

his concern for children by establishing the Kids ID Program, which has photographed over 1,200 children to date.

Rubye Haile Howell of Fort Lauderdale, the second school teacher among the electees, has continued her commitment to children long after her retirement. Rubye is the lay leader for the Harris Chapel United Methodist Church and is deeply involved in various organizations in an effort to create unity among people of all ages.

Ms. Audrey Millsaps, also of Fort Lauderdale, has served for 13 years on the Areawide Council on Aging, including 2 years as president. She selflessly advances children's issues through the Florida Ocean Science Institute, SOS Children's Village, the Children Services Board, and the Children's Consortium, among others. Her many hours of service are appreciated by all.

Dan Pearl has served the people of Sunrise in various capacities and is currently deputy mayor. Over a decade ago, Mr. Pearl implemented a free flu shot program, a service which was not covered by Medicare at the time. He has shown his dedication to seniors and the American Cancer Society, and can occasionally be found bagging groceries at Winn Dixie in order to raise money for the organization.

Joe Rosen's dedication to the city of Sunrise and Broward County is far reaching. Not only has he held numerous positions in volunteer organizations, he has been integral in raising over \$45,000 for a host of senior organizations throughout Broward. His concern for the safety of his city's streets is exemplified by his role as commander of Citizens on Patrol-Night Crime Patrol.

Jean Ross, of Margate, a dynamic member of Broward County's senior community, currently serves as president of the Broward County Council of Senior Citizens. This organization serves seniors by providing them with much needed information and assistance. Jean has also assured that the council's blood drives are successful by working closely with Broward County's High Schools on an incentive program.

An exemplary senior advocate and resident of Tamarac, Marc Sultanof serves numerous organizations, particularly in the Kings Point neighborhood. He recently was elected to the Area Agency's Advisory Council, where he serves with distinction, and was appointed as a 1995 delegate to the White House Conference on Aging by Gov. Lawton Chiles.

Katherine Thibault is currently serving a second term as a Pembroke Pines city commissioner. As a result of her efforts in the 1994 Area Agency Seniors for Seniors Dollar Drive, Commissioner Thibault helped raised thousands of dollars for senior programs in Broward County. Ms. Thibault is no stranger to volunteer work. Her contributions to the seniors of Broward County have been appreciated by all.

Amadeo Trinchitella's efforts have also been substantial. Beside serving

the seniors of Broward County, Mr. Trinchitella is a Deerfield Beach commissioner, and has been appointed by Governor Chiles to a 4-year term as commissioner for the North Broward Hospital District. His activities with Century Village have helped to enhance that vibrant senior community.

Ms. Eula Williams, of Fort Lauderdale, is involved in Mt. Olive Baptist Church and the Northwest Federated Women's Club. Her activities include tending the sick, visiting nursing homes, and helping the homebound. Her involvement in the Area Agency's Session for Seniors, classes which help Broward's seniors deal with independent living, has enriched the lives of Broward's older residents.

Once again, I would like to congratulate these outstanding seniors who have diligently and selflessly given of themselves in order to make Broward County a fine place for all of its residents. The State of Florida and Broward County are fortunate to have residents like these making a difference and setting an example for all.●

#### SALUTE TO UNIVERSITY OF TENNESSEE WOMEN'S BASKETBALL

● Mr. FRIST. Mr. President, I rise today to congratulate the University of Tennessee Lady Volunteers basketball team for yet another outstanding NCAA tournament and an impressive victory over the highly competitive University of Georgia Lady Bulldogs in the championship game. After posting a remarkable record of 32-4, the Lady Vols have brought the national championship title home to Knoxville where it belongs.

The Lady Volunteers displayed the teamwork, talent, and sheer determination to soundly defeat the Georgia Lady Bulldogs 83 to 65. This was clearly a championship performance.

Mr. President, I want to commend these young women, their head coach Pat Summitt and assistant coaches Mickie DeMoss, Holly Warlick, and Al Brown for their hard work and dedication this year. They have made the University of Tennessee, the city of Knoxville, and the entire State of Tennessee proud and all of Tennessee celebrates their victory with them.

The seniors who played their last college basketball game on March 31 should look back on a game perfectly executed and a season Tennesseans will never forget. And those team members who will be on the court next season can look forward to defending their title next year and for many years to come.

I would like to extend a special congratulations to Michelle Marciniak for being named most outstanding player in the Final Four, and to Chamique Holdscaw and Tiffani Johnson, who joined Michelle on the all-tournament team. Everyone involved in this championship team has made the University of Tennessee, the city of Knoxville, and the entire State of Tennessee proud,

and we all look forward to many more championship seasons to come.●

#### GAMBLING'S TOLL IN MINNESOTA

● Mr. SIMON. Mr. President, the Reader's Digest recently condensed an article from the Minneapolis Star Tribune written by Chris Ison and Dennis McGrath that talks about the pull of legalized gambling in the State of Minnesota, which I ask to be printed in the RECORD after my remarks.

For those who are unaware of the problems that we face, please read this article.

It illustrates why we need a national commission to take a look at where we are going in this Nation on legalized gambling. The article follows:

[From the Minneapolis Star Tribune]

#### GAMBLING'S TOLL IN MINNESOTA

(By Chris Ison and Dennis J. McGrath)

[America is becoming a nation of gamblers. Once confined to Atlantic City, Las Vegas and Reno, gambling is now legal in 48 states—all but Hawaii and Utah—and casinos run full tilt in 24. Almost 100 million Americans bet \$400 billion last year and lost \$39 billion to the house.

To win legal status, the industry promised some tax-poor states a river of money for public programs. But along with the wealth came an alarming rise in suicides, bankruptcies and crime. Here is the experience of one state, where the first full-service casino was welcomed in 1981.

Hour after hour, the blackjack cards flipped past, and still she played. Friday afternoon blurred into Saturday. Through the ringing of slot machines and chattering of coins dropping into tin trays, Catherine Avina heard her name paged.

"Are you coming home tonight?" It was her 21-year-old son, Joaquin, on the phone. "Probably not," she answered.

Avina didn't go to Mystic Lake Casino in Prior Lake, Minn., as much as she escaped to it. That weekend in May 1994, the depressed 49-year-old mother of three was escaping the worst news yet—she was in danger of being fired after almost 11 years as an assistant state attorney general. On Monday—her fourth straight day at the casino—she dragged herself back to her St. Paul home, broke and more depressed than ever.

Two days later, Joaquin confronted his mother about her gambling, and they argued. The next morning, when she didn't come out of her bedroom, he peeked in. Two empty bottles of anti-depressants and a suicide note were near her body. Later the family found debts of more than \$7,000, and Avina was still making payments for gambling-addiction therapy received a year earlier.

In less than a decade legalized gambling in Minnesota—\$4.1 billion is legally wagered in the state each year—has created a new class of addicts, victims and criminals whose activities are devastating families. Even conservative estimates of the social toll suggest that problem gambling costs Minnesotans more than \$200 million per year in taxes, lost income, bad debts and crime.

Ten years ago only one Gamblers Anonymous group was meeting in the state; today there are 53 groups. According to research by the Center for Addiction Studies at the University of Minnesota in Duluth, nearly 38,000 Minnesota adults are probably pathological gamblers. A 1994 Star Tribune/WCCO-TV poll found that 128,000 adults in Minnesota—four percent—showed signs associated with problem gambling and gambling addiction.

Many experts agree that the potential for gambling addiction among the young—the most vulnerable group—is worse. Teens are twice as likely as adults to become addicted. Jeff Copeland, a 21-year-old from suburban Minneapolis, can't go to college because he's accumulated a \$20,000 gambling debt. "It ruins your life," he says. "And people don't really understand. I thought about suicide. It's the easiest way to get out of it."

**Pawnshop Boom:** Thousands of Minnesotans are burying themselves in debt because of gambling, borrowing millions they'll never be able to pay back. Bankruptcy experts estimate that more than 1,000 people a year are filing for bankruptcy protection (average owed: \$40,000), at an estimated cost to creditors of more than \$2.5 million. "Compared with ten years ago, there are 20 times as many people who have gambling debts," says bankruptcy attorney Jack Prescott of Minneapolis.

One of these is Hennepin County Commissioner Sandra Hilary of Minneapolis. She filed for bankruptcy two days after admitting she was addicted to slot machines. She estimated she'd lost nearly \$100,000 gambling. After counseling, Hilary is now trying to reimburse her creditors.

Throughout the state, at least 17 new pawnshops have sprung up near casinos, with gamblers hocking possessions for far less than real value to support their gambling habits. In or near Cass Lake (pop. 923), four miles from Palace Bingo & Casino, there are four pawnshops. That's a pawnshop for every 231 people.

Police near casinos note an increase in bogus reports of thefts. These come from people who lie about the disappearance of a ring, video camera or other expensive item that they actually pawned to pay for their gambling.

**Easy Credit:** Minnesotans are also burning up welfare payments at casinos. Hundreds of thousands of taxpayer dollars that are meant to provide food, clothes and housing for the poor are being wagered on blackjack and in slot machines, and for residents of two Minnesota counties, the money is being made available from automated teller machines inside almost every casino in the state. During a typical month last year, welfare recipients from Hennepin and Ramsey counties withdrew \$39,000 in benefits from casino ATMs.

There are few incentives for casinos to regulate the availability of credit to gamblers. The casinos can't lose: they don't give the credit; they simply make the money.

**Credit-card companies**—there are now more than 7000—have made strong profits in recent years despite increasing bankruptcy and delinquent payments nationwide. Interest rates are so high—averaging 18 percent—they still make up for losses from bankruptcy. And the issuers pass much of the loss onto consumers through higher rates, fees and penalties, says Ruth Susswein, executive director of Bankcard Holders of America, a nonprofit consumer-education group.

"They're making so much money it's been worth it to them to keep offering credit," Susswein adds. Some casinos also rent space to companies that cash checks and provide credit-card advances for fees.

**Police Burden:** It seemed to take only minutes for Carol Foley to get hooked on video gambling machines. "Within two or three days," she says, "I was playing every day." To cover her losses, Foley, 43, forged \$175,000 in checks at her job at the E. M. Lohmann Co., a church-goods dealer in St. Paul. Last September she was released from a correction center in Roseville, Minn., after serving eight months for forgery. She underwent counseling for her gambling addiction and is on a monthly payment plan with her former employer.

The high crime rate among problem gamblers has been well established. The National Council on Problem Gambling found that 75 percent of gamblers treated at in-patient centers had committed a crime.

Between 1988—when the first of Minnesota's 17 casinos began operating—and 1994, counties with casinos saw the crime rate rise twice as fast as those without casinos. The increase was the greatest for crimes linked to gambling, such as fraud, theft and forgery/counterfeiting.

Casinos are burdening local police. When Grand Casino Mille Lacs opened on the Mille Lacs Indian Reservation in April 1991, county police responded to almost twice as many incidents of crime or people seeking help on the reservation.

Jean Mott, a 38-year-old mother of three, worked nights at a Kmart distribution center to help pay the family bills. But the bills began backing up when Mott headed to Mystic Lake Casino, rather than her Shakopee home, at the end of her shift.

Just before dawn one day in January 1995, having lost another paycheck to the casino, Mott drove to the Brooks' Food Market in Shakopee. Wearing a ski mask and with her hand in her pocket to simulate a gun, she stole \$233. Police easily traced the holdup to Mott because a patrol officer had run a registration check after he saw her car parked with its lights on just south of the store that morning. Mott was convicted of simple robbery, and served 30 days in jail and 30 days on electronic home monitoring.

**Taxpayer Tab:** The list of violent gambling-related crimes is also growing. Redwood Falls police officer Derek Woodford was shot by a gambler from Gary, Ind., who had broken into a local bank after a day of gambling at Jackpot Junction in Morton. Woodford spent 13 days in the hospital recovering from three bullet wounds.

Gambling has long been recognized, as well, as a root cause of embezzlement. In most gambling-related embezzlement cases, authorities say, the court file shows the same thing: no previous criminal record.

"Prior to 1990, we had zero cases of gambling-related embezzlements," says William Urban, president of Loss Prevention Specialists, Inc., a Minneapolis company that helps employers deal with internal thefts. Since then the company has investigated gambling-related losses of "well over \$500,000."

Reva Wilkinson, of Cedar, is now in federal prison for embezzling more than \$400,000 from the Guthrie Theater to support her gambling habit. Besides the money she stole from her Minneapolis employer, her case cost taxpayers over \$100,000 to investigate, prosecute and adjudicate.

In June 1993 Theresa Erdmann was charged with stealing nearly \$120,000 from the checking account and weekly offerings at St. Michael's Catholic Church in Madison. She said the money was blown on gambling, and now she's serving a three-year sentence in a state prison.

**Hidden Suicides:** More and more, some problem gamblers pay the ultimate price. The *Star Tribune* confirmed six gambling-related suicides in Minnesota—five in the past three years. Almost certainly, this is only a fraction of the total.

The victims are people like 19-year-old John Lee, a St. Paul college student who, in a three-month period, won about \$30,000 at blackjack. Then he started losing. Down to his last \$10,000, he lost it all one night. He returned home, put a shotgun to his head and killed himself. In addition, at least 122 Minnesota gamblers have attempted suicide, according to directors of the six state-funded gambling-treatment centers.

Other deaths that may be related to depression over gambling losses are not listed

as suicides at all. "So often, when people talk about suicide, they say, 'I'd just drive off the road. I'd drive into a tree,'" says Sandi Brustuen of the Vanguard Compulsive Gambling Treatment Program in Granite Falls, Minn. "They don't want anyone to know they committed suicide, and they want their families to collect the insurance."

The suicide rate among pathological gamblers nationally is believed to rival that of drug addicts. Ten to 20 percent of pathological gamblers have attempted suicide, and almost 90 percent have contemplated it.

Treatment experts, researchers and gamblers themselves say states can do more to reduce the negative consequences for gamblers. Here are some of the most frequently mentioned ideas:

**Underwrite better research:** Many research efforts across the country have been criticized for failing to prove that treatment works, for failing to measure the social costs of gambling and for failing to implement a long-range plan to address problem-gambling issues. "We really don't know exactly how much problem gamblers cost society," says Henry Lesieur, editor of the *Journal of Gambling Studies* and a criminal-justice professor at Illinois State University in Normal.

On the federal level, the issue of gambling addiction only recently started to generate action. Last fall committees in the House and Senate held hearings on bills that would authorize a national commission to study the economic and social effects of legalized gambling.

**Emphasize public awareness and education**—especially among young people—about the risks of gambling: Some suggest funding more in-school efforts, perhaps in conjunction with math and science classes or anti-drug programs. "Let people know what the odds are. The longer you gamble, the more you're going to lose," says Alan Gilbert, solicitor general of Minnesota.

**Train casino employees to spot—and discourage**—problem gamblers from betting irresponsibly: Some casinos already do this. But they offer only anecdotal evidence that such efforts are used, and some say they've never barred a person for problem gambling unless the person asked to be barred.

Gambling has significant social and economic impact. It results in ruined lives, families and businesses; in bankruptcies and bad loans; in suicides, embezzlements and other crimes committed to feed or cover up gambling habits—and increases in costs to taxpayers for investigating, prosecuting and punishing those crimes.

Few of these problems have been documented as communities and states across the nation instead focus on gambling as a way to boost their economies and increase tax revenues. But for Minnesota the social costs of gambling are emerging in vivid and tragic detail. ●

#### DAY OF RECKONING

● Mrs. HUTCHISON. Mr. President, today is April 15, the day of reckoning for millions of Americans. After a year on the job, and hours and hours of paperwork, today American moms and dads must file their income tax return, and send a check to Uncle Sam.

The IRS's favorite day of the year is everyone else's least favorite. Working families in America are getting squeezed between ever-rising expenses for necessities and higher taxes.

Last year the Republican Congress tried to do something unusual for taxpayers—we tried to let them keep their own money.