years of distinguished service to this nation. She stands out as a pioneer, a leader and an outstanding role model for young people in uniform.

Lilia's United States Navy career is testament to a true American success story. She was born in Bogota, Colombia, and emigrated to the U.S. when she was just five years old. Her parents, Alvaro and Ana Ramirez, were fleeing violence in the Colombian countryside in the early 1960's and sought a new life of security and promise for their children in America. Al and Ana settled in Bayshore, New York, and starting with little more than a confident spirit, went on to raise five extraordinary citizens through hard work, a determination to succeed, and a deep commitment to family.

Lilia is the eldest of the five children. She spoke only Spanish when she arrived in New York as a five-year-old. But Lilia excelled throughout her public education career, graduating with distinction from Brentwood High School and accepting an appointment to the U.S. Naval Academy as a member of the class of 1981, only the second class to have admitted women at Annapolis.

As a brand new Ensign, Lilia set sail for the Naval Communications Area Master Station Western Pacific in Guam, the first of three overseas assignments. While in Guam, Lilia deployed to the Indian Ocean aboard the submarine tender USS PROTEUS. One of just a handful of women aboard PROTEUS, she crossed the Equator with the ship and was proudly and courageously initiated as a Trusty Shellback in that time-honored sea faring ceremony.

Assignments in Europe followed, first in England as a Navy-Air Force Liaison Officer at RAF Mildenhall, where one evening on liberty she and two other Annapolis classmates saved the life of an elderly Briton they had come upon who had collapsed from a heart attack. Next she served at the U.S. European Command in Stuttgart, Germany, as the Officer-in-Charge of the Navy-Marine Corps Element in the headquarters' manpower and personnel directorate. While in Stuttgart, Lilia provided crucial after-action reporting and personnel support in the wake of a terrorist murder of our Naval Attache in Greece and the U.S. Marine Barracks bombing in Beirut.

After five years overseas, Lilia returned to the Washington, DC area to serve in several assignments, including the Navy Telecommunications Center at Crystal City, at the time the Navy's largest message center; the Navy's Bureau of Personnel, where she was personally involved in assigning a record number of women officers to pursue advanced technical degrees at the Naval Postgraduate School; and the Joint Staff's Command, Control and Communications Systems Directorate. On the Joint Staff, she coordinated the installation of command and control systems in the field offices of Customs, DEA and the North American Air Defense Command as part of our national anti-drug policy.

In 1990 Lilia was assigned as Officer-in-Charge of the Personnel Support Detachment at Naval Air Station Whidbey Island, in the state of Washington. In this tour she was responsible for the pay, travel and career advancement matters of 8,000 service members and their families. Lilia returned to the Washington, DC area again in 1992 where she served as base commander of Naval Communications Unit Cheltenham, a 230-acre facility in rural Maryland. At Cheltenham she was responsible for 300 personnel, 19 tenant commands, and environmentally protected wetlands at her base, where she also played host to the local Boys Scouts Troop.

In 1994 Lilia began a tour in the Secretary of the Navy's Office of Legislative Affairs. Lilia was responsible for representing command, control, communications and tactical intelligence programs to the defense and intelligence committees of both the House and Senate. In addition to numerous informative visits to Naval communications and intelligence facilities throughout the U.S., Europe and Japan, Lilia also escorted congressional delegations to the refugee camps at Guantanamo Bay, Cuba, and to witness national elections in Nicaragua. In 1997 she was part of a team from the U.S. Naval Academy sent to Peru to advise the Peruvian Navy on integrating women into their naval academy.

Lilia was also a student at the Inter-American Defense College, where she again blazed a trail as the first U.S. Navy woman to attend that institution. She was an impressive ambassador of the U.S. Navy to her Latin American counterparts, where she was able to combine her native Spanish fluency and breadth of experience in national security affairs to forge lasting relationships with key civilian and military leaders of Latin America. She left them with enduring, positive impressions of women as military professionals.

Lilia's personal decorations include the Defense Meritorious Service Medal, the Meritorious Service Medal, the Joint Service Commendation Medal, and the Navy Commendation Medal (three awards).

The Nation owes a debt of gratitude to Lilia Ramirez, whose example will inspire women and Hispanics to seek public service and whose work will continue to have a lasting impact on our armed forces for years to come. While we will miss her distinguished career in uniform, we will no doubt continue to enjoy her commitment to community and nation. I wish to recognize her entire family, including father Alvaro, mother Ana (whom we lost just this year to cancer), brothers Michael and Henry, and sisters Angela and Ana Tulita, all great American success stories in their own right. Best wishes to Lilia, husband Randall Lovdahl (Commander, U.S. Navy), and children Bianca and Beau as they mark this special milestone.●

STRUCTURED SETTLEMENT PROTECTION ACT

● Mr. BAUCUS. Mr. President, I am pleased to join today with Senator CHAFEE and a bipartisan group of our colleagues from the Finance Committee including Ms. CAROL MOSLEY-BRAUN in introducing the Structured Settlement Protection Act.

Companion legislation has been introduced in the House (H.R. 4314) by Representatives CLAY SHAW and PETE STARK. The House legislation is cosponsored by a broad bipartisan group of Members of the House Ways and Means Committee.

The Treasury Department supports this bipartisan legislation.

I speak today as the original Senate sponsor of the structured settlement tax rules that Congress enacted in 1982. I rise because of my very grave concern that the recent emergence of structured settlement factoring transactions—in which factoring companies buy up the structured settlement payments from injured victims in return for a deeply-discounted lump sum—completely undermines what Congress intended when we enacted these structured settlement tax rules.

In introducing the original 1982 legislation, I pointed to the concern over the premature dissipation of lump sum recoveries by seriously-injured victims and their families:

> In the past, these awards have typically been paid by defendants to successful plaintiffs in the form of a single payment settlement. This approach has proven unsatisfactory, however, in many cases because it assumes that injured parties will wisely manage large sums of money so as to provide for their lifetime needs. In fact, many of these successful litigants, particularly minors, have dissipated their awards in a few years and are then without means of support.—CONGRESSIONAL RECORD (daily ed.) 12/10/81, at S15005.

I introduced the original legislation to encourage structured settlements because they provide a better approach, as I said at the time: ''Periodic payment settlements, on the other hand, provide plaintiffs with a steady income over a long period of time and insulate them from pressures to squander their awards.'' (Id.)

Thus, our focus in enacting these tax rules in sections 104(a)(2) and 130 of the Internal Revenue Code was to encourage and govern the use of structured settlements in order to provide long-term financial security to seriously-injured victims and their families and to insulate them from pressures to squander their awards.

Over the almost two decades since we enacted these tax rules, structured settlements have proven to be a very effective means of providing long-term financial protection to persons with serious, long-term physical injuries through an assured stream of payments

designed to meet the victim's ongoing expenses for medical care, living, and family support. Structured settlements are voluntary agreements reached between the parties that are negotiated by counsel and tailored to meet the specific medical and living needs of the victim and his or her family, often with the aid of economic experts. This process may be overseen by the court, particularly in minor's cases. Often, the structured settlement payment stream is for the rest of the victim's life to ensure that future medical expenses and the family's basic living needs will be met and that the victim will not outlive his or her compensation.

I now find that all of this careful planning and long-term financial security for the victim and his or her family can be unraveled in an instant by a factoring company offering quick cash at a steep discount. What happens next month or next year when the lump sum from the factoring company is gone, and the stream of payments for future financial support is no longer coming in? These structured settlement factoring transactions place the injured victim in the very predicament that the structured settlement was intended to avoid.

Court records show that across the country factoring companies are buying up future structured settlement payments from persons who are quadriplegic, paraplegic, have traumatic brain injuries or other grave injuries. That is why the National Spinal Cord Injury Association and the American Association of Persons With Disabilities (AAPD) actively support the legislation we are introducing today. The National Spinal Cord Injury Association stated in a recent letter to Chairman ROTH of the Finance Committee that the Spinal Cord Injury Association is ''deeply concerned about the emergence of companies that purchase payments intended for disabled persons at drastic discount. This strikes at the heart of the security Congress intended when it created structured settlements.''

As a long-time supporter of structured settlements and an architect of the Congressional policy embodied in the structured settlement tax rules, I cannot stand by as this structured settlement factoring problem continues to mushroom across the country, leaving injured victims without financial means for the future and forcing the injured victims onto the social safety net—precisely the result that we were seeking to avoid when we enacted the structured settlement tax rules.

Accordingly, I am pleased to join with Senator CHAFEE in introducing the Structured Settlement Protection Act. The legislation would impose a substantial penalty tax on a factoring company that purchases structured settlement payments from an injured victim. There is ample precedent throughout the Internal Revenue Code, such as the tax-exempt organization area, for the use of penalties to discourage transactions that undermine existing provisions of the Code. I would stress that this is a penalty, not a tax increase—the factoring company only pays the penalty if it undertakes the factoring transaction that Congress is seeking to discourage because the transaction thwarts a clear Congressional policy. Under the Act, the imposition of the penalty would be subject to an exception for court-approved hardship cases to protect the limited instances of true hardship of the victim.

I urge my colleagues that the time to act is now, to stem as quickly as possible these harsh consequences that structured settlement factoring transactions visit upon seriously-injured victims and their families.●

TRIBUTE IN HONOR OF NATIONAL 4–H WEEK

● Mr. GRAMS. Mr. President, I rise today as a former 4–Her to pay tribute to the participants and volunteers of 4–H, in honor of National 4–H Week, which takes place October 4–10.

Although it is not known exactly when or where the 4–H program began, Minnesota was one of its originators. The 4–H program, initially known as the Boys and Girls Clubs, was founded sometime around the turn of the Twentieth Century by representatives of a wide range of community interests; specifically, farm families, agricultural scientists, school teachers, administrators and concerned citizens. The instrumental founder of 4–H in Minnesota was Theodore A. ''Dad'' Erickson, a Douglas County School Superintendent.

During its formative years, a three-leaf clover was used as the symbol of the Boys and Girls Clubs representing three ''H's'': head, heart and hands. In 1924, Mr. O.H. Benson used the four-leaf clover symbol in Iowa; in his design the fourth leaf represents health. Today, 4–H emphasizes projects that improve the four ''H's'': head, heart, hands, and health.

4–H evolved from an organization which first focussed on advancing agricultural technology for young men and home economics skills for young women, into a program which helped develop self-confidence and a sense of community responsibility for all youth participants. Today, 4–Hers not only continue to be involved in vegetable gardening, bread baking and sewing, which have been around since the program's inception, but have branched out into new areas to keep in tune with today's ever-changing world, such as computer, bicycle and electrical projects. Ultimately, 4–H continues to expand upon its primary goal: the development of young people.

Nationwide, there are 6,009,997 members between the ages of five and twenty-one and 624,967 volunteers who participate in the 4–H program. As for Minnesota, 4–H is the largest youth organization in the state and consists of over 250,000 members and 14,000 volunteers. In addition, there are more than 4,000 4–H clubs in the state of Minnesota.

There are many activities that 4–Hers and their clubs undertake, such as cleaning up trash in their communities, helping in literacy projects, and delivering food to hospice patients. 4–Hers participate in local county and state fairs, showing off months of hard work by presenting vegetables they have grown in their gardens, various shop projects they have built or refurnished, and recipes they have perfected. They also show various animals ranging from domestic pets to livestock they have trained and groomed for competition. 4–Hers have the opportunity to attend various camps, state 4–H youth gatherings, national 4–H Congress, national 4–H Conference, and International 4–H youth exchange.

Mr. President, 4–H would not work without the commitment from America's youth and the dedication of the volunteers who continue to make 4–H an ever-expanding success on a local, state, national and global level. Again, as a former 4–H member, I believe 4–H provides our youth of today the skills necessary to survive in our evolving world. I commend all of those involved for their hard work, service, and their pledge to honor to follow the 4–H motto: ''To make the best better!''●

ONE GUN A MONTH FORUM

● Mr. LAUTENBERG. Mr. President, on September 2, I convened a forum on gun trafficking. Across America, it is simply too easy for criminals, particularly gangs, to purchase and distribute large numbers of guns. And more guns in the wrong hands means more murder and mayhem on our streets.

Because we must move more aggressively to stop this deadly crime, I introduced S. 466, the Anti-Gun Trafficking Act. The testimony I heard at the forum has made me even more determined to pass this sensible legislation and help stop gun traffickers.

In order to share the insights of the witnesses at the forum with my colleagues and the public, I am submitting the testimony presented for inclusion in the CONGRESSIONAL RECORD. Last week, I submitted the testimony of Mayor Edward Rendell. Today, I am submitting the testimony of James and Sarah Brady. Through their tireless efforts with The Center to Prevent Handgun Violence and Handgun Control, they have helped reduce gun violence across our country and it was an honor to have them at the forum.

I am also submitting the testimony from several young people who were kind enough to testify at the forum. John Schuler, Kenisha Green and Quanita Favorite live in communities where gun violence is an everyday occurrence, and they have experienced the pain and misery that results. We must do more to help them and the