

filed claims for compensation. However, there remain several unresolved questions regarding this compensation. As the April tax-filing deadline quickly approaches, taxpayers need to know what portions of the compensation they receive are taxable and how that will be determined. In spite of repeated requests from the New Mexico congressional delegation, the Internal Revenue Service (IRS) has still not issued a written decision resolving these questions. These Americans deserve answers now.

The Internal Revenue Service is not playing fair. Although very clear about its tax filing deadlines and penalties for noncompliance, the IRS is not extending the same courtesy it requires. How can taxpayers meet deadlines when they lack information the IRS must provide?

The federal government started this fire and must continue to take responsibility for it. This disaster never should have happened. I am committed to doing everything I can to ensure that the federal government moves quickly, makes the necessary decisions, and allows the victims of this horrendous fire to rebuild their lives.

RECOGNITION OF WOMEN'S HISTORY MONTH, AND A TRIBUTE TO SENATOR CYNTHIA JOHNSTON TORRES

HON. ROBERT A. UNDERWOOD

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Mr. UNDERWOOD. Mr. Speaker, I rise today in support of March as Women's History Month and March 8 as International Women's Day. I would also like to honor the late Honorable Cynthia Johnston Torres, a distinguished member of the Third Guam Legislature.

Women's History Month is a time to pay tribute to the women of our nation, in appreciation for their contributions to the political, social, economic, and cultural development of our country, in recognition of the many struggles and obstacles that they face, and in honor of the integral role that women have played in American history. Women make up over half of our country's population, or about 139 million in 1999, and have changed our nation in positive ways. Women have made their mark in various fields such as science, business, education, health, the public sector, the arts, entertainment, and the list goes on.

The progress of women today must be considered in conjunction with continuing challenges. Today women affect and are affected by the major issues on our nation's agenda, including health care, Social Security, Medicare, tax reform, etc. Most recently, ergonomics issues are impacting women, who represent 64 percent of repetitive motion injuries that result in lost work time. It is encouraging that six in ten women participate in the labor force, however employment discrimination and unequal pay still exist. The future looks promising as women are demonstrating increased participation in all levels and branches of government. Unfortunately, expectations still exist about their "traditional" roles.

Today, women are marrying at later ages, yet domestic and family violence continues throughout the country. Also across the nation, women's studies and gender studies are on the rise in higher education institutions, however women still need to be acknowledged as critical players in the history of America. Today I would like the opportunity to recognize the achievements of women amidst such challenges, challenges that our entire nation must face from within the fifty states to the five territories.

Women's History Month has its own history that illustrates the gains women have accomplished in the last century. In order to reflect on international connections among women, some European nations have been celebrating International Women's Day on March 8 since 1911. Following women's suffrage in 1920 and the valuable contributions made by women to the war industries during the 1940's, women's issues were pushed to the forefront during the 1960's. The history of women was finally acknowledged in schools during the 1970s, and in 1981, the National Women's History Project spearheaded the initiative for National Women's History Week. The U.S. Congress passed a resolution in recognition of this week, and in 1987, the week was expanded to National Women's History Month. In keeping with the annual

My district of Guam proudly takes part in celebrating Women's History Month. The Bureau of Women's Affairs holds events recognizing women's accomplishments, addressing women's issues, and empowering women to be the best that they can be. The theme for 2001 is "Celebrating Women of Courage and Vision," and there will be a proclamation signing not only for Women's History Month but also for the Year of the Family.

Today, the spirit of community in Guam was alive and well, as the Bureau of Women's Affairs and the Guam Council of Women's Club celebrated International Women's Day. In an event involving the participation of various women's clubs and organizations from the government of Guam and the private sector, organizations learned more about each other and shared information while cultural delicacies and artwork of Guam were showcased for all to see.

The children of Guam are also active during Women's History month, as they participate in a poster and essay competition in promotion of this year's theme "Celebrating Women of Courage and Vision." Elementary school children submit posters, and middle school and high school students enter essays, all of which are displayed at the Center Court at Micronesian Mall. Such an event raises early awareness on women's issues and fosters early recognition of women's contributions to Guam.

Finally, at the end of the month, the outstanding women of Guam for the year 2000 will be honored at the 7th Annual Awards Banquet at the Guam Marriott Resort. Winners from the categories of non-traditional role; grandmother; GovGuam/Federal (civil service); mother; community (local/military); and private sector will be announced. The influx of nominations illustrates that indeed the island embraces women of courage and vision.

Although this year's award recipients have not yet been named, the numerous women

before them can again be recognized for paving the way in demonstrating leadership skills and commitment to our community and to our nation. For example, women in the public sector in Guam have made great strides over the past half century. They continue to be role models for our youth while encouraging political participation for all of the people of Guam.

In the Executive Branch, Lieutenant Governor Madeleine Bordallo holds the highest position held by a woman in Guam, and she currently serves her second term at this important post. There are 11 out of 60 female heads of agencies, including Andrea Finona of the Guam passport Office; Sheila Torres of the Agency for Human Resources and Development; Jeanette R. Yamashita of the Chamorro Affairs Department; Isabel Lujan of the Department of Commerce, Rosie R. Tainatongo of the Department of Education; Deborah J. Bordallo of the Guam Council on the Arts and Humanities; Geraldine "Ginger" S. Underwood of the Guam Educational Telecommunication Corporation, KGTF; Taling Taitano of the Guam Housing and Urban Renewal Authority; Dr. Davina Lujan of the Guam Memorial Hospital; Thelma Ann Perez of the Guam Power Authority; and Christine K. Scott-Smith of the Guam Public Library.

In addition, 6 out of 40 deputy directors are women. They are: Rosanna San Miguel of the Agency for Human Resources and Development; Tina Muna-Barnes of the Department of Integrated Services for Individuals with Disabilities; Jamema G. Maravilla of the Guam Energy Office; Cil P. Orot of the Guam Public Library; Theresa R. Cruz of the Guam Visitors Bureau; and Aurora F. Cabanero of the Mental Health and Substance Abuse Agency.

While others have served in acting capacities, Lourdes T. Pangelian is the only woman who has served as the permanent Chief of Staff for the Governor of Guam. Another noteworthy woman is Doris Flores Brooks, a former Senator in the Guam Legislature who is the first woman to be elected as Public Auditor.

As you can see, political representation by women is encouraged on Guam. Guam law requires all Government of Guam boards and commissions to maintain at least two female members. Several key boards have female chairpersons, such as former Senator Pilar Cruz Lujan at the Guam Airport Authority; Lillian Opena at the Guam Council of Youth Affairs; Dr. Heidi San Nicolas at the Guam Development Disabilities Council; Miriam S. Gallet at the Guam Environmental Protection Board of Directors; Corina G. Ludwig at the Guam Mass Transit; Ann Muna at the Guam Memorial Hospital; Bernadita Quitugua at the Guam Museum; and Arlene P. Bordallo at the Port Authority of Guam Board of Directors.

Women's participation in the Legislative Branch has also increased over the years. The first elected female to public office was Rosa T. Aguigui of Merizo, who was elected to the Guam Congress in 1946. Since 1986, women represented nearly 1/3 of the membership of the Guam Legislature. Female membership was at its peak in 1990 seven women were elected to serve in the 22nd Guam Legislature, which consisted of 21 members. During three separate years, women were the highest vote-getters for a legislative campaign:

in 1986, Marilyn D.A. Manibusan had the most votes, in 1988, it was Madeleine Z. Bordallo; and in 1990, Doris Flores Brooks captured the largest number of votes. Female legislators that have held the highest offices are Vice Speaker Katherine B. Aguon; Legislative Secretaries Pilar C. Lujan, Elizabeth Arriola, Judith Won Pat-Borja, and Joanne Brown; and Rules Committee Chairperson Herminia Dierking.

In 1954, Largimas Leon Guerrero Untalan and Cynthia Johnston Torres were the first women to be elected to the Guam Legislature. Currently, 3 out of the 15 Members are women: Senator Joanne M.S. Brown, who is Legislative Secretary and Chairperson of the Committee on Natural Resources; Senator Lou A. Leon Guerrero, who is the Assistant Minority Leader; and Senator Judith "Judy" T. Won Pat, the Assistant Minority Whip. Past members include: Lagrimas Leon Guerrero Untalan, Cynthia Johnston Torres, Katherine B. Aguon, Carmen Artero Kasperbauer, Madeleine Z. Bordallo, Elizabeth P. Arriola, Pilar C. Lujan, Marilyn D.A. Manibusan, Hermina Duenas Dierking, Marcia K. Hartsock, Martha Cruz Ruth, Doris Flores Brooks, Marilyn Won Pat, Senator Hope A. Cristobal, Senator Carlotta Leon Guerrero, and Senator Elizabeth Barrett-Anderson, who is currently a Superior Court Judge. The highest staff position held by a female in the Guam Legislature is Deputy Director, held by Dorothy Perez.

Women have made promising gains in the Judicial Branch as well. Two out of 17 judges of the Superior Court are women: Judge Frances Tydingco-Gatewood and Judge Katherine A. Maraman. In the past, 2 out of 3 full-time Supreme Court Justices were women: Justice Janet Healy-Weeks, who retired about two years ago, and the late Justice Monessa Lujan. Three out of 19 Mayors are women, including Isabel S. Haggard, who is in her fourth term as the Mayor of Piti and is also a former Vice President of the Mayor's Council; Mayor Pita Tainatongo of Merizo, who is serving her first term; and Concepcion B. Duenas, Mayor of Tamuning-Turmon, who is also serving her first term and is a former Vice Mayor. Three out of 5 Vice Mayors are women, including June U. Blas of Barrigada; Melissa B. Savares of Dededo; and Nancy T. Leon Guerrero of Tamuning-Turmon, who are all serving their first term.

Past female mayors include: Rossana D. San Miguel of Chalan Pago; Patricia S. Quinata of Dededo; Nieves F. Sablan of Piti; and Cecilia Quinata Morrison of Umatac. Past Vice Mayors include Doris S. Palacios of Dededo; Teresita B. Umagat of Dededo; Margaret D. Mendiola Mayor of Sinajana; and Marie S. N. Leon Guerrero of Tamuning-Turmon.

Women have also held high positions in political parties. Marilyn D.A. Manibusan was the first and to date the only female chairperson of the Republican Party, holding office in 1986, and Priscilla Tenorio Tuncap was the first female chairperson for the Democratic Party from 1990 to 1992. Pilar Cruz Lujan was elected last year and currently serves as the Democratic chairperson. Pilar Cruz served as the Vice Chairperson of Guam's Republican Party in the past. Nationwide, Madeleine Z. Bordallo is the longest-serving national committee woman on the Democratic National

Committee and has served in this capacity since the Kennedy Administration.

In addition, Antoniette Duenas Sanford is the only woman to have served as Chairperson of the Guam Chamber of Commerce, and Eloise Baza has served as the first female President of the Guam Chamber of Commerce for the last several years.

As a native Chamorro from Guam, I am proud to announce some of the "firsts" for Chamorro women, a few of which I have mentioned already. Dr. Olivia Cruz was the first Chamorro woman licensed by the Medical Licensure Board; Frances Marie Tydingco Gatewood was the first Chamorro woman judge of the Superior Court; Elizabeth Gayle was the first Chamorro woman to be civil engineer; Dr. Rosa Robert Carter was the first Chamorro woman president and the only female President of the University of Guam; Mary Inez Underwood was the first woman of Chamorro ancestry to enter the religious life; Elizabeth Barrett Anderson was the first Chamorro woman Attorney General; Rosa T. Aguigui Reyes was the first Chamorro woman elected to public office, as a member of the Guam Congress; Dr. Katherine B. Aguon was the first Chamorro woman to earn a doctor of philosophy degree and the first female vice speaker of the Guam Legislature; Cynthia Torres and Lagrimas Leon Guerrero Untalan were the first Chamorro women elected as senators, both serving in the 3rd Guam Legislature; and Asuncion Flores was the first Chamorro woman appointed member of the assembly of the Guam Congress.

These women in public service have been exemplary for the entire island and for our nation. I am truly honored to represent a district with such strong women leaders.

Historically, the women of Guam have always played an important role in Guam society. In pre-Western contact times, the Chamorro society was based on a matrilineal clan system in which women performed important and powerful roles in the lives of the people. Lineage was traced through the female line and it was the relationships via the mother which determined wealth, social standing and power. Even with the onset of Western contact which was patrilineal in nature (particularly from Spain), the Chamorro female retained much formal and informal power in Guam society. This has carried itself to the present and girls and women continue to be influential in some social settings and dominant in others. Openness to female leadership and women in influential roles have been part of the Guam scene in spite of Western contact.

We must also pay tribute to the women who I have not mentioned by name, yet who have also had a significant impact on our lives: working women, who fight for equal pay and non-discriminatory treatment; the women who stand up against domestic and family violence; the women who teach our children to become future leaders and the women who continue to learn in higher education institutions; the female community leaders who advocate for women's issues and for all important issues; lesbian women who are still fighting for the acceptance that they rightfully deserve. Last but not least, let us pay tribute to mothers, who provide love and direction so that our children are raised to become citizens with decency

and values; single mothers, who make sacrifices every day so their children can live good lives; daughters, who grow up to become independent women of integrity and diligence; and wives, who provide companionship and stability.

These are the women we celebrate in March for Women's History Month, and these are the women we should celebrate all year round. I urge my colleagues to recognize Women's History Month, not only because women's history is key to American history, but because women have contributed so much to our nation through their strength, courage, and vision.

At this time, I would like to make note of the recent passing of a woman who has provided inspiration to all of the people of Guam, the Honorable Cynthia Johnston Torres. It is with a great sense of loss that we commemorate Senator Torres, a distinguished member of the Third Guam Legislature who passed away two days ago at the age of 89 on March 6, 2001.

Senator Torres is a noted figure in Guam politics. She holds the distinction of being one of the first women to be elected to public office on the island of Guam. Along with Lagrimas L.G. Untalan, the late senator was elected to serve in the Third Guam Legislature in 1954. They were the first and only women elected to the Guam's unicameral Assembly during the first ten years of civil government on Guam. Although women had previously served as appointees to the Guam Congress, an advisory board to Guam's Naval governors during the first half of the last century, Senators Torres and Untalan's election marked the first time that women would serve as "elected" representatives to the people of Guam.

Foremost among the reasons behind the candidacy of Guam's first women senators were two specific objectives—these objectives were to define the character of Guam politics in the years to come. The candidates intended to set a precedent. They wanted to have Guam's women involved in civic and political affairs. They believed that women should be independent, assertive and outspoken. The significant number of women on Guam who have since served in key positions and elected to public office demonstrates the fulfillment of this goal.

The other objective set forth in the 1954 elections was to break the concept of block voting—a practice where an "X" placed by a voter on a large box within the ballot automatically casts votes for a certain party's slate of candidates. During the elections for the First and Second Guam Legislatures, the forerunner of the Guam Democratic Party, the Popular Party, was the only major political party in existence. Members of this party had absolute control of the First and Second Legislatures. In 1954, Senator Torres' election as an independent to the legislature earned her a prominent position which ensured leadership status when the Territorial Party—the forerunner of the Guam Republican Party—was formed in 1956. Guam voters have since been known to cross party lines and cast votes for candidates they feel most qualified rather than for party affiliations.

As a member of the Third Guam Legislature, Senator Torres played a vital role in the

passage of important legislation—the most notable being Public Law 42, which established trial by jury in certain cases within the jurisdiction of the District Court of Guam. In addition to a wide range of bills which codified the island of Guam's administrative and corporate procedures, the establishment of the Guam Memorial Hospital, the only civilian hospital, took effect during the Senator's tenure.

Although undoubtedly a very distinguished political figure, Senator Torres left a more distinct mark in the field of education. Born on July 27, 1911, to William G. and Agueda Iglesias Johnston, the senator took a path not much different from the ones taken by her parents. As the daughter of prominent educators, her parents' profession led her to devote her life to the field of education. Having received training in California, Senator Torres returned to Guam in 1932 to be a teacher. She married a successful local entrepreneur, Jose Calvo Torres, shortly thereafter. Mr. Torres passed away in 1946. The Senator took over his business ventures and quickly became a respected member of the local business community.

Having noted the lack of educational opportunities for Guam's handicapped children, Senator Torres decided to sell her business interests in 1958 in order to pursue a degree in elementary and special education. Upon completing her Master's Degree at the University of California in San Diego, she came back to Guam to become a consultant for the island's only school for the physically and mentally handicapped children. She later became its principal. Under her direction, the school developed and implemented educational and vocational programs which she added to the customary custodial care provided by the school to handicapped children.

She retired from government service in 1975 and, in recent years, has served the community through her involvement in civic organizations. She was a member of the University of Guam Board of Regents, the Guam Economic Development Authority, the Marianas Association of Retired Citizens. She was a co-founder and charter member of the Guam Lytico-Bodig Association, she has served as chair to the Guam Memorial Hospital's Board of Trustees and she was a past-president of the Guam Association of Retired Persons.

For all her work and accomplishments, Senator Torres was conferred numerous awards and commendations. She has received several commendations from the Guam Legislature including Resolution 282 from the 20th Guam Legislature which recognized and commended her love and service for the people of Guam. In addition, she was also awarded an honorary Doctor of Law Degree from the University of Guam in 1981 and the Distinguished Leadership Award from the American Biographical Institute for Outstanding Education.

Senator Cynthia Johnston Torres leaves a great legacy of service and devotion to the island and people of Guam. A pioneer in the field of politics and education, her endeavors and accomplishments provide inspiration to the men and women of Guam. As we mourn her passing, her perseverance and energy will forever live in our hearts.

Adios, Senator Torres, yan gof dangkalo na si Yu'os Ma'ase ginen todos I taotaon Guam.

You are an inspiration to the people of Guam and to our nation. During Women's History Month and beyond, we will celebrate your life and your legacy.

THE "VETERANS AMERICAN DREAM HOMEOWNERSHIP ASSISTANCE ACT"

HON. WALLY HERGER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Mr. HERGER. Mr. Speaker, I rise today to join with my Ways and Means colleague Congressman KLECZKA in introducing the Veterans American Dream Homeownership Assistance Act. This very worthy legislation will help veterans in five states, including California, to achieve their dream of home ownership.

Five states—Wisconsin, California, Texas, Oregon, and Alaska—have a program in which the states issue tax-exempt bonds to finance home mortgage loans to veterans. Under a little-known provision in the 1984 tax bill, veterans living in those five states who began military service after 1976 are prohibited from receiving a state-financed veterans home mortgage.

This means that our servicemen and servicewomen who served in Grenada, Panama, and the Gulf War cannot get veterans home mortgages from their own state government while veterans who served before that time are fully eligible. Are those who began serving their country after 1976 any less deserving than their predecessors?

This arbitrary cutoff was created to raise revenue for the 1984 tax bill by limiting the use of tax-exempt bonds to finance state veterans mortgage programs. In 1984, there were very few veterans who entered service after 1976. Because of their small numbers, the affected veterans were unable to stop this unfair change in the law. But, fifteen years later, there are hundreds of thousands of veterans who have served our country honorably in that period and they are calling for a change in the law. The state veterans affairs departments believe that if this bill becomes law, they can help a great number of the post-1976 veterans purchase their own home.

Our bill will simply eliminate the arbitrary cutoff that exists under current law. Under our proposal, former servicemen and servicewomen who served our country beginning in 1977 or any other year after that will be eligible to apply for a home mortgage loan provided by their state. This legislation does not increase federal discretionary spending one cent—it simply allows the states to help their veterans own a home regardless of when they served.

Mr. Speaker, arbitrary rules in the tax code should not stop our states from helping all veterans who served our nation honorably. I urge my colleagues on both sides of the aisle to join with us in supporting this measure to assist those who have spent so much of their lives defending our freedom.

EXPANDING HOMEOWNERSHIP

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 8, 2001

Mr. LaFALCE. Mr. Speaker, this week, I introduced two bills designed to strengthen the Federal Housing Administration (FHA) single family mortgage loan program. The two bills, H.R. 859, the "FHA First-time Homebuyer Act" and H.R. 858, the "FHA Down Payment Simplification Act," would expand homeownership, reduced defaults on FHA loans, and simplify the process of securing an FHA loan.

The first bill, the "FHA First-time Homebuyer Act" would pass along to first-time homebuyers the saving from HUD's recent cut in the FHA up-front loan fee into a dollar for dollar reduction in the required down payment. In addition, by conditioning this down payment reduction on a requirement of homeownership counseling, the legislation would reinstate the financial incentive for first-time homebuyers to undergo pre-purchase homeownership counseling, thus reducing default rates for these borrowers.

Late last year, HUD reduced the up-front premium customarily charged on single family FHA loans from 2.25% to 1.50% of the loan amount. However, because of a quirk in the statutory formula which sets maximum loan limits, not a single dollar of this premium reduction accrues to the borrower with respect to lowering the down payment. Thus, a major portion of the benefit of the fee reduction benefit is deferred until the loan is paid off or prepaid—which could be years or even decades later.

My legislation would allow 100% of the recently announced FHA fee reduction to be passed along to a first-time homebuyer in the form of a reduced down payment. This will have the effect of reducing a borrower's down payment by as much as \$1,755, depending on the loan size. Reduced down payments will make it easier for young families to buy a home.

Moreover, this down payment reduction will not pose a risk to the FHA single family mortgage fund, since maximum loan-to-value levels, even with this change, will not be any higher than they were prior to last year's fee reduction. In practice, the legislation would have the effect of reducing defaults, because the lower down payment option is conditioned on the borrower competing a course in homeownership counseling.

The second bill, the "FHA First-time Homebuyer Act" would make permanent the temporary FHA down payment simplification formula, which is scheduled to expire in December of next year. The FHA down payment simplification formula is widely considered to be a tremendous improvement over the confusing, two-part down payment formula that preceded it.

Unfortunately, our recent practice of providing only a periodic extension of this improved down payment formula has resulted in unneeded uncertainty. Last year, as its interim status was about to expire, the FHA Commissioner was forced to issue a clarification that loans closed before October 1, but insured