

EXTENSIONS OF REMARKS

BANKING REFORM

HON. ELTON GALLEGLY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 20, 1995

Mr. GALLEGLY. Mr. Speaker, what seemed to start out as a very promising year for important banking reform legislation seems to have once again come to a disappointing halt because of the ongoing dispute between banks and insurance agents.

Pending before the Rules Committee are two banking bills which would offer the Congress a historical opportunity to modernize our financial services system and make significant reductions in paperwork and compliance burdens for our banks.

It is clear that despite their current strength in the U.S. market, our banking system continues to face the threat of lost market share, especially in the international arena due to out-of-date, restrictive laws and unnecessarily burdensome regulations. Modernizing our banking system will help it keep pace with the rapidly changing, technology driven market and will offer new benefits to the banking consumer.

REGULATORY RELIEF

H.R. 1858, the Financial Institutions Regulatory Relief Act, contains over 80 provisions of regulatory relief for the banking industry. Regulating the commercial banking industry is complex and extremely broad in scope. However, while many of the current regulations seem to be appropriate on their face, they are often duplicative, sometimes contradictory, and impose unnecessary costs on our banking system. These costs are often paid by the consumer in the form of high fees and lower interest on accounts.

As a cosponsor of the original bill, H.R. 1362, I believe the changes made by the Banking Committee to areas such as RESPA, small bank exams, environmental liability, and CRA are sensible and will help make our lending institutions more efficient.

GLASS-STEAGALL REFORM

Created more than 50 years ago, the Glass-Steagall Act was enacted to separate, in part, the commercial and investment banking functions of our financial institutions. In today's technologically advanced and integrated financial markets, this act has outlived its usefulness and now serves as a barrier to healthy competition and efficient market operation.

H.R. 1062, the Glass-Steagall reform bill will create a more flexible financial services structure by stripping away old prohibitions which are no longer practical and will permit banks and securities firms to affiliate with each other. Glass-Steagall reform will create economic opportunity and growth by giving banks improved access to capital and financing and through the imposition of workable firewalls, without risk to the consumer or to federally insured deposits.

Mr. Speaker, both bills are extremely important to the future of our banking and financial services industry as well as to consumers. I

urge the Rules Committee to allow both regulatory burden relief legislation and Glass-Steagall reform to come to the floor separately and clean of any provisions that threaten their passage. However, the House should be allowed an unrestricted opportunity to engage in an insurance debate which would take place in the context of expanding business-related activities for the banks.

TRIBUTE TO BISHOP MAXIMOS

HON. WILLIAM J. COYNE

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 20, 1995

Mr. COYNE. Mr. Speaker, I rise today to pay tribute to one of my constituents—a man who is one of the most respected religious leaders in southwestern Pennsylvania. His name is Bishop Maximos, and he is the head of the Greek Orthodox diocese of Pittsburgh.

On September 28, the communicants of the Greek Orthodox diocese of Pittsburgh will honor their spiritual leader, Bishop Maximos, for his 16 years of service to the diocese. A banquet, which will also celebrate 16 years of diocesan life, is scheduled to be held at St. Nicholas Greek Orthodox Cathedral, Oakland. The Pittsburgh diocese consists of 50 parishes in Pennsylvania, Ohio, and West Virginia.

Through his ecumenical efforts, Bishop Maximos has been able to forge strong ties between his denomination and that of the other major Christian denominations in southwestern Pennsylvania. One of his fellow bishops of the Christian associates of southwestern Pennsylvania, which includes bishops of the Roman Catholic, Episcopal, and Methodist churches, remarked that Bishop Maximos is loved and respected among his peers and many consider him to be one of the finest Christian theologians in the United States.

Bishop Maximos, was born on the Island of Chios, Greece, on March 5, 1935. His Grace graduated from the Orthodox Theological School of Halki of the ecumenical patriarchate of Constantinople, in what is now modern day Istanbul, Turkey. His Grace received graduate degrees from the Catholic University of Louvain, Belgium. He represented the ecumenical patriarchate as observer-delegate to the third and fourth sessions of Vatican Council II.

Arriving in the United States on December 18, 1966, His Grace was appointed professor of dogmatic theology at the Holy Cross School of Theology in Brookline, MA, where he served for 14 consecutive years. On November 5, 1978, he was elected third vice president of the National Council of Churches of Christ in the United States. He served in that capacity for a triennium.

On April 27, 1979, in St. Nicholas Cathedral, he was enthroned as the first bishop of the Pittsburgh diocese by His Eminence Archbishop Iakovos. Since that time, Bishop Maximos has served the communicants of the

diocese with wisdom and dedication, and he has made many valuable contributions to the community of faith in the region. I want to extend my congratulations and thanks to Bishop Maximos and the diocese of Pittsburgh on this happy occasion.

SALUTE TO COUNCILMAN ALVIN B. STEWART OF PHILADELPHIA

HON. THOMAS M. FOGLIETTA

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 20, 1995

Mr. FOGLIETTA. Mr. Speaker, I rise today to salute Councilman Alvin B. Stewart of Philadelphia for his outstanding contributions to the city of Philadelphia.

Councilman Alvin B. Stewart is being honored by his friends and family on October 6, 1995 as a tribute to his many years of service to the Philadelphia community. Councilman Stewart has served the eighth District of Philadelphia with honor, dignity and commitment, offering new and innovative ideas to the community. He has proudly served the Philadelphia civic community in many capacities including supervisor of the Board of Revision of Taxes, ward leader for the 11th Ward, former vice chairman of the United Black Ward Leaders and as a retired Philadelphia police officer.

Councilman Stewart has established many worthwhile programs in Philadelphia including a revitalization program in the Nicetown/Tioga area. The North Central Community Development Corp., founded by Councilman Stewart has planned to furnish the community with retail stores, affordable housing, a community center, job training, a satellite college, supermarket, bank, a facility for older Americans, and a full-service hospital.

I am proud of Councilman Alvin B. Stewart's many civic achievements, and I hope that my colleagues will join with me today in wishing him the very best in his continued service as councilman of the eighth District of Philadelphia.

CAREERS ACT

SPEECH OF

HON. DAVID E. BONIOR

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 19, 1995

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1617) to consolidate and reform work force development and literacy programs, and for other purposes:

Mr. BONIOR. Mr. Chairman, the last thing we should be doing is eliminating economic opportunities for our young people. Yet, that's exactly what the Gingrich majority is attempting to do. The Consolidated and Reformed Education, Employment, and Rehabilitation

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

Systems [CAREERS] Act, H.R. 1617, under the guise of reform, repeals the School-to-Work Opportunities Act of 1994, most of the Job Training Partnership Act, and the Carl D. Perkins Vocational and Applied Technology Act, among others.

In addition, the CAREERS Act cuts funding for youth career development by 20 percent. The 70 percent of students in Macomb and St. Clair counties who don't go to college need the advanced technical training that will be threatened by this bill. Our students' earnings in the future will be based on what they learn today. We should be increasing the opportunities they will have in the future, not cutting the very educational tools that help them get ahead.

School-to-work and job-training programs are vital for preparing those who don't go to college for the highly skilled, good paying, technical jobs of the future. I believe the best investment this country can make is in the education and training of our next generation. We must be thoughtful in our approach, consolidate where needed and cut wasteful programs that don't work, but we must also ensure that we are providing our young people with the opportunity to earn and learn for the future. I don't believe the approach taken by this CAREERS Act guarantees those opportunities.

I believe we do need to reform, improve, and demand better performance from our employment training programs. The local school boards, elected officials, and business leaders must have the input to produce effective job-training programs, yet we all have a role to play. We ought to be building on the strong local, State, and Federal partnerships that we've established over the years to help our students, not destroying them.

While we need to fix education, employment, and job-training programs that don't work, we should not eliminate the ones that do. The blanket approach that starts from scratch and gives our Governors final authority over all school-to-work and job-training programs established by this bill is a serious error which will turn back the clock. For these reasons and others, I oppose this block grant approach.

RELIGION AND GOVERNMENT

HON. LEE H. HAMILTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 20, 1995

Mr. HAMILTON of Indiana. Mr. Speaker, I would like to insert my Washington Report for Wednesday, September 20, 1995 into the CONGRESSIONAL RECORD.

RELIGION AND GOVERNMENT

For most Hoosiers I meet with, religion is very important. Religion helps form the values and character critical for strong families and communities, and faith has played an important role in the history of our nation. Today, more Americans believe in God and attend religious services than any other industrialized nation. Yet many Hoosiers worry that our political culture does not take religion seriously. This is a legitimate concern.

The First Amendment to the Constitution guarantees the free exercise of religion. To do so, it prohibits Congress from establish-

ment of religion. At some periods in our history the concern was that religion had too much influence over public policy, but today the concern is that we do not permit enough religious influence in public policy. I think we should take religion seriously, and do not agree with those who trivialize matters of faith. I agree with Hoosiers who want to seek guidance from religion on moral decisions—including decisions about politics and government. As the son and brother of ministers, faith has always been important to me and my family, and there is no question my faith has a strong influence on my actions as an individual and as a public official.

There is a great deal of misunderstanding over the proper role of religion in government, and government in religion. Most agree that the government should not be in charge of any religious activity—in churches, public schools, or elsewhere. Most also agree that government officials should not tell us how to pray, what to pray, or when to pray. At the same time, an individual's right to practice his or her religion should be sacrosanct.

Our founding fathers were deeply suspicious of too much government involvement in religion. Over the years the Supreme Court has made clear that neither states nor the federal government can set up a church, pass laws to fund religion, or favor one religion over another. Unfortunately there are still gray areas in the law that need to be resolved—particularly regarding religion and public schools. Uncertainty over what the Constitution permits has led many schools to suppress religious activity and has prompted hundreds of lawsuits that could have been avoided. This newsletter is simply an effort to identify what is permissible under current law and what is not, and what areas need clarification.

The First Amendment imposes two equally important obligations on public schools. First, schools may not forbid students from expressing their personal religious views solely because they are religious in nature. For example, the 1984 Equal Access Act, which I cosponsored, requires schools to give the same access to student religious groups as other extracurricular student clubs. The Court recently upheld the constitutionality of this law. Second, schools may not endorse a particular religious activity or doctrine, nor may they coerce participation in religious activity. For example, school officials may not tell students what to pray in class.

Many people believe the law requires schools to be religion-free zones. I do not think that is an accurate view; there are many acts of religious faith in school that are both appropriate and constitutional.

PERMITTED ACTIVITY

According to recent Justice Department guidelines, students today in public schools have the right to pray and study religion individually, to discuss religion with other students, to read the Bible or other religious texts, to say grace before meals, to be taught about the importance and influence of religion, to meet in religious clubs before and after class hours, to express their religious beliefs in classwork, and to wear clothing or jewelry bearing religious messages or symbols.

PROHIBITED ACTIVITY

These actions are not allowed: religious services organized by school officials, religious harassment, teaching students to practice a particular religion, teaching or officially encouraging religious or anti-religious activity, and denying school rooms to religious groups if they are provided to other private groups.

Often actions to suppress legitimate activity are a result of school administrators who

are simply not clear about complex court decisions and who fear litigation. There are isolated examples where students were told they could not say grace before lunch, or carry a Bible in class. The school was wrong in these cases. While I understand the difficulties confronting administrators in understanding the law, the suppression of religious expression is just as much a violation of the First Amendment as imposing a religion on students.

Of course, there are issues that still need clarification. For example, does a graduation prayer by a student amount to state-sponsored action? Courts have issued contradictory opinions on this issue, and the implementation varies from region to region. Ultimately, this issue should be resolved by the Supreme Court or Congress. In the meantime, many students have organized independent prayer services before or after graduation.

Some Members of Congress have suggested amending the Constitution to clarify some of these gray areas. Others believe Congress should act by statute, as it has in the past. Congress has previously considered provisions to protect moments of silent prayer and to allow students to engage in voluntary vocal prayer during noninstructional periods. Yet these issues have not been resolved, and further clarifications are necessary.

I am encouraged by the new dialogue on religion and public education. We are certainly getting a better understanding of what can and cannot be done. There is absolutely no reason to think that religious expression has to be left behind at the schoolhouse door. With the help of clergy, parents, teachers, and students, Congress should continue to clarify current law to avoid misunderstanding.

It is important to recognize that our founding fathers knew that religion gave our people the character and virtue without which a democracy cannot survive. They also recognized that, in a free country, government must not be permitted to coerce the conscience of any person. Our challenge is to maintain religion's protection from heavy-handed state interference while preserving the environment that has made the United States the most religious nation in the world.

TRIBUTE TO MSGR. DAVID A. GERNATT

HON. JACK QUINN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 20, 1995

Mr. QUINN. Mr. Speaker, I rise today in recognition of Msgr. David A. Gernatt, better known simply as Father Dave. Father Dave is retiring this year after nearly 50 years as a Catholic priest and over 25 years as the first and only pastor of St. Catherine of Siena Roman Catholic Church in West Seneca, NY.

Father Dave was the 6th of 10 children born to John and Martha Gernatt, immigrants from Austria and Germany. It was while growing up on the farm in Collins that Father Dave first learned his committed work ethic and deep devotion to his religion.

Father Dave entered the Josephinum Pontifical College of Worthington, OH at the age of 14. He spent 12 years there, studying through his high school years, his college years and 4 years of graduate courses in theology. Father Dave never received a high school or college diploma because his goal was not to graduate, but to become a priest.