

the month of October—to prevent and reduce suffering from this devastating birth defect.

The SBAA was founded in 1973 to address the needs of the individuals and families affected by this disease and is currently the only national organization solely dedicated to advocating on behalf of the Spina Bifida community. As part of its service through 57 chapters in more than 100 communities across the country, the SBAA puts expecting parents in touch with families who have a child with Spina Bifida. These families answer questions and concerns and help guide expecting parents. The SBAA then works to provide lifelong support and assistance for affected children and their families.

Together the SBAA and the West Michigan Spina Bifida Association, the Spina Bifida Association of Southeastern Michigan, the Spina Bifida Association of Upper Michigan, and the Southwest Michigan Spina Bifida & Hydrocephalus Association work tirelessly to help families meet the challenges and enjoy the rewards of raising their child. I would like to acknowledge and thank SBAA and these local Spina Bifida organizations in Michigan for all that they have done for the families affected by this birth defect, especially those living in my state.

Spina Bifida is a neural tube defect that occurs when the central nervous system does not properly close during the early stages of pregnancy. Spina Bifida affects more than 4,000 pregnancies each year, with 1,500 babies being born with Spina Bifida each year. There are three different forms of Spina Bifida with the most severe being Myelomeningocele Spina Bifida, which causes nerve damage and severe disabilities. This severe form of Spina Bifida is diagnosed in 96 percent of children born with this condition. Between 70 to 90 percent of the children born with Spina Bifida are at risk of mental retardation when spinal fluid collects around the brain.

The exact cause of Spina Bifida is not known, but researchers have concluded that women of childbearing age who take daily folic acid supplements reduce their chances of having a Spina Bifida pregnancy by up to 75%. Progress has been made convincing women of the importance of consuming folic acid supplements and maintaining diets rich in folic acid. However, this public education campaign must be enhanced and broadened to reach segments of the population that have yet to heed this call.

Although folic acid consumption reduces the risk and incidence of Spina Bifida pregnancies, we will still have babies born with Spina Bifida who need intensive care and families that need guidance and support in caring for and raising these children. The result of this neural tube defect is that most babies suffer from a host of physical, psychological, and educational challenges, including paralysis, developmental delay, numerous surgeries, and living with a shunt in their skulls in an attempt to ameliorate their condition. Today, approximately 90 percent of all babies diagnosed with this birth defect live into adulthood, approximately 80 percent have normal IQs, and approximately 75 percent participate in sports and other recreational activities. With proper medical care, people who suffer from Spina Bifida can lead full and productive lives. However, they must learn how to move around using braces, crutches or wheelchairs, and how to function independently. They also must

be careful to avoid a host of secondary health problems ranging from depression and learning disabilities to skin problems and latex allergies.

After decades of poor prognosis and short life expectancy, breakthroughs in research combined with improvements in health care and treatment children with Spina Bifida are now living long enough to become adults with this condition. However, with this extended life expectancy people with Spina Bifida now face new challenges in the fields of education, job training, independent living, health care for secondary conditions, aging concerns, and other related issues.

I am proud to Co-Chair the newly established Congressional Spina Bifida Caucus with my colleague Representative CHRISTOPHER SMITH. The Congressional Spina Bifida Caucus will bring increased attention to this condition and advance initiatives that will improve the quality of life for those individuals and their families living with Spina Bifida.

I again wish to thank the SBAA and its chapters for all of their hard work to prevent and reduce suffering from this birth defect and for their commitment to improve the lives of those 70,000 individuals living with Spina Bifida throughout our nation. The Spina Bifida community and our nation owe a tremendous debt to the SBAA for its work over the past three decades. Much more work still needs to be done, and I am confident this fine organization and its chapters will lead the effort for decades to come. I wish the Spina Bifida Association of America the best of luck in its endeavors and urge all of my colleagues and all Americans to support its important efforts.

CHICAGO SAYS REPEAL THE PATRIOT ACT

HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 16, 2003

Ms. SCHAKOWSKY. Mr. Speaker, I would like to enter into the record a resolution passed by the City Council of Chicago calling on Congress to actively work for the repeal of sections of the PATRIOT Act that "violate fundamental rights and liberties as stated in the U.S. Constitution and its Amendments." This resolution was passed on October 1, 2003.

I supported this resolution and I want to thank Aldermen Helen Shiller, Joe Moore, Fredrena Lyle, and Ricardo Munoz for introducing it. I would also like to recognize and thank the City Council of Evanston and the President and Board of Trustees of Wilmette for passing similar resolutions.

I voted against the PATRIOT Act two years ago and I continue to remain skeptical of its effectiveness at keeping us safe. I believe the PATRIOT Act violates our civil liberties, our right to due process, and unnecessarily targets immigrants. Therefore, I am pleased to join with the Chicago City Council in affirming the rights of all people living within Chicago and the country and in saying that we must repeal the PATRIOT Act.

The following is the resolution passed by the City Council of the City of Chicago:

RESOLUTION ON THE USA PATRIOT ACT AND RELATED EXECUTIVE ORDERS

Whereas, the City of Chicago houses a diverse population, including citizens of other

nations, whose contributions to the community are vital to its character and function; and

Whereas, the United States Constitution guarantees certain fundamental rights including: freedom of religion, speech, assembly and privacy; protection from unreasonable searches and seizures; due process and equal protection to any person; equality before the law and the presumption of innocence; access to counsel in judicial proceedings; and a fair, speedy and public trial; and

Whereas, the USA PATRIOT Act signed by George W. Bush on October 26, 2001, in the opinion of many American, contains a number of provisions that undermine the above mentioned rights and which fundamentally alter our civil liberties without increasing our security; and

Whereas, examples of the provisions in the USA PATRIOT Act and Executive orders that may undermine the constitution and the rights and civil liberties of Chicago residents include:

A significant expansion of the government's ability to access sensitive medical, mental health, financial and educational records about individuals; and lowers the burden of proof required to conduct secret searches and telephone and Internet surveillance

Giving law enforcement expanded authority to obtain library records, and prohibits librarians from informing patrons of monitoring or information requests

Giving the Attorney General and the Secretary of State the power to designate domestic groups, including religious and political organizations, as "terrorist organizations"

Granting the Attorney General the power to subject citizens of other nations to indefinite detention or deportation even if they have not committed a crime

Authorizing eavesdropping on confidential communications between lawyers and their clients in federal custody

Limiting disclosure of public documents and records under the Freedom of Information Act; and

Whereas, the Department of Justice interpretations of this Act and these Executive Orders particularly target immigrants, including Hispanics, people of Middle Eastern and South Asian descent and citizens of other nations, thereby potentially encouraging racial profiling by law enforcement and the unintended consequence of increase in hate crimes by individuals in our community; and

Whereas, almost 200 other cities throughout the country have enacted resolutions reaffirming support for civil rights and civil liberties in the face of government policies that threaten these values, and are demanding accountability from federal agencies regarding the use of these new powers; now therefore be it

Resolved, That the City of Chicago joins the almost 200 other U.S. cities and affirms its strong opposition to terrorism, and also affirms that any efforts to end terrorism not be waged at the expense of the fundamental civil rights and liberties of the people of Chicago, the United States and the World; and be it further

Resolved, That the City of Chicago affirms the rights of all people, including United States citizens and citizens of other nations, living within the City in accordance with the Bill of Rights and the U.S. Constitution by lawfully resisting every effort to erode those rights and protections including: freedom of religion, speech, assembly and privacy; protection from unreasonable searches and seizures; due process and equal protection to any person; equality before the law and the

presumption of innocence; access to counsel in judicial proceedings; and fair, speedy and public trial; and be it further

Resolved, that the members of the City Council of the City of Chicago call on our United States Representatives and Senators to monitor the implementation of the U.S. Patriot Act and the Orders in furtherance thereof and actively work for the repeal of only those sections of the Act and those orders that violate fundamental rights and liberties as stated in the US Constitution and its Amendments by sending a copy of this resolution to the Illinois delegation to Congress.

HONORING HIS HOLINESS, POPE JOHN PAUL II, UPON HIS SILVER JUBILEE

HON. HENRY J. HYDE

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 16, 2003

Mr. HYDE. Mr. Speaker, I am honored to join in the celebration of His Holiness, Pope John Paul II, who is marking his Silver Jubilee as the spiritual leader of more than 1 billion Catholics around the world.

It was 25 years ago today that Cardinal Karol Wojtyla, the Archbishop of Krakow, was elected Pope—the youngest chosen in a century. This Cardinal, little-known outside of native Poland, stood before a crowd of 200,000 in St. Peter's Square and emotionally stated that he had been afraid to accept the nomination, but had done so in obedience to Christ.

While he came from meager beginnings, he will be remembered for fostering peace throughout the world. This is because His Holiness knows the persecution of oppression. He studied for the priesthood in secrecy and saw those he grew up with killed and victimized due to the Nazi Occupation. He later witnessed firsthand the communist subjugation of his native Poland.

Since becoming Pope, he has traveled more extensively throughout the world than any predecessor, during which time he has spread the message of peace, religious freedom, and human dignity.

His Holiness was instrumental in the demise of communism in his native Poland, which in turn fostered the spread of democracy throughout the world.

His Holiness has reached out in an unprecedented manner to peoples of other beliefs and religions all over the world to establish a dialog which may lead to greater understanding, healing, and harmony, including praying for unity among Christian churches, reconciliation with the Jewish people, and specifically acknowledging those times in which the Catholic Church has failed to act in accordance with its teachings. He has also led a pilgrimage to the Middle East, preaching coexistence, peace, tolerance, and goodwill throughout this historically conflicted territory.

His Holiness has used his position as a world leader to become the foremost voice in fostering ties of brotherhood and promoting peace and reconciliation in the world today. His many efforts have invited his being bestowed with the Congressional Medal of Honor on January 8, 2001.

I ask my congressional colleagues to join me in paying tribute to this devoted spiritual leader and to celebrate with him this Jubilee.

SAVE OUR HOMES ACT

HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 16, 2003

Ms. SCHAKOWSKY. Mr. Speaker, I am pleased to announce that today I am reintroducing the "Save Our Homes Act." I want to thank my colleagues MAXINE WATERS, BERNARD SANDERS, JULIA CARSON, JAMES MCGOVERN, PETER DEFAZIO, LUIS GUTIERREZ, LOUISE SLAUGHTER, BARBARA LEE, ELEANOR HOLMES NORTON, DONALD PAYNE, MAJOR OWENS, HENRY WAXMAN, FRANK PALLONE, LYNN WOOLSEY, STEPHANIE TUBBS JONES, MADELEINE BORDALLO, RAUL GRIJALVA, GEORGE MILLER, DENNIS KUCINICH, BOBBY RUSH, MARCY KAPTUR, SHEILA JACKSON-LEE, CHRIS BELL, GENE GREEN, MICHAEL HONDA, DONNA CHRISTENSEN, and ROBERT BRADY for joining me today as original cosponsors of this legislation.

The Save Our Homes Act would help protect homebuyers from unscrupulous lenders and brokers by creating strong new protections for homeowners throughout the country. The Save Our Homes Act provides a floor, not a ceiling for consumer protections. Strong States and local anti-predatory lending laws would not be preempted by this legislation. The Save Our Homes Act is supported by leading consumer rights organizations, such as the Association of Community Organizations for Reform Now (ACORN), National People's Action, and National Community Reinvestment Coalition. This is the strongest anti-predatory lending bill in Congress.

The Coalition for Responsible Lending estimates that homeowners lose \$9.1 billion annually due to predatory loans. In Chicago, foreclosures increased by 74 percent between 1993 and 2001. Remarkably, over that same time period, foreclosures in the subprime market increased by 500 percent. Half of all the foreclosures occurred within 2 years of origination, signaling fraudulent and abusive lending practices. Under the leadership of Mayor Daley and Governor Blagojevich, Illinois and the City of Chicago have passed tough anti-predatory lending laws. Nevertheless, under current Federal law, State and local governments cannot stop some abusive lending practices. In addition, most States do not have strong anti-predatory lending laws. My legislation would close these loopholes and ensure that all homeowners, in every State, are protected from predatory lenders and brokers.

We are all united in support of homeownership. However, supporting homeownership is not enough; we need to make sure people are able to stay in their homes. That is why we need to crackdown on predatory lenders and brokers.

Predatory lenders and brokers are out to make a fast buck on the backs of the elderly, homeowners in financial distress, low-income families and people of color. Predatory lenders are thieves, preying on consumers who are house rich, but cash poor. They don't wear ski masks or hold a gun to your head. They come knocking on your door with neckties and loan papers, charge you credit card high interest rates, and steal the equity, that you've built in your home.

People living in underserved communities have a difficult time obtaining conventional loans. Despite all the progress that has been

made, redlining continues to be a major problem. In 2000, HUD completed a study that found that borrowers in upper income African American neighborhoods, who would easily qualify for conventional, low rate loans, were twice as likely as homeowners in low-income white neighborhoods to receive subprime refinancing loans.

Of course, not all subprime lending is abusive and predatory. Responsible subprime lending expands homeownership opportunities for those who cannot qualify for conventional loans. However, it is clear that abusive practices are a major problem in the subprime industry. People who turn to subprime lenders are more likely to obtain abusive loans. That is why homeowners who are forced to turn to the subprime market need strong, Federal protections.

I am looking forward to working with my colleagues to pass this legislation, the Save Our Homes Act, into law.

EDUCATION SAVINGS ACT OF 2003

HON. JON C. PORTER

OF NEVADA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 16, 2003

Mr. PORTER. Mr. Speaker, today I am introducing the "Education Savings Act of 2003". This legislation will change current tax law to make it clear that employers can make tax-deductible contributions to employees' education savings accounts, such as 529 or 530 accounts.

Saving for our children's higher education has become increasingly important as we continue to see the cost of college education steadily rising. As a Member of the Committee on Education and the Workforce I have been afforded the opportunity to participate in many hearings outlining some of the difficulty student's face with the rising cost of tuition. Tuition is outpacing the rate of inflation, increases in family income, and even increases in State and Federal financial aid—which have grown tremendously in recent years. Planning for our children's future education by setting up savings accounts is essential now more than ever.

I have seen first hand the effects that can occur from rapidly increasing tuition rates. The State of Nevada has one of the lowest numbers of college graduates per capita. Setting up savings accounts early on for higher education can displace some of the burden created by the high costs of attaining a college education.

The United States tax code offers options for families to SAVE—to Set Aside for the Value of Education. Two such options, the 529 College Savings Plan and the 530 "Coverdell Accounts", have benefited thousands of students and have helped their families meet the rapidly escalating costs associated with attaining a college degree. Unfortunately, current tax law penalizes workers for accepting contributions from their employers to these accounts by considering it earned income to the employees.

The "Education Savings Act" will clarify that any amount contributed to these education accounts will NOT count towards an employee's taxable income.

By allowing employers to contribute to 529 and 530 accounts without the contribution