

young people and credit card debt. For example, I heard from a constituent whose stepson filed for bankruptcy at the age of 21. He was \$30,000 in credit card debt. According to a University of Indiana administrator, we lose more students to credit card debt than to academic failure.

Credit card companies are aggressively marketing their cards to college students. We all receive credit card solicitations at home. In just one year, one of my employees received a shopping bag full of credit card solicitations. Now, magnify that number exponentially for college students.

I remember when an unemployed student was not able to get a credit card limit without a parent as a co-signer. Now, students are not only targeted through the mail and by phone, but also in person through booths set up on campus that promise a free t-shirt or mug for every completed application. As fundraisers, student groups can earn \$5 for every application they get their friends to fill out. Most of the time, all they require for approval is a student identification card.

The easy access to credit allows students to make costly purchases that would not have been possible under a typical student budget. Students then no longer make the connection between earnings and consumption—needs and wants. Students can go from getting the card just in case of an emergency to charging entertainment expenses such as nights out with their friends and then to extravagances like a spring break trip to Cancun.

While many college students are adults who are responsible for the debt they charge, the credit card industry's policy of extending high lines of credit to unemployed students needs to be reviewed. The College Student Credit Card Protection Act would require the banks to determine if a student can even afford to pay off a balance before the companies approve a card. My 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 for prompt payments. Another provision would eliminate the fine print in credit card agreements and solicitations, where fees and penalties are hidden. If a parent cosigns for their child's credit card, my bill would require the credit card company to notify the parent in writing of any credit line increase.

So before the credit card statements with Christmas purchases arrive, the message to credit card companies should be simple: determine if the student can afford to pay off a balance before approving a card.

INTRODUCTION OF LEGISLATION PRESERVING THE MORTGAGE INTEREST DEDUCTION

HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 3, 2001

Mrs. ROUKEMA. Mr. Speaker, today I support the resolution preserving the mortgage interest deduction. I introduced this resolution today and I ask my colleagues to join me in support of this important resolution.

The mortgage interest deduction has served as one of the cornerstones of our national housing policy for most of this century and may well be one of the most important tax policies in America today. This incentive has transformed this nation from one that was ill housed to the best-housed nation in the world.

The value of home ownership to this nation is beyond measure. Home ownership is a fundamental American ideal that promotes social and economic benefits beyond the simple benefits that accrue to the occupant of a home.

Homeowners are allowed to deduct the interest paid on their home mortgage when filing their personal income tax returns. There have been a number of attempts in recent years, however, to convince Congress to repeal or restrict the deduction. My legislation is a resolution expressing the "sense of Congress" that the deduction should be left intact.

Mr. Speaker, I ask all my colleagues to join me in this important resolution.

TRIBUTE TO EDWARD J. MARUSKA

HON. ROB PORTMAN

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 3, 2001

Mr. PORTMAN. Mr. Speaker, I rise today to recognize a good friend and distinguished constituent, Edward J. Maruska, who recently stepped down as the long-serving Executive Director of the Cincinnati Zoo and Botanical Garden. He will be honored on January 12, 2001, by the Board of Trustees of the Cincinnati Zoo and Botanical Garden for his outstanding accomplishments and steadfast work.

In 1962, Ed began his work at the Cincinnati Zoo and Botanical Garden as General Curator. In 1968, he became the Zoo's Executive Director, and, since then, he has worked tirelessly to make it one of the very best in the nation.

The Zoo is known for its rare and diverse animal collection, which includes 75 endangered species. Thanks to Ed, the Zoo now also is recognized around the world for its state-of-the-art exhibits. Exhibits like the outdoor primate center, Big Cat Canyon and the outdoor red panda area are praised worldwide for their appearance and design. In addition, the Zoo has been very successful at breeding rare and endangered species.

Ed has written more than 20 books, articles and papers that cover a number of zoological topics ranging from exotic cats to amphibians and salamanders. He is also one of the world's foremost experts on salamanders, and his research interest in the maintenance and reproduction of amphibians has made the Zoo's research collections of salamanders among the best in the nation.

Ed has dedicated much of his time as a member of many organizations, including the American Association of Zoological Parks and Aquariums; the Society for the Study of Amphibians and Reptiles; the Whooping Crane Conservation Association; the Explorer's Club; the International Society of Zooculturists; The Wilds; and the International Union of Directors of Zoological Gardens.

Ed plans to maintain an office at the Zoo where he will continue his work as a writer

and on conservation efforts with a particular focus on species extinctions. All of us in the Cincinnati area are grateful to Ed for his vision and hard work, and we wish him well on his future endeavors.

DEFEND THE RIGHT TO LIFE

HON. JO ANN EMERSON

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 3, 2001

Mrs. EMERSON. Mr. Speaker, today I introduce a constitutional amendment for the protection of the right to life. Tragically, this most basic human right has been disregarded, set aside, abused, spurned, and sometimes altogether forgotten. Even more tragically, the United States Government has been a willing partner in this affair, and the sad consequence is the sacrifice of something far more important than just principle.

One of the things that sets America apart from the rest of the world is the fact that in this country, everyone is equal before the law. Regardless of race, religion, or background, each person has fundamental rights that are guaranteed by the law. However, we too often overlook the rights of perhaps the most vulnerable among us—the unborn. When abortion is legal and available on demand, then where are the rights of the unborn? When abortion is sanctioned and sometimes paid for by the government, then how do we measure the degree to which life has been cheapened? When an innocent life is taken before its time, then how can one say that this is justice in America?

My amendment would establish beyond a doubt the fundamental right to life. Congress has an obligation to do what it has failed to do for so long, fully protect the unborn. I urge this body to move forward with this legislation to put an end to a most terrible injustice.

INTRODUCTION OF THE RESEARCH CRITICAL ON WOMEN'S HEALTH AND ENVIRONMENTAL RESEARCH CENTERS ACT

HON. LOUISE McINTOSH SLAUGHTER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 3, 2001

Ms. SLAUGHTER. Mr. Speaker, I am proud to introduce a very important bill that will enhance scientific research analyzing the relationship between women's health and the environment: the Women's Health Environmental Research Centers Act. This legislation seeks to address the current lack of initiatives specifically examining women's health in connection with the environment.

Scientists have recently uncovered startling linkages between environment exposures and disorders like Parkinson's Disease. These new findings have particular significance for women. Women may be at greater risk for disease associated to environmental exposures due to several factors, including body fat and size, a slower metabolism of toxic substances,