

And, of course, we remember that timeout call by a youngster from Syracuse that allowed Arkansas to win in overtime. Such is the very nature of the game.

But I can tell you that all Arkansans glory in the spunk of this great, magnificent Razorback team for coming back again and again. While they will lose several players who are seniors, I have confidence that the Razorbacks will be back playing for the championship once again next year.

The University's coach, Nolan Richardson, is a very talented man. He was very gracious last night. He took full responsibility for the loss, as great men do. That resonated well with the American people, as it always does. Generosity will never lose anybody a vote. It is a mark of greatness. And Nolan Richardson was great in his comments last evening. Youngsters all over America want to play for him. So I fully expect that he and the Razorbacks will be back again next year.

I rise just simply to say that this team, as did last year's championship team, has filled all Arkansans' hearts with pride and exhilaration. We are immensely grateful for the glory they bestowed on themselves and our beloved Arkansas.

I yield the floor.

Mr. PRYOR addressed the Chair.

The PRESIDING OFFICER. The Senator from Arkansas.

Mr. PRYOR. Mr. President, I, too, would like to join my senior colleague, Senator BUMPERS, in praising the great University of Arkansas team and also in congratulating the UCLA team for a magnificent job in winning the national championship.

Mr. President, it has not been too long ago since basketball really came to the forefront in the Arkansas Razorbacks' territory. In fact, when I was a student in Fayetteville at the University of Arkansas, they almost had to force us to go over to the field house to watch the Razorbacks play basketball. Usually, those basketball games were on a Friday or a Saturday afternoon.

But then along came some great coaches and ultimately some great teams, and finally the great support of the people of our State, equaling the support now, I think, of the Razorback football team; in fact, in some cases, even surpassing it.

Last year, the Razorbacks, of course, Mr. President, were the national champions. This year, we were almost the national champions. We lost to a great team.

Last night, throughout that game, I sat and watched as the momentum shifted back and forth between UCLA and Arkansas, and between UCLA and Arkansas again. I thought of the many thousands of hours of practice, commitment, that each of those players had committed to the splendid sport in this wonderful country of ours.

Finally, Mr. President, I was taken not only by the fine comments of the coaches of both of those basketball

teams—those glorious teams, I might add—I was also taken by the sportsmanship exemplified by all of the members of those basketball teams as they faced each other in a moment of true contest, in a moment of true testing of who was going to become the championship team of the United States of America.

UCLA prevailed. We congratulate them.

We say to the Razorbacks, thank you for a splendid season and thank you for making us a proud people.

I yield the floor, Mr. President.

Mr. KENNEDY addressed the Chair.

The PRESIDING OFFICER. The Senator from Massachusetts.

Mr. KENNEDY. Mr. President, I ask unanimous consent that I be permitted to proceed for 2 minutes as if in morning business.

The PRESIDING OFFICER. Without objection, it is so ordered.

The Senator from Massachusetts is recognized.

Mr. KENNEDY. Mr. President, I congratulate our two friends and colleagues.

I join in congratulating UCLA for winning the championship, but also in paying tribute to a valiant team that had enormous success during the course of the season.

The University of Massachusetts got to the quarter finals in that particular basketball tournament. I can remember when the University of Massachusetts played Arkansas on Thanksgiving of last year. It was a very good evening at that time when Coach Calipari's team was successful. That team went along and had a superb year, and lost in a hard-fought contest.

I was inspired by the skill and the demeanor and the competitiveness of those young men, and women, as we heard yesterday, from the University of Connecticut.

#### BOSTON UNIVERSITY WINS NATIONAL HOCKEY CHAMPIONSHIP

Mr. KENNEDY. I will just take this moment, Mr. President, to mention that in my State last Saturday, Boston University won the national championship in hockey. It was an all-New England contest. They played against the University of Maine in a very outstanding, competitive game. Boston University represents one of our great universities and one of the great centers for hockey. New England takes hockey seriously. Other parts of the country do as well.

But I think it is important to take a moment of time, when we have been wondering about the young people of this Nation in the period of these last several days, to focus on the quality of the competitiveness, of the character, of the discipline, of the sportsmanship of real champions.

Whether it was with the UCLA and Arkansas championship last night, or whether it was the superb performance of the University of Connecticut's

women's team, or whether it was Boston University and the University of Maine finals in hockey, I think all Americans ought to take some degree of satisfaction about this next generation. I think all of us who are fortunate to have those teams in our State certainly do.

Mr. President, it is a privilege to take this opportunity to congratulate Boston University's hockey team on winning the 48th annual NCAA Division I hockey championship this past Saturday in Providence, RI. With their brilliant and convincing 6-2 victory over the University of Maine Black Bears, the Terriers completed what the Boston Globe called "college hockey's sweetest triple crown"—winning the annual Beanpot Tournament in Boston, the Hockey East championship and the NCAA championship all in 1 year. The only other team in school history to win this triple crown was the Boston University team of 1972.

The Terriers completed the season with a record of 31-6-3 overall, the second most wins by a BU hockey team. The team was anchored by the presence of 14 natives of Massachusetts, including Mike Grier of Holliston, an African American and First Team All-American who is a role model for hockey fans in Massachusetts and throughout the United States.

For BU, this victory marked their 4th NCAA Division I championship, having won previously in 1971, 1972, and 1978. They have appeared in the Final Four a total of eight times. In their 74 years of competition, they have an overall record of 1046-607-68, for an extraordinary 628 percentage. Under the inspired leadership of Coach Jack Parker, who graduated from the university in 1968, the Terriers have amassed a 491-241-37 record in his 22 years as coach, along with two national championships.

It is a great tribute to Coach Parker and the rest of the Terriers that they were able to come back from a difficult loss in last year's tournament to win this year's championship in such a convincing fashion. I commend them for their impressive victory, and I ask unanimous consent that the team roster and articles from the Boston Globe on Sunday may be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

No. and name	Cl	Pos	Hgt	Wgt	Hometown
1. Shawn Ferullo .....	So	G	5-8	158	Lynnfield, MA.
2. Kaj Linna *** .....	Sr	D	6-2	210	Helsinki, FIN.
3. Chris O'Sullivan* .....	So	D	6-3	199	Dorchester, MA.
4. Chris Kelleher .....	Fr	D	6-1	214	Belmont, MA.
5. Doug Wood** .....	Jr	D	6-1	200	Sudbury, MA.
7. Rich Brennan*** .....	Sr	D	6-2	200	Guilderland, NY.
8. Bill Pierce* .....	So	W	6-1	195	Burlington, MA.
9. Shawn Bates .....	So	C	6-0	183	Medford, MA.
11. Bob Lachance** .....	Jr	W	5-11	183	Bristol, CT.
12. Mike Grier* .....	So	W	6-0	242	Holliston, MA.
14. John Hynes .....	Fr	W	5-9	168	Warwick, RI.
15. Mike Sylvia .....	Fr	W	5-10	170	Newton, MA.
16. Ken Rausch*** .....	Sr	W	6-0	189	Danbury, CT.

1994-95 BOSTON UNIVERSITY HOCKEY ROSTER—  
Continued

No. and name	Cl	Pos	Hgt	Wgt	Hometown
17. Jay Pandolfo**	Jr	W	6-0	197	Burlington, MA
18. Chris Drury	Fr	F	5-10	184	Trumbull, CT
19. Steve Thornton**	Sr	C	5-11	179	Gloucester, ONT.
20. Jeff Kealty	Fr	D	6-4	190	Framingham, MA
21. Mike Prendergast***	Sr	W	5-9	182	South Boston, MA
22. Matt Wright*	So	W	6-1	180	Belmont, MA
24. Jacques Joubert*	Sr	C	6-2	201	South Bend, IN
26. Jon Coleman*	So	D	6-0	192	Canton, MA
27. Shane Johnson*	So	D	5-10	185	Brandon, MAN.
29. J.P. McKersie***	Sr	G	6-1	206	Madison, WI
30. Tom Noble	Fr	G	5-10	153	Hanover, MA
35. Derek Herlofsky**	Sr	G	5-10	173	Minneapolis, MN.

\*Indicates number of letters won.

Note: Head Coach: Jack Parker; Assistants: Blase MacDonald, Mike Enlizone, Bill Berglund; Captain: Jacques Joubert; Assistant Captains: Rich Brennan, Derek Herlofsky.

BOSTON UNIVERSITY

No. and name	Pos.	G	A	Pts.
1. Shawn Ferullo	G	0	0	0
2. Kaj Linna	D	7	19	26
3. Chris O'Sullivan	D	21	33	54
4. Chris Kelleher	D	3	17	20
5. Doug Wood	D	6	11	17
7. Rich Brennan	D	5	22	27
8. Bill Pierce	W	5	13	18
9. Shawn Bates	C	18	11	29
11. Bob Lachance	W	11	29	40
12. Mike Grier	W	29	24	53
14. John Hynes	W	0	0	0
15. Mike Sylvia	W	9	9	18
16. Ken Rausch	W	12	12	24
17. Jay Pandolfo	W	7	12	19
18. Chris Drury	F	12	15	27
19. Steve Thornton	C	16	22	38
20. Jeff Kealty	D	0	5	5
21. Mike Prendergast	W	17	21	38
22. Matt Wright	W	7	9	16
24. Jacques Joubert	C	28	23	51
26. Jon Coleman	D	5	23	28
27. Shane Johnson	D	0	6	6
29. J.P. McKersie	G	0	0	0
30. Tom Noble	G	0	2	2
35. Derek Herlofsky	G	0	3	3

[From the Boston Globe, Apr. 2, 1995]

TERRIERS ARE ONCE AGAIN TOP DOGS—BU  
THUMPS MAINE, WINS HOCKEY CROWN  
(By Joe Concannon)

PROVIDENCE.—They'd been to the doorstep twice in this decade and experienced a wide range of hockey emotions. They'd lost a turbulent 8-7 game in triple overtime to Northern Michigan four years ago, then they'd been blown out by Lake Superior State, 9-1, last year, both games in St. Paul. This time the Green Line team out of a rink on a deadend street in Allston took the limo all the way to the top.

Boston University, picked as the nation's No. 1 team in October, blew away Maine, 6-2, in the championship game of the 48th NCAA tournament yesterday at the Civic Center, the same building where the Terriers won their last national crown 17 years ago. They also completed college hockey's sweetest triple crown by winning the Beanpot, Hockey East and the NCAA title in the same season.

The only team to accomplish that was the 1972 BU team led by Ron Anderson, Toot Cahoon, Jake Danby, Steve Dolloff, Ric Jordan, Bob Brown and goaltenders Dan Brady and Tim Regan. The 1995 champions feature goaltenders Derek Herlofsky and yesterday's hero, freshman Tom Noble, and goal scorers Chris O'Sullivan, Jacques Joubert, Steve Thornton, Bob Lachance and Mike Sylvia.

"I found out about 5 past 9 [yesterday morning] I was starting," Noble, who made 21 saves, said. "I've played big games before [at Catholic Memorial] but this is the biggest game I've ever played. It's been a dream of mine to play in a national championship game."

This was the fourth NCAA championship for the Terriers in eight Final Four appearances. The previous three came in 1971, 1972 and 1978. This year's Terriers, who finished 31-6-3, won two Beanpot games by four goals and their three NCAA tournament games by the same margin. Doesn't that say it all?

"When it was 3-1 and 3-2 at the start of the third was when our senior class and our goaltender took over," said BU coach Jack Parker. "We had another big goal by Shawn Bates and the momentum started to swing."

"People asked if the kids were uptight. This group didn't play well uptight. We beat three of the top hockey teams in this tournament when we beat Lake Superior, Minnesota and Maine, and after last year we had the opportunity to get back. The entire season was treading water waiting to get back to this tournament."

The Black Bears (31-6-6), who were picked fourth in the Hockey East preseason poll, held a 2-0-2 edge over BU this season, but the teams last met Dec. 3, in Orono. There was a wide edge in quickness for the Terriers yesterday, in part perhaps because of Maine's draining 4-3 triple-overtime victory over Michigan in Thursday's semifinals.

Even though the Terriers were riddled by penalties, they showed their mettle, even when their 3-0 lead slipped to 3-2. Bates got the third-period explosion going when he slid a pass to Sylvia, who made it 4-2 at 5:23. O'Sullivan jammed the puck in at the 8:30 mark for a 5-2 lead and Lachance's short-handed goal at 18:47 was the icing on this glorious cake.

The Terriers scored three powerplay goals and drew 10 penalties, four on interference calls in front of the net, so their special teams were a key. "They moved the puck and handled our pressure," said Maine coach Shawn Walsh. "We couldn't get up to the puck. Down low their two defensemen out-worked our three forwards. They have a terrific defense and they showed it today. They got the fourth goal and it put a stake through our heart."

The Terriers started tentatively, but part of that was attributable to the Black Bears, who took it to BU on the boards and bumped the Terriers off the puck. BU had just two shots on goal in the first 10 minutes. This was a trifle haunting, since the Terriers didn't get a shot on goal in the first 10 minutes a year ago in the crushing loss to Lake Superior State.

After killing off two power plays, the Terriers got their first chance with the man advantage when Brad Mahoney left for roughing at 13:50. Thornton asserted himself on a faceoff, winning it, following it in and roofing a shot over Maine goalie Blair Allison to stake the Terriers to a 1-0 lead at 14:57 of the opening period.

The game's first big defensive play kept Maine from answering. Wayne Conlan unloaded a shot that trickled away from Noble and wound up casually behind him in the crease. Lachance swept behind his goaltender and fired the puck out of trouble before one of the Black Bears could get to it.

The tables were tipped slightly in the second period when it was the Black Bears who were denied quality scoring opportunities and the Terriers streaked to a 3-0 lead. Maine didn't get a shot off on an early power play and the Terriers seized a 2-0 lead when O'Sullivan swept into the right post and put in Thornton's rebound at 7:27.

Less than two minutes later, Joubert followed up his own rebound to convert on a power play set up by Kaj Linna and Mike Prendergast, making it 3-0 at 9:15. Maine cut it to 3-1 when Tim Lovell flew in to convert Jamie Thompson's pass on a two-on-one break, beating Noble at 14:51.

As time was running out in the second period, the Black Bears had a two-man advantage following penalties to Shane Johnson (interference, 18:20) and Linna (slashing, 19:44), but Thornton won the initial faceoff from Dan Shermerhorn and the Terriers left with a shaky 3-1 lead and 20 seconds of the two-man-down situation still to fend off. The first penalty had expired when Trevor Roenick got Maine within 3-2 31 seconds into the third, but it was all BU after that.

BELIEVE IT OR NOT, BOSTON BACK IN  
WINNER'S CIRCLE

(By Kevin Paul DuPont)

PROVIDENCE—Not every floor has a trap door. The pie at the buffet table isn't always there to be tossed in your face. That big oak tree that shades your house and keeps it nice and cool in the summer doesn't have to come crashing through the roof in the middle of a winter storm.

Good things can happen to a Boston team. The city that hasn't had much to celebrate since the Celtics won the NBA championship in 1986 now has the Boston University hockey team to cheer all the way down Commonwealth Avenue. (Note: this column will not self-destruct upon your reading the last paragraph.)

Boston is a winner. It's OK. You can close your eyes, click your ruby slippers, and all the good of yesterday won't vanish before your eyes. Boston is a winner.

Perhaps bigger news in the '90s: upon leaving the Civic Center last night, no one had asked a state or federal agency to launch an investigation and no one was looking to tell his/her side of the story to "Hard Copy" for an extra \$50. No one asked the official scorer to come to the side bar.

It was like the old days: one team won, one team lost, and no doubt a few kegs got uncorked in dorms from Kenmore Square, right on up to West Campus.

"This is the greatest team because it's happened right now," said BU coach Jack Parker, following his Terrier's 6-2 rout of the Maine Black Bears in yesterday's NCAA final. But don't tell that to Mike Eruzione or Jack O'Callahan. They played on some pretty good teams, too.

"This team is one in a great line. And it's nice to be on that line."

Parker was one shivering slice of life in the minutes that followed his second national championship (fourth overall for BU). While he stood at center ice and answered all the questions for ESPN, goaltender Derek Herlofsky and partner-in-crime Rich Brennan conspired in giving Parker an icy shower. Over came the orange tub, hoisted high, and Parker was as wet as if he'd been tossed into the Charles.

"I feel old," said the shaking Parker, his shirt and pants clinging to his wiry body. "But I felt old before this started."

Winning the NCAA hockey championship doesn't capture America's heart and soul, or the TV lens, the way an NCAA basketball championship can. The US is built for roundball. President Clinton didn't interrupt his afternoon at Pennsylvania Avenue to call Jack Parker and his good ol' boys from Route 128 to congratulate them.

But no one expects that, especially at BU, a campus of diverse interests with hockey just a small part of a cosmopolitan landscape. When the BU hockey team packed its bags for the trip down here on Wednesday, there was no band playing on Babcock Street, no booster club sending the boys off with a fond farewell.

"Really, it was very quiet," said the Terriers' longtime sports information director, Ed Carpenter. "Just a bunch of college kids taking care of business."

"Maine actually has a more avid hockey following. Understandable. It's watch hockey or get back to the lumberjack matchups. Shawn Walsh's team also came here hoping to take care of business. After falling behind, 3-0, the Black Bears closed within a goal on strikes by Tim Lovell and Trevor Roenick.

But Maine showed the fatigue of Thursday's triple-overtime win over Michigan. Forty-eight hours didn't give the Black Bears enough time to recover. Tired legs and shortcomings on defense brought them up short.

"Short shifts," read the message board in the Maine dressing room. "Short passes, Stop and start." In other words, economize, don't get into a pass-and-shoot game with a BU team that had rattled off nine straight wins. Don't trade punches with a club that won the Beanpot and the Hockey East title. In the end, it was a breakdown, a pass picked off, that buried the Bears. Bruins prospect Shawn Bates broke over the line on a two-on-one, dished right to Milk Sylvia, and BU had a 4-2 lead with 5:23 gone in the third.

"A killer," said Walsh. "It was like someone put a stake right through our heart."

The BU dressing room was surprisingly low key. Mike Grier (how come no one calls him Big Country?) packed his red-and-white bag and slung it over his shoulder on his way to catch the bus. One by one, his teammates followed, quietly, smiling on cue when asked how it felt to be the greatest college hockey team in the USA.

"Feels great," said Grier. "I don't think I can describe yet how it feels, but it feels great."

"I'm tired," said Bates, slumping in a chair for a TV interviews. "This is great. This is everything we wanted."

Be careful today if you drive by the BU bridge. Ease off the pedal some if you pass the dorms around 700 Comm. Ave, or the cozy apartments along Bay State Road. The partying promised to be long and hard. Red eyes and slow steps will be the order of the day.

Boston has a champion this morning. We know it often doesn't get better than that.

Mr. DOLE addressed the Chair.

The PRESIDING OFFICER. The majority leader.

Mr. DOLE. I think we are still awaiting one phone call before, hopefully, we can reach an agreement. I do not want to miss this opportunity to talk about the University of Kansas Jayhawks. [Laughter.]

Mr. BUMPERS. The majority leader will be proud in knowing that I actually picked Kansas to be in the final four in the office pool.

Mr. DOLE. So did I. [Laughter.]

But I think it is fair to say I certainly agree with the comments made by both Senators from Arkansas. It is an outstanding team, outstanding coach. Senator PRYOR indicated the momentum did go back and forth. It was tied, two behind, one ahead. It was one exciting game.

I know it is a lot more fun winning. We have all experienced that from time to time. But I do think it says a lot about the coaches, a lot about the fans, primarily a lot about the young men who were involved in not only the Final Four but the Sweet 16, the whole group. They have all done an outstanding job. I know we are all proud of our respective teams.

## ORDER OF PROCEDURE

Mr. DOLE. Mr. President, the Senator from Ohio wants to make what looks like an address to me. Will the Senator from Ohio have any objection if we reach an agreement we can interrupt to get the agreement?

Mr. GLENN. I just want to submit a bill and give a speech. I can stop in the middle.

Mr. DOLE. Why do you not go ahead. The PRESIDING OFFICER. The Senator from Ohio.

Mr. GLENN. Mr. President, I ask unanimous consent to proceed as in morning business.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. GLENN. I thank the Chair.

(The remarks of Mr. GLENN pertaining to the introduction of S. 669 and S. 670 are located in today's RECORD under "Statements on Introduced Bills and Joint Resolutions.")

Mr. PRYOR. Mr. President, speaking of protections that should be given to people—in fact, last Tuesday, 1 week ago, I introduced the Bank Customer Confidentiality and Protection Act of 1995, which became S. 663.

This legislation was crafted to address problems in the area of bank sales of uninsured products, such as mutual funds identified during an investigation conducted by my staff on the U.S. Special Committee on Aging.

After hearing the stories of numerous older Americans specifically, who claim they did not know what they were buying when they purchased an uninsured product through their bank and then lost much of their life savings, I am today convinced that more stringent protections are needed to ensure that financially inexperienced bank customers fully understand what they are buying when they invest in uninsured accounts.

Mr. President, I have a series of stories today. I am trying to put human faces and human concerns together with statistics. This is a letter I received on November 11, 1994. Let us just call our friend who wrote me "Dick." This legislation today is intended to help financially inexperienced bank customers such as this man, a 64-year-old retired priest and a Vietnam veteran.

By last year, Dick had saved \$3,000 for a cruise that he wanted to take 2 years in the future when he retired. In fact, I believe in his letter he states that he wants to take this cruise sometime in late 1995. He had always put his money in savings accounts and in CD's at this particular bank. He had never invested before in a mutual fund or in any other uninsured product. After all, he is a former priest and he never had a lot of money laying around.

When he went into his bank he told the worker there that he wanted to put his money in a safe account. They did the opposite. They put this man's money in an uninsured bond fund that lost hundreds of dollars by the end of the year. Dick told our staff that had

he known this was an uninsured product, he would never have given the bank this money. Now he may not ever be able to go on that cruise that he had dreamed of.

Now I want to tell you, Mr. President, how this man and other inexperienced older customers ended up buying uninsured products. We say, How could that happen? How could any individual be led to buy a product that was uninsured?

The truth is that some banks have elaborate sales systems set up to sell securities such as mutual funds to any customer who will buy them. They have other types of funds.

Let me show you how these particular uninsured products, and the sales systems, work at some of our banks. Perhaps it is the bank that the Presiding Officer banks with. Perhaps it is the bank that I bank with.

Our customer case is Mrs. Jones. This is a true case of a 77-year-old widow who never put her money in anything but insured products like CD's. Our other cast members include Sally, who is Mrs. Jones' teller of many years in the bank where she banked. The cast of characters also includes David, a broker who was with the bank's brokerage subsidiary.

Teller No. 12 is Sally. She has identified a customer, Mrs. Jones, with a high amount of CD's coming due who, "came in today and wasn't sure what she would do with her money." She tells the broker about Mrs. Jones having these CD's coming due. Sally, the teller, is so excited because she gets a commission on referrals to the bank's brokerage arm. So Sally prints out a copy of Mrs. Jones' account history.

There is Mrs. Jones' account history. She sends it over to David across the hall, one of the brokers working at her branch. If Sally makes more referrals than her coworkers, she could win a prize, even a trip to Las Vegas.

Mrs. Jones is not the only bank customer whose records are shared with brokers without the customer's explicit knowledge and consent. In fact, my staff has seen proof that this practice is very widespread. For example, our staff has seen evidence that brokers have access to the banking records of a very, very high ranking U.S. Government official and those of a famous actor, which have been shared with many other people.

Until we started this investigation I had never heard of blitz night.

Some banks hold contests to see which of their tellers and customer service representatives can get the most bank customers into the bank to talk to a securities salesperson. Depository institution employees, who are winners of the blitz telephone calling contest, can now win unimaginable wealth.

Sally the teller, for example, participates in blitz night. Mrs. Jones, the 77-year-old bank customer, is contacted during one of these contests.