

be supported. It encourages and provides great opportunities for education.

As President Clinton said, literacy is more than reading. It is about opportunity and giving people the tools they need to make the most of their potential. Literacy is one thing that can never be taken away. It determines the future of us, our nation, our world.

This is necessary not only because it's literacy but because we need literacy to understand all the problems that we face today, and without an understanding, we have no way of solving them.

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RECOGNITION OF COL. RICHARD E. MATLAK

**HON. JAMES P. McGOVERN**

OF MASSACHUSETTS  
IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 17, 1997*

Mr. McGOVERN. Mr. Speaker, I would like to recognize Col. Richard E. Matlak for his 28 years of honorable and outstanding service to the U.S. Army and to the Nation. On Friday, June 13, 1997, Col. Richard E. Matlak was honored at the Algonquin Club in Boston, MA. I recognize him here in honor of this event.

Colonel Matlak has a long tradition of service and has received numerous decorations. He has received the Legion of Merit, Bronze Star Medal, Meritorious Service Medal with three Oak Leaf Clusters, Army Commendation Medal with an Oak Leaf Cluster, Army Achievement Medal, Army Reserve Components Achievement Medal with four Oak Leaf Clusters, National Defense Service Medal, Vietnam Service Medal with two Overseas Service Bars, Armed Forces Reserve Medal with Time Device, Army Service Ribbon, and the Republic of Vietnam Campaign Medal with 60 Device. The personal extolments of his superiors, subordinates, evaluators, and peers, however most colorfully decorate the colonel as a great soldier and military leader.

Not only has Colonel Matlak shown exemplary character in his over 27 years of commissioned service, but he also dedicated his life to the field of education. The list of awards the colonel received through his work as an educator is equally prestigious. In addition to his numerous academic recognitions, the colonel has authored dozens of books, articles, reviews and conference papers on the subjects of Literature and Poetry.

Col. Richard E. Matlak is a dedicated leader, an accomplished academic, a learned professor, a superior mentor, and an honorable citizen of our Nation. I am proud to commend him for his admirable years of service to his community, to our institutions of learning, and to the United States of America.

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DEPOSITORY INSTITUTION CONSUMER PROTECTION ACT OF 1997

**HON. JOHN J. LaFALCE**

OF NEW YORK  
IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 17, 1997*

Mr. LaFALCE. Mr. Speaker, today a number of my Democratic colleagues are joining with me to introduce comprehensive consumer protection legislation. It is our hope that key elements

of this legislation can become part of the financial modernization legislation we will begin marking up in the Banking Committee later today.

I support financial modernization legislation because I believe it potentially holds out many benefits for consumers and taxpayers. Product diversification and broader competition should increase the safety and soundness of our financial system, improve efficiency and make available more services at lower cost to consumers.

But the continual modernization of financial services holds risks as well as benefits. In limited contexts, banks already participate in the insurance and securities businesses. The result of the pending legislation would be that banks will be entering fully into these businesses, and other financial firms will be able to enter into the banking business.

As consumers deal increasingly with banks that may be part of large-scale diversified financial institutions, they potentially become more vulnerable. Congress must ensure their interests are protected.

Consumers are already experiencing some serious difficulties. There are all too many examples of situations in which consumers have been coerced, misled or confused, and have suffered and endured financial losses as a result.

Banks remain a unique part of our financial services system. They are insured depository institutions, backed by the Federal Government through the Federal Deposit Insurance Corporation. They therefore offer consumers a level of protection—and intuitively instill a sense of confidence—that is not so automatically characteristic of other financial services providers. As a result, they must bear unique responsibilities.

Consumers will no longer simply be using banks to make deposits or purchase a limited array of investments products. They may also be using their bank to pursue a broad range of investment opportunities or purchase a full array of insurance products.

The potential for one-stop shopping and consumer savings is real and substantial. But so is the potential for confusion. It will be increasingly important that consumers fully understand the exact nature of, and risk associated with, the product they are purchasing. And it will be equally important that they understand their rights. Consumers must be assured that applications for extensions of credit will be judged only on their merits.

Some of the key elements in the legislation I am introducing today are:

Clear disclosure requirements which would ensure that consumers know precisely whether a product is or is not an insured product, and what risk is associated with it;

A strong prohibition against misrepresentation about the insured status of, or risk associated with, any product;

Anticoercion requirements that prohibit extensions of credit from being made conditional upon the purchase of another nondeposit product;

A suitability standard to ensure that the non-deposit product is suitable and appropriate based on the financial information disclosed by the consumer;

Provisions requiring reasonable physical segregation of the conduct of banking and nonbanking activities;

A provision requiring the development of a consumer dispute resolution mechanism so

that consumers can readily have their concerns heard and any violations of the consumer protection requirements can be redressed; and

Procedures which would allow consumers to exercise more control over the sharing of information related to their financial transactions.

As changes occur in the marketplace in reaction to any modernization legislation we pass, it will be important that we monitor the situation closely to see how well consumers are being served. But this legislation should help ensure they receive the benefits financial modernization has to offer, and are protected from the risks.

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THE LOS ANGELES COUNTY 4-H AFTER SCHOOL ACTIVITY PROGRAM WINS SECRETARY OF AGRICULTURE'S HONOR AWARD

**HON. STEPHEN HORN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 17, 1997*

Mr. HORN. Mr. Speaker, today I congratulate the Los Angeles County 4-H After School Activity Program for exemplary work in helping at-risk youth overcome many barriers and realize their dreams. Agriculture Secretary Dan Glickman presented the program with one of the 1997 Department of Agriculture Secretary's Honor Awards.

Some of the best legislation the House has passed so far in this term is designed to improve opportunities for America's at-risk youth. The historic juvenile justice reform bill we approved last month will help deter children from going down the path of crime. By removing work disincentives and fostering a more diverse mix of families in public housing, the landmark public housing bill the House also passed last month will give children who live in public housing more adult role models who work.

The Los Angeles County 4-H After School Activity Program is a step ahead of the federal government in improving the lives of underprivileged children in the nation's second-largest metropolitan area. Administered by the University of California, the program provides a positive, nurturing environment for children ages 7 to 13 who live in public housing. These children are young enough for positive adult role models to have an impact on their lives. But without this program, they could well fall victim to the pressure to join a gang, drop out of school when they get older, or get caught in the terrible trap of drug addiction.

The program was organized in the wake of the 1992 riots. It was so successful that it quickly grew to serve more than 1,500 children in Los Angeles County. Children attend the program 2 to 5 days a week from 2 p.m. to 6 p.m., and they participate in homework assistance and tutoring sessions, learn-by-doing projects, physical recreation, and community service projects. The children's projects focus on subjects ranging from gardening and plant science to computers, from photography and video to leadership development. The 4-H program also expects older children to participate as peer role models who can assist with special projects.

In a refreshing example of a wide range of organizations working together to improve

their community, the program is run as a collaborative effort involving educational, governmental, business, and other organizations. The University of California Cooperative Extension provides overall administrative support and staff, with other support coming from the Unocal Corp., the Los Angeles Unified School District, the City of Los Angeles Housing Authority, the Corporation for National Service, the National 4-H Council, and the California 4-H Foundation.

The After School Activity Program has had a major impact on the lives of the participating children. Seventy percent of participants' teachers noted some or much improvement in the children's interest in schoolwork and their ability to solve problems. More than 60 percent of the teachers also reported some or much improvement in participants' ability to adapt to new situations and in their cooperation levels with peers. The children participating have seen a positive impact on their lives: 96 percent say they feel safe at 4-H, and 85 percent say 4-H helps them stay out of gangs.

Too many urban children have no positive role models, so they turn to gangs for acceptance. Too many children in our cities have underdeveloped academic skills, so they face an even steeper hill to climb when they grow up and have to find a job. Too many inner-city children see little hope in their lives, so they seek false solace in drugs and alcohol. The Los Angeles County 4-H After School Activity Program is saving L.A. children from lives of despair. This innovative program is a collaborative effort that is making a real difference in children's lives. My congratulations and deepest appreciation go to George Rendell, who is the director of the University of California's Los Angeles County Cooperative Extension, Resource Development Coordinator Ray Grabinski, and all the dedicated staff members, volunteers and other community-minded individuals who have made this program an outstanding success.

LEE VICTORY, A CAREER OF  
SERVICE TO SMYRNA AND RUTHERFORD COUNTY

### HON. BART GORDON

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 17, 1997*

Mr. GORDON. Mr. Speaker, I rise today to pay tribute to an outstanding individual from the Sixth District of Tennessee who is being honored upon his retirement, Mr. Lee Victory.

Mr. Victory has spent his life improving the quality of life for those of the town of Smyrna, TN. For the last several years, he has been the moving force in recreation in Smyrna.

His energy and vision have been the key to providing Smyrna with recreation facilities no other city its size possesses.

He and Mr. W.E. Carter built Smyrna's first Little League baseball fields which were located behind the old Meadowlawn Homes. He personally wired the lights and ran the plumbing to these ballfields.

There is truly no way to tell how many children have been kept out of trouble through his efforts, not only by providing them with recreational opportunities, but by providing a place to stay for many youngsters who need-

ed help as well. He and his late wife, Ruie, opened their home and their hearts to countless youngsters.

As for the future, Mr. Victory plans to spend more time working on his antique clocks, watching his grandchildren play baseball and visiting his many friends. However, for a man with such community spirit, for a man who knows that one person can still make a difference, old habits do not die easily. Fortunately, I am sure he will continue to provide Smyrna and Rutherford County with his tremendous vision and commitment by serving on the Middle Tennessee Electric Board and the Board of the Rutherford County Highway Department.

Lee Victory's record of achievement explains why those in Smyrna and Tennesseans all across the State are honoring him on Friday, June 20, 1997. I join with them to thank Lee Victory for his tireless dedication and innumerable contributions. We wish for him a happy and fulfilling retirement.

HONORING BENTELER OF GOSHEN,  
INDIANA

### HON. TIM ROEMER

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 17, 1997*

Mr. ROEMER. Mr. Speaker, it is with great pleasure that I share with our colleagues today a milestone reached by an important business in the Third District of Indiana. Today, Benteler Automotive Corp. of Goshen, IN will receive an outstanding quality award from Honda of America Manufacturing. Benteler will receive this recognition for exceeding Honda's quality targets by greater than 50 percent in 1996.

Mr. Speaker, only 16 of Honda's 380 suppliers are receiving this award. This deserving accolade is in recognition of Benteler's performance in its impact management systems product line, namely steel doorbeams which are placed in front and rear doors to prevent passengers from injury in side-impact collisions. The ceremony took place this morning at the Benteler Plant in Goshen, and Honda presented the award to Benteler employees who were joined by community officials in celebration.

Benteler started out small, incorporating with just a few people in 1980 but growing to some 1,800 employees today. Benteler uses state-of-the-art technologies in manufacturing chassis systems, front exhaust systems and impact management systems for worldwide distribution. The award today is ongoing evidence that they are leaders in these fields. They have related facilities in Goshen and in Grand Rapids and Kalamazoo, MI, and another in Fort Wayne, IN. Annual U.S. sales exceed \$300 million in the United States, and reach about \$2.5 billion worldwide. Benteler's market niches include passenger safety, fuel economy, and environmental protection through emissions control. The process of creating quality products in a successful business that improve quality of life is not to be found every day, and we can learn from the successful efforts of Benteler and its employees.

Mr. Speaker, Benteler's proud heritage extends around the world, from Indiana and Michigan, to Europe, to Mexico and through

Asia. The original company was founded by visionary Carl Benteler in 1876, and today is one of the largest steel producers and automotive suppliers in Europe. The Benteler worldwide network of companies encompasses 27 worldwide plants and agencies, and employs over 11,000.

Mr. Speaker, I am pleased to acknowledge the accomplishments of the Benteler facility in Goshen, IN. I am honored to help recognize the accomplishments of the Benteler employees on this significant occasion in being recognized for excellence in manufacturing. They are a shining example of Hoosier dedication to hard work and quality. I know they are proud of this accomplishment, and I am pleased to add to the praise they receive from family, friends, and community.

RAND STUDY QUESTIONS CURRENT  
DRUG SENTENCING POLICY

### HON. BARNEY FRANK

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 17, 1997*

Mr. FRANK of Massachusetts. Mr. Speaker, I have believed for some time that our policy for mandatory minimum sentences for non-violent drug offenses at the Federal level represents a poor policy choice, given the resources available to us. A uniform mandatory minimum policy results in unfair sentences to some and an unwise expenditure of funds in many other cases, if our goal is in fact to reduce drug use and drug-related crime.

I was therefore interested to read of the recent study by researchers at the RAND Drug Policy Research Center. Jonathan Caulkins, C. Peter Rydell, William Schwabe, and James Chiesa report that, "mandatory minimums produce the smallest bang for the buck by far", compared to conventional enforcement and treatment of heavy drug users. Indeed, their conclusion is that, "treatment of heavy drug users produces the biggest bang of all."

Because of the importance of this as a public policy question, and because I believe that this RAND research report confirms that we are making a serious error in our current allocation of resources in drug policy, I ask that the RAND Drug Policy Research Center brief on mandatory minimum drug sentences' cost effective be printed here.

WASHINGTON, DC MAY 12.—If cutting drug consumption and drug-related crime are the nation's prime drug control objectives, then the mandatory minimum drug sentencing laws in force at the federal level and in most states are not the way to get there.

this is the key finding of Mandatory Minimum Drug Sentences: Throwing Away the Key or the Taxpayer's Money?, a new RAND study that provides the first quantitative analysis of how successful these measures are in achieving what Director Barry McCaffrey of the Office of National Drug Control Policy has called "our central purpose and mission—reducing illicit drug use and its consequences."

Researchers Jonathan P. Caulkins, C. Peter Rydell, William Schwabe and James Chiesa estimate the cost-effectiveness of extended sentences in reducing cocaine consumption and crime, compare the results to those for two other drug control strategies, and show that mandatory minimums produce the smallest bang for the buck by far. Conventional enforcement (meaning