

still have a home to which they can return. When members are deployed and separated from their jobs, their household income levels often drop dramatically. Yet, there are still bills to pay—in particular, the monthly rent or mortgage payment.

My bill would prohibit the removal of an activated military member's family from their place of residence due to a failure to meet monthly housing payments. This protection would be in place during the term of active duty and continue for up to an additional three months after active duty is over.

If a landlord initiates eviction proceedings during that period, a judge would be directed to first rule on whether the family's income has been "materially affected" by the military service. An eviction can only occur only if a judge finds that the family's income has not been so impacted. This relief would apply to a service member's family whose monthly housing payment is \$1,950 per month or less.

Under current law—the Sailors' and Soldiers' Civil Relief Act—such relief is limited to families whose monthly housing payments are \$1,200 or less. I seek to increase of that threshold by about 37.5 percent. I think that my proposal is reasonable. If you have given up your bed, and the comfort of home and the security of having your own roof over your head . . . and have traded that for an army cot in a pup tent or a barracks—you are certainly entitled, when your service is completed, to return to your home. And, just as important, you are entitled to know that even if you cannot be at home, at least your family is there.

The second major element of my proposal ensures that a family will be well provided for in the event—the very rare event, I hope—that something unfortunate occurs. Again, our country's reliance on members of the guard and reserves helps illustrate the need for a change in current law. Our military cannot operate without the contributions of civilian soldiers—medical personnel, academics familiar with foreign countries and languages, engineers and people from a vast array of fields—who agree to give up good jobs and good wages here at home to serve where and when they are needed.

The economic needs of full-time uniformed personnel are just as great, and only increase with more years of service. As it stands right now, however, significant barriers prohibit those men and women from knowing with confidence that their families will be adequately safeguarded if something should happen to them.

Today, armed services personnel are eligible for life insurance paid through an affordable monthly premium, and administered through the Service members' Group Life Insurance program, or SGLI. However, current law caps payouts at \$250,000. Far too low.

Meantime, it is standard practice for private life insurance policies to include clauses that deny payouts for deaths resulting from incidents occurring as part of war-related service. My bill would enable personnel covered by SGLI to opt for considerably higher payouts for their beneficiaries—if they so desire and if they are willing to pay for it.

Under my bill, military personnel could opt for coverage in increments of \$250,000 above the current ceiling, up to a total of \$1 million.

This represents a potential increase of \$750,000 above the current limits for members of the Guard and Reserves; an increase of \$900,000 for uniformed personnel.

All increased benefits would be the result of higher premiums deducted from military paychecks. Coverage usually costs approximately 8 cents per month per every thousand dollars of coverage. Again, this would be optional and it would be achieved at no additional cost to the government.

In fact, assuming that the pool of policy holders remains steady and perhaps increases due to this added incentive, it could lead to greater revenues for government coffers. We know that military service is dangerous. But, the already significant risk should not be compounded by additional financial risks to one's dependents.

My hope would be that not a single family ever has the need to take advantage of this increased level in benefits. But, even if that is the case—it still will have done some good for all of us.

A member of the military can carry out duties better if there are fewer worries about what could happen to his or her family.

And finally—as long as we are updating current law to reflect the true needs of members of the military—I think it is crucial that the law better reflects the true composition of the military.

As we all know, that includes women.

The same holds true for our country's economy, and the earnings of the typical family. A family's loss of income does not simply occur when a father or husband leaves his regular job for service—but when a mother or wife does so. Unfortunately, current law inexplicably uses the phrase "wife" to describe dependents eligible for protection while a member is on duty. My bill replaces such references with gender-neutral language.

Such a change has practical value. Let's make certain that no court or agency denies a family relief on the basis that a mother or wife serves her country. Yet, if some people think that changing the language in this manner is mostly "symbolic"—so be it. This is a time when symbolism matters.

And, among our foes is a Taliban that degrades women to a degree that is beneath civility and decency. Let's take every opportunity to remind them—and ourselves—that our country's success and our country's strength is achieved because in our nation women can carry out any role that they choose for themselves.

I am confident that my colleagues will join me in agreeing that risking life and limb for one's nation should never be compounded by a family's potential loss of shelter or economic security. Please join me and cosponsor my bill, H.R. 3173.

HONORING JARVIS CHRISTIAN COLLEGE

HON. MAX SANDLIN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 31, 2001

Mr. SANDLIN. Mr. Speaker, I rise today to honor Jarvis Christian College, the Tom

Joyner Foundation's historically black "College of the Month" for October.

All too often, a student enters college only to encounter financial challenges that force him or her to drop out of school. As a nationally syndicated radio personality, Tom Joyner uses his platform to raise money to help students continue their education at black colleges. Every month, the foundation selects an Historically Black College or University to receive funds raised during that month. During the month of October, Joyner will encourage individuals, groups, organizations, and Jarvis alumni to make financial contributions to Jarvis.

Over the past year, the Tom Joyner Foundation has raised more than \$500,000 for deserving students. The money is given directly to the school and its students. Additionally, the Ronald McDonald House Charities has pledged to provide 50 cents for every dollar, up to \$333,000 donated, for this year.

I am very proud of Jarvis for being chosen by the Tom Joyner Foundation to receive these important funds for its students. Located in Hawkins, Texas, Jarvis Christian College has lived up to its mission to provide a quality liberal arts education that prepares students "intellectually, socially, and personally to function effectively in a global and technological society."

Founded in 1912, Jarvis Christian College held its first formal classes in January 1913, with 12 elementary-level students. Only two years later, the school began officially teaching high school courses. Further, until 1937, it was the only accredited high school exclusively for African Americans in the area.

In 1927, Jarvis began offering junior college courses, and the school was accredited as a college the next year. Since that time, Jarvis has been an East Texas institution, an excellent choice for students who wish to develop their skills and talents to their highest levels of ability.

For 90 years, Jarvis Christian College has given hope and opportunity to the African American community of East Texas, guaranteeing students a quality education within a solidly Christian environment. This year, Jarvis was ranked among the top "Comprehensive Colleges" in the nation by U.S. News and World Report.

I would like to thank the Tom Joyner Foundation for its mission to support Jarvis Christian College's motto: "The college with the personal touch, where dreams come true!"

DOMESTIC VIOLENCE AWARENESS MONTH

HON. LUCILLE ROYBAL-ALLARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 31, 2001

Ms. ROYBAL-ALLARD. Mr. Speaker, I rise to join my colleagues in the Women's Caucus and add my strong support to the struggle against domestic violence.

October, Domestic Violence Awareness Month, is an opportunity for us to remember those who have been victims of abuse, to support those who are survivors, and to assist