of Oregon. Mr. Speaker, credit card late fees are becoming an increasing burden on consumers. More and more of my constituents are telling me that credit card companies are charging them $30 late fees when they shouldn’t be. I believe some companies are abusing their ability to charge late fees. In fact, just recently, First USA, a company that has millions of customers, was caught charging its customers late fees regardless of when they sent their payment in. (ABC News, Nightline: “Let the Borrower Beware.” August 31st, 1999).

In addition, many companies are shortening grace periods and imposing early morning deadlines for when a payment is due. One of the worst things they are doing is sending bills out just a few days before they’re due, which makes it very difficult to get the payment in on time.

Obviously, these practices do not help credit card customers maintain good credit ratings. Additionally, these practices can cost customers hundreds of dollars in charges each year. In order to address some of the problems that people are encountering with late fees, today I am introducing the “Credit Card Customers Protection Act of 1999.” This legislation would require credit card companies charging late fees to clearly disclose a date by which if your payment is postmarked, it cannot be considered late. Right now, most companies charge you based on when your payment arrives. But with passage of this legislation, if you mail your credit card payment in before the postmark date, you’ll be okay.

This is similar to what the IRS does with your tax return. Regardless of when your return arrives at the IRS, if it is postmarked by April 15, it is not late. To me, this makes perfect sense, since we do not control the internal bill collecting processes of the credit card companies, nor do we want to. And we do not control the time it takes for a letter to be delivered.

This bill will put the balance of power back into the hands of credit card customers. I ask my colleagues for their support for this important legislation.

JOHN G. SHEDD AQUARIUM CELEBRATES THE BIRTH OF A BELUGA WHALE

HON. DANNY K. DAVIS
OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 18, 1999

Mr. DAVIS of Illinois. Mr. Speaker, I am pleased to recognize the John G. Shedd