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. The program 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, 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 The board later rescinded the program because it could not fund an instructor to oversee it, Montoya says.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 capitalized on 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 time hasn’t come where they say that is just as beautiful as being a Rhodes Scholar, and that bothers me.”

Toby Duran, director for the Center for Regional Studies Center for Southwest Research at UNM, worked with Montoya on the museum proposal. Duran says that one of the first things they discussed was Montoya’s dream of becoming 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. William Martinez, whose 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 talents, just as he has been celebrated in his.”

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 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. SHELD 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