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, and the program was set up using 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 example, 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 The board later rescinded the program because it could not fund an instructor to oversee it, Montoya says.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 his hands, structurally sound," he says. "My brother (Francisco) can do that. It's something that I envy in him. The time hasn't come where they say that this is just as beautiful as a Rhodes Scholar, and that bothers me."

Toby Duran, director for the Center for Regional Studies at UNM, worked with Montoya on the museum proposal. Duran says that one of the first things they discussed was Montoya's desire to become a United States Supreme Court Justice.

"I was impressed by his boldness," says Duran, who gave Montoya a fellowship that enabled him to spend time preparing his Rhodes Scholar application. "He has a way of feeling for things and for people, but in addition to that, he uses reason. He's able to balance that very well."

Friends and family, those who have influenced Montoya, say that despite his rigorous intellect, he is stripped of pretension. Montoya's dream is to return to Mora and practice law with his closest confidant, Cyrus Martinez, also a Mora High School graduate. The Rev. Toby Duran, who was once a pastor in Mora, explains it this way:

"For a lot of people that grow up in rural communities, they have to leave before they realize their full potential. That's not the case with Montoya. He's been here all his life."

The Rev. Duran, who was once a pastor in Mora, explains it this way:

"For a lot of people that grow up in rural communities, they have to leave before they realize their full potential. That's not the case with Montoya. He's been here all his life."

"He realized the value long before he left his community. He carries that with him, always."

DATE AT THE WHITE HOUSE

Montoya will participate in a White House ceremony before he leaves to study jurisprudence philosophy in England. He will meet President Clinton and members of the U.S. Supreme Court.

Even then, Montoya says he will be "the farm boy from Mora making messes in my mother's kitchen." And for that, he is immensely proud.

"I don't learn things without them being fixed in human experience," he says. "The facts can exist without human experience, but the real truth is not there.

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 is also a man who 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."

ADDRESSING A GENERATION

Manuel-Julian Rudolpho Montoya's speech for The University of New Mexico's general commencement ceremony in May:

What then, I ask myself, shall we do this fine morning? How will we give praise to our education and our light?

I say we shout.

Shout in honor of the gathering. Give it a voice that echoes, a shout that echoes hands on that talent. Form a song, without words and without beat save the rhythm of the many standing alongside you. Hear the rhyme of one language in unison as we shout in shades of Black, Yellow, Brown, White and Red. Shout in colors, shout in creeds. Shout in praise of the legacies that brought you here. Shout in faith and hope.

I say you remember that they do not betray each other, they simply approach your soul from one end to the other.

Dance.

Dance in honor of your celebration. Give it a voice so that it may surrender to the echoes of healing among our communities. Give it to the ignorant, so they may have heard that pain of their brothers and sisters.

Fight.

Fight with your minds. Gather your faculties in honor of the shouting, the dancing and the crying. Give them reason for existing. Validate them. Look to your minds and recognize the great unifier within you. Recognize your pain with the promise of a better day because you fought with your mind.

Know that you have learned all you can so that one day learning can take its place in the symphony of change.

Fight with your heart.

Fight with kindness and do not relent when the wits of the many sway against the singular revolt of your heart. Cherish your passion and let it bleed for your neighbor. In this lies the hand that sways against the singular revolt of your

Your name will live on. Your name will ring in the history of healing among our communities. Give it to the ignorant, so they may have heard that pain of their brothers and sisters.

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. SHELDRICK 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
Employee productivity: studies have shown that telecommuting increases both employee productivity and morale, which in turn helps the business bottom line.

This legislation will direct the Administrator of the Small Business Administration to conduct a pilot program to raise awareness about telecommuting among small business employers. Telecommuting is quickly becoming a standard business practice. High-tech industries have employed telecommuting with great success for many years. In addition, the Federal Government has embraced telecommuting as well. This legislation will encourage and aid our nation's small business owners to embrace telecommuting.

Telecommuting in the small business community is a critically important tool, because it would allow small employers to retain valued employees with irreplaceable skills and institutional memory when their lives no longer allow them to be in the office daily.

Mr. Speaker, I would like to commend the businesses that have embraced telecommuting.

Mr. Speaker, please join me in congratulating the John G. Shedd Aquarium on the successful birth and continued health of Immiayuk's beluga calf.

The birth of the beluga is a milestone for the Shedd because the Oceanarium was built for the purpose of breeding marine mammals. The knowledge gained from the birth will provide Shedd staff with a better understanding of belugas and in turn that information will be used to help educate the public and contribute to the conservation of wild populations.

The birth of the beluga also is significant to the general beluga population as the National Marine Fisheries Service plans to list the beluga whales in Alaska's Cook Inlet as a depleted population. The 1998 Cook Inlet beluga census, counted 347. In 1994, about 675 belugas were counted; it is believed that 1,000 whales were in the inlet in 1980.

Mr. Speaker, please join me in congratulating the John G. Shedd Aquarium on the successful birth and continued health of Immiayuk's beluga calf.