

these are clearly financial in nature and have a close relationship to banking. Other nonbanking activities are technological in nature, making them crucial to the ability of banking organizations to compete with nonbank firms offering similar technology-based financial products. Other nonbanking activities involve making passive equity investments in commercial firms.

Before making any definitive decisions about the combination of banking and commercial firms, we need to understand more fully some of the complexities involved. This bill will contribute to that debate.

Second, we need to gain a better understanding of holding company regulation—whether it is needed, and what is its proper scope. In particular, we need to explore the question of whether a holding company is the most effective means of promoting competitiveness in the financial services market. In short, we need to understand the benefits as well as the disadvantages of a holding company structure.

Third, we need a more thorough understanding of how functional regulation would operate in reality. The basic concept is simple, but its application is not. The current regulatory structure mirrors to some degree the truncated system it regulates. A new system cannot so readily be forced back into an old framework.

On all these questions, our goal should be to maintain an openmind, and explore the issues fully. I encourage my colleagues to engage in as far-reaching a debate as possible, because that process will result in a superior legislative product.

I congratulate Chairman BAKER for his ongoing contribution to the vital goal of financial services modernization and pledge my support to work for a bill that addresses the issues in the most comprehensive way possible.

#### THE CITIZENS' CHOICE ACT

HON. MARTIN OLAV SABO

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 13, 1997*

Mr. SABO. Mr. Speaker. It has been clear for many years that our campaign finance system must be reformed. Recent events have raised public awareness of this need, and I am glad that the issue is now near the top of our agenda.

Reforming our campaign finance system is one of the most difficult problems before Congress. In the past, sweeping comprehensive reform has yielded a multitude of unintended consequences. Our campaign system is complex, and it will not yield to easy solutions or quick fixes. That is why I am introducing legislation that takes a small but important step in the right direction—toward limiting campaign spending and leveling the playing field between challengers and incumbents.

My bill, the Citizens' Choice Act, creates a voluntary system of publicly financing general elections to the U.S. House of Representatives. Under my bill, a House of Representatives general election trust fund would be funded by a voluntary \$5 check-off on income tax returns, and would consist of one account per political party in every congressional district. Candidates who accepted money from

this fund must agree to spend no more than \$600,000 on their campaigns. The spending limit would be waived if a candidate's opponent refuses to participate in the public funding and raises at least \$100,000. My bill also includes a blanket prohibition on all House general election candidates from loaning more than \$500,000 to their own campaigns.

My bill addresses the most common criticism of public financing proposals: that taxpayers should not subsidize the campaigns of candidates they oppose. That is why I would allow people to choose which party would receive their tax dollars. This eliminates the problem, while creating greater opportunity for citizens to get involved in the electoral process.

Mr. Speaker, some Members are too ready to believe that citizens strongly oppose public financing. I believe it is time for Congress to take another look at public financing of campaigns. Widespread frustration with our current system has grown to the point that Americans demand new solutions. People want fair campaigns, and I believe the American people will understand that an appropriate combination of public financing and spending limits is an effective way to govern our campaign system. I also feel that citizens will welcome the opportunity to support our political system through my proposed check-off.

I urge my colleagues to look beyond any preconceived notions they may have about public financing of campaigns, and support legislation that gives citizens a choice in financing our electoral process.

#### THE DIAMOND ROAR OF THE BAY CITY LION'S CLUB

HON. JAMES A. BARCIA

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 13, 1997*

Mr. BARCIA. Mr. Speaker, in addition to keeping full-time jobs, volunteers spend long and tireless hours helping others while in return they are not paid and receive no financial gain. A truly dedicated and committed group of volunteers, the Lions Club of Bay City, will celebrate its 75th anniversary on February 22, 1997. The Lions Club of Bay City has made an indisputable difference for the citizens of Bay City.

Chartered on December 8, 1921, the club has had more than 1,205 members during its 75 years in existence. Thirty-five local community-spirited men who were committed to improving their community founded the club. They established the club's motto: "We Serve," and serve they did. The club continues their legacy, serving the citizens of Bay City with a dedicated spirit and wholehearted devotion.

The Lions Club of Bay City has raised more than \$1 million which they have used to improve the lives of many citizens. Under the capable leadership of the club's president, Leonard Kaczorowski, the 238 members have completed many incredible projects throughout Bay City, including providing services for vision and hearing impaired individuals. The club also built and developed a park pavilion while at the same time completing work on a playground in Bigelow Park.

The club should be proud of its accomplishments and of its impressive membership num-

bers. The Bay City chapter is the largest Lions Club in Michigan, the 5th largest in the United States, and the 15th largest in the world.

The loyal volunteers represent the spirit of volunteerism and community service that has made our country one of the greatest Nations in the world. I ask my colleagues to join me in wishing the Bay City Lions Club a hearty congratulations for 75 years of success.

#### IN HONOR OF ALEX SMITH ON HIS 90TH BIRTHDAY

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 13, 1997*

Mrs. MALONEY of New York. Mr. Speaker, I rise today to bring to the attention of my colleagues the great achievements of Alex Smith and the East Side Peace Action Committee. This outstanding organization in my district has worked for 40 years on world peace and nuclear disarmament issues.

The East Side Peace Action Committee, which has been led by Mr. Smith for 40 years, was born out of the Committee for a Sane Nuclear Policy in 1957. It was established in a time when Americans first felt fear over the threat of nuclear war. Early on, the members of the East Side chapter recognized the dangers of stockpiling nuclear weapons and banded together to work on ending "mutually assured destruction," or MAD, as a national campaign. Participants in this cause have included Eleanor Roosevelt, Dr. Benjamin Spock, Senator Wayne Morse, Norman Cousins, and many others.

The East Side chapter would not have been so successful if it were not for Mr. Alex Smith, a long time resident of the 14th Congressional District. Mr. Smith has spearheaded the East Side chapter and served our community since 1957. He is a remarkable leader and organizer and has received widespread recognition for his work on peace issues and for ending the threat of nuclear annihilation. His labor and struggle has truly made our world a safer place, especially now that the chances of nuclear war has greatly diminished.

Alex Smith, for the past 40 years, has been an advocate for eliminating nuclear weapons and has provided leadership for the East Side Peace Action Committee. It is for these reasons and many more that I would like to recognize Mr. Smith on his 90th birthday.

#### SALUTE TO AN OUTSTANDING MILWAUKEEAN

HON. GERALD D. KLECZKA

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 13, 1997*

Mr. KLECZKA. Mr. Speaker, I want to take this opportunity to salute one of Milwaukee's outstanding citizens, Bonnie Szortyka Peterson.

Ms. Peterson is featured in February's Milwaukee Magazine in a story called "One Woman's War." It's an appropriate title for a remarkable woman. The article calls Ms. Peterson "the State's staunchest advocate for the blind" and "the toughest critic of the system built to help them." I'm sure those who read the article will agree.

I ask that the article be included in the RECORD.

#### ONE WOMAN'S WAR

(By Mary Van de Kamp Nohl)

The state's staunchest advocate for the blind is the toughest critic of the system built to help them. How Bonnie Peterson became a rebel, "the blind bitch" and the last hope for those who are about to give up hope.

Long after the other teens at the sleepover party had stopped talking about the job fair at New Berlin High School and dozed off, 15-year-old Bonnie Szortyka lay awake. It was 1968, and Bonnie had dreamt of becoming an airline stewardess, but now the dream was dead. A stewardess had to have perfect vision.

She thought of becoming a teacher, but no, a teacher had to see a student with his hand raised and Bonnie could see a hand only if it was held a foot from her face. A teacher had to keep up with all of the paperwork and Bonnie could not.

As hard as she had worked to hide her blindness, the truth was catching up with her. Her Herculean effort to eke out passing grades by putting in three times the hours her classmates did, writing with her nose scraping across a page until the headaches became intolerable, the endless hours spent with her mother reading schoolwork to her—all of it was for naught.

Visions of careers, husbands and children filled the heads of the slumbering teens around her, but as dawn approached, Bonnie could not imagine any job that would allow her to leave home and have a life of her own. Just taking up space and air and food without giving anything back, she thought, was no life at all.

The next night, knowing that it was a sin that would send her straight to hell and disgrace her family, but unable to pretend anymore, Bonnie Szortyka chocked down the contents of a giant economy bottle of aspirin. She went to bed and waited to die.

Her body began to shake uncontrollably, but it was the sudden deathly silence, the nothingness of death that terrified her and she dragged herself to the living room where her parents were watching TV. Bonnie didn't die, but the girl released from West Allis Memorial Hospital the next day to her sobbing father had changed. She didn't want to die anymore; she wanted to fight.

Born of despair and nurtured by anger, the seed planted that night would grow into a lifetime crusade. Today, at age 44, Bonnie Szortyka Peterson, an adjunct public speaking professor at the University of Wisconsin-Parkside and president of the National Federation of the Blind of Wisconsin (NFB), battles negative attitudes toward blindness and the low expectations and wasted lives that grow out of them.

Yet those negative attitudes—held by both the sighted and the blind—are the bedrock of the system Wisconsin has built to help this state's 50,000 legally blind individuals, Peterson says, "a system that makes the disabled more dependent instead of independent."

Says Peterson: "What happens to blind people in Wisconsin today is just like what happened to the black slaves. We're being kept in our place . . . kept from reading, writing and connecting, from moving up."

Peterson's personal war has taken her to testify before the state Legislature and U.S. Congress. It has made her an enemy of the state teachers' union and a critic of Wisconsin's school for the blind. She has targeted the state's vocational training programs and battled sheltered workshops for the disabled. Her candor has made her both villain and hero. Civil servants call her "the blind bitch"; members of the blind community call her their "last hope."

It's said that blindness and death are the things people fear most, but Peterson says blindness need not be any more limiting than shortness or obesity. "It just requires alternative ways of doing things: Braille instead of print, a cane instead of using your eyes to get around." With her long white cane, she navigates the maze of state offices with such finesse that less skilled visually impaired civil servants suggest she is faking her blindness. "It is so hard for them to imagine a successful blind person, they have to think that," she says.

A person is legally blind when his vision is 20/200; that is, he has one-tenth the visual acuity of a normal sighted person. Medical records show Peterson's vision, at 20/300, is worse than that. There are 6.4 million visually impaired individuals in the United States: Twenty-seven percent are legally blind like Peterson. Only 6 percent have no vision at all. For most, blindness is not a black-and-white issue, but a shade of gray.

Like the country's revolutionary founders, Peterson believes that an overbearing government eats out the substance of a man. Last fall, when state agencies staged a seminar for rehabilitation workers and their clients, one session was called "Sexuality and Disabilities." Says Peterson: "Most people have sex with their eyes closed anyway, but these people think we're so helpless we can't even make love without them helping us. It makes me want to cry."

But Peterson doesn't want compassion. When an area charity offered to raise money for the Federation by showing helpless blind children in order to "tug at the heart-strings and loosen donors' purse strings," she turned it down. "We don't need more pictures of pathetic blind people."

Peterson vowed to fight her war without them. But she is fighting a battle against entrenched special interests. She is battling bureaucratic arrogance and incompetence at a time when the public has become so numb to government scandal it may barely notice. But none of this will make Bonnie Peterson stop fighting.

#### BIRTH OF A REBEL

Bonnie Szortyka was only a few months old when her parents, Chet and Adelaine, realized that their baby's eyes did not follow them when they moved. When Bonnie was 3 years old, a doctor at Mayo Clinic gave them no hope. "You have to consider her totally blind and send her away to a school for the blind. Period. That's it," her mother recalls the doctor saying. The Szortykas could not bear to send the eldest of their three children away. They raised her the only way they knew, like a normal child who just happened to have very bad vision.

It was the 1950s and Milwaukee Public Schools faced an epidemic of blind children. Most, like Bonnie, had been born prematurely. The oxygen that had helped their underdeveloped lungs function was blamed for destroying their fragile optic nerves. Bonnie was legally blind, but she had enough vision to keep her from getting into MPS' school for blind children immediately. At age 5, she was on a three-year waiting list.

Adelaine worried about what her daughter's future would be if she didn't get a proper education. "Is there a Braille class I can take to teach her?" she asked MPS officials. "They said, 'Not here, maybe in Iowa.'"

The Milwaukee Catholic Archdiocese's schools had no special-education classes, but the nuns at St. Stanislaus School were willing to help. By second grade, Bonnie was reading with a book pressed to her face, focusing laboriously on one word, then the next. Bonnie drank gallons of carrot juice; she visited a faith healer. Doctor after doctor told her parents, "I've never seen a girl

with this bad of vision [who is] this well-adjusted. She doesn't act like a blind person," her mother recalls.

Bonnie was the great pretender. On the Polish South Side of Milwaukee, First Communion Day was a family event. The Szortyka's living room was crowded with relatives when an aunt insisted that Bonnie read her Communion cards aloud. But when Bonnie held the card to her eye to see it, the aunt berated her, "Don't make fun of people like that!" Bonnie burst into tears. Alone in her room, she thought, "I am one of those people. Why don't they know that?"

By sixth grade, severe eye strain caused constant headaches. "I didn't even know that everyone didn't have this pain until I was 30 years old," she says. Eye strain led to nystagmus, a continuous jerky involuntary movement of Bonnie's eye muscles, making reading even more daunting. Bonnie slept with her nose pressed into the pillow, hoping to flatten it and thus get closer to her books.

When Bonnie was 12, a Milwaukee doctor told her parents he could make a special pair of eye glasses. Bonnie eagerly donned the thick lenses and began to read the eye chart. Her mother was ecstatic. The doctor seemed delighted, but then, as she read further, his voice changed. "What's wrong?" her mother asked. "She's memorized the chart," the doctor said.

"My mother was so mad at me. I was only trying to make her happy. She was always so sad when the doctors couldn't help," Bonnie remembers. "I said, 'Why can't you just love me like I am now?'"

Her father said there would be no more eye exams. Still, Bonnie was expected to do chores like everyone else. She scrubbed the floor, and if she missed a spot, her mother would say, "'You missed something. Rub your hand over the floor to find the spot or wash it all over again until it's done,'" Bonnie remembers. "You don't find excuses, you find a way to get it done right. . . . My mother told me, 'You can do anything you make up your mind to do.'"

But at school, that wasn't enough. "They'd praise me for being able to write my name—that's how low their expectations were for me," she says. "The other kids knew I was getting praise for things every one did. They called me 'blindy.'" The only way to get her teachers to demand as much of her as they did from her sighted peers, Peterson says now, was to "get them mad." By eighth grade, she was a master at that.

Remembers her teacher, the former Sister Dorothy Roache: "We had constant terrible, I mean really terrible, arguments. I told Bonnie she needed to learn Braille. She wouldn't consider it. She wanted to be like everyone else and she insisted on keeping up with the class, earning good grades in spite of herself."

In high school, Bonnie made friends, dated boys, won gold medals for her singing. She was a finalist in the Miss West Allis pageant. A girlfriend who sold makeup taught her how to apply it. "That girl didn't have any special training in teaching the blind \* \* \* but no one ever told her blind people can't use makeup." Bonnie soon sold Vivian Woodard cosmetics, too. "I couldn't tell people what colors looked good on them, so I said, 'You can experiment.' It turned out no one like being told what to do, and I sold so much I kept winning sales awards," she says.

But as well-adjusted as Bonnie appeared outside, the suicide attempt left her parents with lingering fears. During the summer of 1971, a counselor from the Wisconsin Department of Vocational Rehabilitation (DVR) told the Szortykas that Bonnie needed to attend a three-week residential college prep program at the century-old Wisconsin School for the Visually Handicapped (WSVH) in

Janesville. The counselor was blind himself. "I could hear him writing Braille as fast as my mother could talk, and for the first time, I thought, 'I might want to learn this,'" Bonnie remembers.

But when the Szortykas arrived at the school, "students were groping around, making weird undignified gestures, bumping into things," says Bonnie. Her mother didn't want her to stay, but Bonnie shouted over her shoulder, "These are my people now."

Bonnie asked about Braille but was told she didn't need it. Many of the students at the school for the blind were doubly disabled. Coddled by their parents and teachers they had never been expected to observe even rudimentary rules of decorum. The boy across the table from Bonnie ate with his hands, making loud slurping sounds. "Can't you teach him to use silverware?" Bonnie demanded. "He was a smart guy, but how was he going to have any friends at college if he ate like that?"

Bonnie noticed another dichotomy. There were two "classes" of students: the "partials," who had some sight, and the "totals," who were completely blind. The "partials" had more freedom; they were the leaders. "Totals," like a woman Bonnie befriended named Pat, spent their days in their rooms. "They only led her out to eat, just like a dog," she says.

"All they cared about was how much people could see, not how much they could learn," says Bonnie, who refused to let anyone know just how bad her vision was. She couldn't see the steps in front of her, but she marched up the staircase with the "totals" hanging onto each other behind her. She carried serving dishes to the dinner table, where one of the "totals" banged her fork on her plate, demanding Bonnie serve her some peas. "I couldn't believe it," she says. "These were adults and they were treating them like babies, then sending them out in the world. No wonder they can't make it."

Bonnie's college prep classes turned out to be "easy pseudo college stuff." She decided to get a suntan instead. No one complained. "I had never even thought of skipping a class before," she says, but expectations and standards were different at WSVH.

Students warned Bonnie that the principal liked to get girls alone in his office. "They said he had sex with them," she says now. "I thought it was a joke or a scare tactic until the house mother and the nurse warned me, too. It didn't make sense that he would still be there if everybody knew." But one day, he cornered her. "He was talking about how pretty I was \* \* \* trying to rub himself against me," says Bonnie. "I said, 'If you touch me, I'll have your job.' He moved away and said he could see me in 10 years, with a baby in my arms and two tugging at my skirt, implying that I'd never move up. I said, 'Well, at least they won't be yours,' and I hurried out of there." (Years later, the principal was charged with sexually assaulting another 17-year-old student, then acquitted.)

Bonnie told another student about her encounter and the two of them took a cab to a liquor store and bought the biggest bottle of Mogan David wine they could find. That night, on the schoolyard grounds, they drank it all. "I had never had a drink before . . . but I was scared I'd end up being led around like these people, without a job, without any purpose in life, I had more doubts about my future than I had ever had," Bonnie says. "I knew then I would never let anyone know I was blind and have people talk down to me like I was a moron. I'd die first."

The police found the pair drunk and returned them to the school. The summer program was drawing to a close, Bonnie recalls, and "they told us to leave and never come back."

#### BLIND AMBITION

In the summer of 1972, after her freshman year as a music major at (the now-defunct) Milton College near Janesville, Bonnie fell in love with a 23-year-old Milwaukee police aide named Joel Peterson. Bonnie didn't want to go back to college, but if she stayed home, her father said, she had to have a job. She had 24 hours. Bonnie phoned the DVR counselor. He landed her a job assembling pens at Industries for the Blind. Congress had established sheltered workshops like this in 1939 as a stepping stone for the disabled. Because they offer "training," workshops are allowed to pay less than minimum wage and they get priority on government contracts. But the truth is, few of the blind ever leave sheltered workshops for better jobs. Even today, most spend their entire working lives at substandard wages.

Industries for the Blind was a union shop so the pay was better than most workshops and more than minimum wage. Bonnie married Peterson the next year. By 1979, she was determined not to spend the rest of her life "in a job where management treated me in the same condescending tone I heard at the school for the blind." She told her DVR counselor she wanted to go to Alverno College and major in professional communications. He laughed.

"Then he told Bonnie, 'You're not dealing with your visual impairment,'" remembers Joel, now a Milwaukee police detective. "And he said Bonnie should go to MATC and learn how to keep house first." That prompted Joel to stand up, displaying the full girth of his 6-foot-4-inch frame, and he asked, "Do I look like a guy who hasn't been fed well?" Bonnie baked homemade bread and made fresh pasta, trading some of it for rides and bartering the services of readers who would record printed matter for her.

The counselor told Peterson the DVR would send her to the University of Wisconsin-Milwaukee because it had services for disabled students. "I said I was going to Alverno [even] if I had to work or get school loans to pay for it, and I would major in communication," she says now, "but deep inside, I wondered whether he was right, that maybe I couldn't do it."

For three years, Peterson boarded a city bus five days a week at 5:30 a.m. to go to her 40-hour-a-week job to earn money for college. At night and on weekends, she was a full-time student at Alverno. She spent her lunchtimes at Industries for the Blind studying on the floor of the women's restroom, her co-workers' guide dogs helping themselves to the lunch beside her.

On the day her first daughter, Candice, was born, Peterson worked for eight and a half hours, took an exam, then went home and wrote a paper. "I made a deal with the baby that she wouldn't come until I finished," says Bonnie, who made it to the hospital just in time for a nurse to deliver the baby.

Bonnie graduated from Alverno in December 1983. By then, she had worked at Industries in every position on the pen and pencil line, including quality control, so when the plant superintendent retired and his job was split into two positions, production manager and sales manager, Peterson applied. "The president of the company said, 'We'll call you.'"

No one did. Two white non-handicapped males got the jobs. One was the son of the inspector who approved the workshop's government work. In its 32-year history, the \$18-million-a-year 112-employee Industries for the Blind had never employed a handicapped individual in any supervisory, managerial or even clerical position, Peterson discovered. "Maybe I'm not qualified," said Peterson, "but certainly someone in all those years

was qualified to be a janitor, a secretary or something besides a laborer."

Peterson hired an attorney and filed a complaint with the federal government, but she was becoming a pariah. Rumors circulated that because of what she'd done, blind people would lose their jobs. Peterson re-read the recommendations her Alverno professors had written, testimonials to her problem-solving abilities, communication skills and "spirited determination," but she was losing faith.

"I think Bonnie believed that if she filed that suit, they'd wake up and give her a chance at that job. We all thought she'd be great at it, but they just ignored her," recalls Carol Farina, a supervisor at Industries.

Peterson knew she was in over her head and turned to the two national organizations that advocate for the blind. An attorney with The American Council for the Blind phoned, asking for Peterson's attorney's name, and sent a letter indicating modest support. The National Federation of the Blind responded with boxes of documentation involving similar cases and asked Bonnie to testify before Congress on the lack of upward mobility for the disabled in the workshops intended to help them.

In January 1985, the U.S. Department of Labor found that Industries for the Blind had violated federal affirmative action rules by failing to recruit and advance women and blind people. It found no evidence that the firm had discriminated against Peterson personally.

Within a year, Peterson left Industries. She earned a master's degree in organizational communication from Marquette University, formed a production company and created the first cable access television show produced by an entirely blind crew. But the newest challenge would come from her own daughter.

#### THE "BLIND BITCH"

Candice wanted her mother to read *Dumbo*, but when Bonnie held the book to her eye, then showed the picture to Candice, the 3-year-old pulled the book away, saying, "No, Daddy read."

"I still remember what I heard in her words. It was, 'You are stupid. . . .' It hurt so bad. I didn't care what all those professionals who were trying to help me kept telling me," Peterson says. "I knew I had to learn Braille."

It took only two months with the help of the National Federation of the Blind, which had already taught her to travel with a cane. "It was a turning point," she says. "I learned to be proud of being blind once I had something to be proud of." Peterson's confidence was growing, and in 1986, she was elected president of the Wisconsin NFB. Appointments to the state advisory Council on Blindness and other boards followed, and Peterson became an advocate for others.

For six years, a teacher of the visually impaired had worked with a 9-year-old Burlington girl whose vision was 20/400 and deteriorating, but the girl was falling further and further behind. Peterson and the child's mother sat on one side of the table, the special-education experts on the other. When the woman said she wanted her daughter to learn Braille, the vision teacher shook her fist in the mother's face. "'It's almost like you want your child to be blind!'" the mother remembers the teacher saying. "'Don't you know? Blindness is like a cancer! It's the worst thing that can happen to you.'"

The teacher's remark took Peterson's breath away. "No. No," she said, "the worst thing that can happen to a child is for them to be uneducated." Bonnie remembered the incident years later when Sandy Guerra

phoned with a similar case. A Racine School District teacher of the visually impaired had worked with Guerra's 12-year-old daughter, Melissa McCabe, since she was 3. Yet the teacher had never taught the girl Braille.

"She kept trying to make Melissa see. If she stares a long time, five minutes on a word, Melissa can see almost anything, but for only a few seconds and it hurts her eyes so bad, she gets terrible migraines," Guerra says. Melissa was already two and a half years behind her fifth-grade classmates. The vision teacher had read standardized exams to Melissa, helping her get the right answers, so her test scores never revealed just how far behind she was—until Melissa's regular fifth-grade teacher ended the charade. "In good conscience, I could not pass Melissa on to sixth grade," says the teacher, Rose Mikaelian.

Up until then, no one had ever expected much of Melissa. She was given half the class' spelling words, though when Mikaelian recruited a volunteer tutor, the girl could do them all. By middle school, the tutor was gone and Melissa was getting Fs again. Her new vision teacher suggested giving Melissa "10 free bonus points on everything to make her feel better."

At a meeting with school officials, Bonnie urged that the girl be taught Braille. "You'd have thought the district would have thought of that," says Mikaelian. "No one challenged Bonnie. She was always in charge." But Peterson could not guarantee that Melissa would be taught Braille, and there are many others like her.

In 1965, 48 percent of Wisconsin's blind children could read Braille, but by 1993, the literacy rate had plummeted to 4 percent, less than half the national average. No wonder, thought Peterson, that the unemployment rate for legally blind individuals between the ages of 21 and 64 in Wisconsin was 74.4 percent, the worst of any minority group. And nearly half of those working were underemployed. "When sighted people can't get around independently, can't read or have poor social skills, we know that's poor training. When the blind can't get around independently, can't read or have poor social skills, we think that's the way blind people are," she says.

With the rush to embrace new technology, like giant magnifiers and machines that can read a printed page, there was a philosophical shift and many teachers felt children could manage without Braille, says Marsha Valance, librarian at the Wisconsin Regional Library for the Blind and Handicapped. "Unfortunately, that was not always true."

The NFB had looked into the illiteracy of the blind and concluded that many teachers didn't know Braille well enough to teach it. So Peterson asked state Rep. Fred Riser (D-Madison) to introduce a bill requiring all teachers of the visually impaired to pass a test proving they knew Braille. Riser expected it to be a cakewalk. State Sen. Alberta Darling (R-River Hills), a former teacher herself, called it "common sense." But the Braille Bill ran into a blitzkrieg.

The Wisconsin Association for the Education and Rehabilitation of the Blind and Visually Handicapped and the larger state teachers' union had myriad arguments against it: It discriminated against teachers of the visually impaired because other teachers did not have to prove their competence; they didn't like the Library of Congress' National Braille Literacy Test; kids don't like learning Braille; and it's difficult to teach.

The unions insisted the state's 825 teachers of the visually impaired had already learned Braille in college. "Asking teachers of the visually impaired to take courses in Braille is like asking teachers of the sighted to take courses in the alphabet," scoffs Charles

Siemers, an MPS teacher of the visually impaired who fought the bill. He calls Peterson "the blind bitch" and says she "slandered me and my profession by saying we're poorly prepared. Besides," insists Siemers, who is legally blind himself, "if we can get people to use what vision they have, it's always much, much better."

It might be easier for the teachers, Peterson says, but not for kids who, being functionally blind, cannot hope to compete with their sighted peers, even working endless hours and straining what little sight they have.

The Department of Public Instruction, under whose watch blind literacy sank so low, hired an outside firm to evaluate the proposed legislation. "The bureaucrats wanted it their way or no way, and Bonnie Peterson wouldn't budge," says Andrew Papineau, administrator of DPI's visually impaired programs. "So I brought in a neutral person."

The "so-called 'independent' consultant had some interesting findings," says Sen. Darling. They argued that children are "better off with an aide and a computer than to be able to use a \$5.50 slate and stylus [the plastic ruler-sized implement and point that allows the user to punch out a code of raised dots that can be read using the fingertips]. 'If you give people fish,' says Darling, 'they have food for a day. If you give them a fishing rod, they have food for life. That's Braille. But they told me kids shouldn't learn Braille because then they'd 'look blind.'" Darling remembers, "and they said a lot of kids had multiple disabilities so they couldn't learn Braille." The blind, deaf and mute Helen Keller must have been spinning in her grave.

Peterson told the Legislature: "If only 4 percent of sighted children could read print, no one would dispute the severity of the problem." Opponents of the Braille Bill stumbled and tripped on their way up to the podium to testify. Siemers had broken his glasses and couldn't read his speech. "Those who were in favor of the bill walked to the podium perfectly with their canes, and they had their notes in Braille—nothing could stop them," says Darling.

Few legislators missed the little irony that had been played out before them. The bill passed, but the bill's opponents lobbied DPI and undercut it. Only new teachers would have to pass the test. Existing teachers could take a Braille refresher course or attend a teachers' convention instead. There was one victory. Now, when a legally blind child is not taught Braille in Wisconsin, the school district must put the reason in writing.

But Peterson had made enemies. Says Siemers, who took early retirement last year: "Bonnie Peterson and her Federation members are like dogs who bit the hands that feed them, the professionals who try to help them." Ironically, it was that attitude—"How dare you question me when I'm here to help you"—that Peterson had set out to eradicate.

#### RETURN TO THE SCHOOL FOR THE BLIND

Even before the Braille Bill took effect in 1995, Peterson was engaged on another battlefield. In the fall of 1994, Wisconsin's school for the blind, WSVH, faced the budget cuts affecting all of state government, but the school's staff was painting a picture of suffering blind children. In truth, the school would only have to close one of its under-utilized cafeterias and put younger children in the same half-used educational building with other students.

The school had come under fire before; the preceding June, the Legislative Audit Bureau pointed out that WSVH maintained a

staff/student ratio of almost one to three—even when students were sleeping. The school was operating at less than 40 percent capacity, with a staff of 110 to care for just 80 students. (Enrollment is now 75.)

While picketers prepared signs saying the governor didn't care about poor blind kids, Peterson and the NFB cut through their sad refrain. "What does WSVH offer that's worth paying 10 times more per student than school districts spend?" Peterson asked. "You could hire a private tutor for each of these kids for \$68,200."

The Federation didn't want the school to close—parents needed options, Peterson said—but it had to operate more effectively. Too many of its graduates end up unemployed or underemployed and "socialized for dependency," she said, describing WSVH graduates as "fodder for government-supported workshops."

William S. Koehler, the school's superintendent, accused Peterson of trying to destroy WSVH, complaining, "She takes direct shots at the school without ever being here." Peterson admits she has not been at the school since Koehler took office in 1992. "I don't need to. I have all kinds of parents and children who have been there. They're my eyes and ears." Peterson relies on people like the mother of a 7-year-old boy, left with 20/2200 vision after surgery to remove a tumor, who withdrew her son because WSVH insisted he use a magnifier instead of teaching him Braille.

Koehler says the school did an "extensive" telephone survey in 1993 that proves its graduates are successful, but when Milwaukee Magazine asked for a copy, repeatedly, from Koehler, his assistant and even from DPI, it was promised but never forthcoming. "If WSVH is doing such a great job making kids independent, why does the state pay tens of thousands of dollars to send so many of its graduates to programs to help them adjust to their blindness?" Peterson asks.

Milwaukee Magazine's won investigation included extensive interviews with parents and students and a day-long visit to WSVH, which revealed some students learning Braille but more struggling to read, some with giant magnifiers. Koehler offered a score of excuses why kids can't or don't want to learn Braille or use a cane, but no ideas on how to get students motivated and excited about learning.

He stressed that the school's goal was producing independent graduates, but subtle signs gave a different message. In classroom after classroom, students waited to be helped. In the first- to third-grade classroom, for example, three staff members supervised just seven students who were painting a rubber fish and pressing it onto a T-shirt to make an impression. Yet the students spent most of their time waiting to be helped, teacher's hand over their hand, instead of learning to do the project themselves.

Koehler supplied the names of two graduates who, he said, would demonstrate just how well WSVH prepares its students. One was Steve Hessen, the school's 1996 valedictorian. But Hessen was hardly the model of an independent blind person. He had just dropped out of the University of Wisconsin-Whitewater because he couldn't manage the financial aide application process. Without the money, Hessen, whose vision is 20/1500, could not hire the tutor he needed no rent equipment like a talking Braille calculator. He had fallen hopelessly behind. Worse yet, the scholarship he'd won required him to enroll last fall or it would be canceled. Hessen had asked a WSVH counselor to argue that it should carry over to next year.

The school's previous valedictorian was Shannon Gates, now a student at Northcentral Technical College in Wausau.

Gates, who was born without optic nerves in her eyes, reads Braille at 250 words per minute, but she dropped courses this year because she couldn't get Braille texts.

State taxpayers pay Northcentral's Visually Impaired Program (VIP) to help students like Gates. The program supplied her with audio tapes of textbooks and hired tutors, but "I can't get a Braille text. It's like asking a print reader not to use print," she says. "I threw a fit the first year, but the VIP says, 'It's easier to use tapes or large print.' Maybe it's easier for them. . . but if I had Braille texts, I wouldn't need tutors. I could take a full class load."

Gates was at WSVH for 10 years, under three different administrators. In the end, she says, "There were so many rules, you had to do what you were told and not ask questions. I wasn't even allowed to cross the street alone. . . . The school doesn't encourage independence, that's for sure . . . they were dragging me down."

Twenty-year-old Brian Brown attended WSVH in 1991 and 1992, then returned to his local school and now runs his own business. "They say they strive to make the students independent, but they don't allow you to do anything alone. The bathroom stalls don't even have doors on them in the education building. The house parent enters your room without knocking . . . they walk right in to verify you're in the shower. . . ."

"There are two castes at WSVH," he says, "kids who still want to be somebody and have a life and those who've given up and would rather be told what to do. I was lucky. I left before that happened to me."

Milwaukee Magazine talked to 10 WSVH alums. All gave anecdotes substantiating Peterson's claim that students are "conditioned to be even more dependent."

Observes Peterson: "Like most of these professionals for the blind, they run a program into the ground, then move on. In Koehler's case, he's already applied for the position of superintendent of the New Mexico School for the Blind, but he didn't get it."

#### BRAD DUNSE'S LIBERATION

Peterson had a long history of dissatisfaction with the state's two post-high school vocational training programs for the blind: the Visually Impaired Programs (VIP) at Northcentral and Milwaukee Area Technical College (MATC). She prompted a state audit of the Milwaukee program by leading picketers protesting its "low standards" and curriculum focused "on housekeeping and grooming skills" instead of on the skills needed to live independently, "like Braille and independent travel." (The state is currently looking for proposals to run that program.)

In 1990, she had fought to get DVR to send a blind man named Bob Raisbeck to a program started by the Federation in Minneapolis called Blindness Learning in New Dimensions (BLIND Inc.). Newspapers there described BLIND Inc.—one of only three programs of its type in the country—as the "Harvard of rehabilitation" and a "boot camp" where the blind learned "to believe in themselves and to be truly independent."

Taxpayers had already sent Raisbeck to the VIP at Northcentral three times and to MATC once, but he still had no job skills. Peterson lobbied legislators. The Madison Capitol Times reported on Raisbeck's story, and still DVR refused. Eventually, Raisbeck moved to Minnesota and that state sent him to BLIND Inc. He found a job and never returned.

All of this was history when Peterson received a phone call in early 1995 from Brad Dunse, who had expected to inherit his father's roofing business until rhabdomyosarcoma left him legally blind. DVR helped Dunse set up a home business, but for

five years, he sat in his Green Bay home, terrified of using the power woodworking equipment DVR had given him.

Finally, in 1994, DVR sent Dunse to a program to help him "adjust" to his blindness. He moved into a motel in Wausau where his meals were prepared for him and he was bused to Northcentral's VIP. "It was like an expo where you'd just wander around. But I didn't know what I needed. I've never been blind before," he says.

Dunse sat in on a Braille class, but at the end of two weeks, he didn't even know what a slate and stylus were; the teacher in the computer class was too busy to answer his questions. Says Dunse: "He kidded one man about being there as much as he was. . . . The VIP teaches you just enough to get by, but then this guy's vision would get worse and he'd have to come back. There were a lot of people like that."

Dunse didn't want to spend the rest of his life as a repeat customer, dependent on the state. He called the Federation, asking, "Isn't there something better?" Peterson told him about BLIND Inc. Dunse and his wife, Brenda, went for a visit. He was impressed, he says, by the confidence of the blind travel instructor whose students were so well trained they could be left blindfolded (so they could not rely on any residual vision) five miles from the school and get back on their own.

"At the VIP, they do stuff for you; at BLIND Inc., you do things for yourself," Dunse told a supervisor, but DVR was not convinced. Peterson helped Dunse petition for a special hearing. Remembers Peterson: "The DVR supervisor said, 'I can't understand why anyone would want to go to a school run by the blind. That's like the mentally retarded asking the mentally retarded for help.'"

The tone of the meeting was "very condescending," adds Dunse. "It was me telling them why I wanted to go, and they were telling me all the reasons I didn't."

With his petition rejected, Peterson told Dunse he had only one option. Dunse kissed his wife and two young sons goodbye, gave up his Wisconsin residency and moved to Minneapolis for five months of training. When he graduated from BLIND Inc., he had higher aspirations than a home woodworking business that would never get him off of Social Security Disability Income. He continued his education and took over a vending machine business.

The cost of BLIND Inc. is "a little more than the VIP—a few hundred dollars," says Joe Mileczarek, who runs Northcentral's VIP program. Tuition at BLIND Inc. runs \$2,495 per month, plus \$32.50 per day for housing in an apartment where students prepare their own meals, then travel to classes on their own. For Northcentral's program, hotel, prepared meals and transportation costs another \$50 per day. DVR will spend an average \$2,333 in tuition per student sent to Northcentral this year, though many of those students will stay just one day. "A lot of people don't want to be away from their families that long," says Mileczarek, noting that DVR recently signed a \$280,000 contract to send up to 120 more clients to Northcentral.

Peterson says Wisconsin taxpayers aren't getting their money's worth. But Ole Brackey, supervisor of the Milwaukee District DVR office insists, "You can't measure the effectiveness of VIP programs. There are so many variables, so much is going on in these people's lives." Yet Brackey insists that "out-of-state programs [like BLIND Inc.] have to prove they work."

In 1993, Peterson bet John Conway, director of DVR's Bureau of Sensory Disabilities, \$100 that BLIND Inc. provided better train-

ing than either MATC or NTC's adjustment-to-blindness programs. Using a study of the Wisconsin programs prepared by the DVR's own Office for the Blind and another conducted by the state of Minnesota, Peterson showed that 86 percent of BLIND Inc.'s graduates said they could "do what sighted people do." None of the MATC's grads answered the same question affirmatively and only three of those from Northcentral did. Without that kind of confidence, Peterson argues, blind individuals can't succeed.

Still, Conway says, it's more important that 35 percent of Northcentral's VIP grads were employed; only 14 percent of those from BLIND Inc. (and MATC) were. Peterson argues that many of those jobs are in sheltered workshops. In contrast, graduates of the 10-year-old BLIND Inc. are more than twice as likely to pursue higher education than VIP graduates, she argues.

Peterson fired off a searing letter when Conway refused to see her point and welched on the bet. It said, "Give your past record for honesty, I have always believed you would renege . . . In the unlikely event that you have acquired a conscience . . . I shall give you my terms of payment. I do not accept food stamps. . . ." It might have worked in grade school, but this time, getting someone mad did not produce the desired result. Conway ignored Peterson's offer to have an impartial investigator analyze the reports on the three programs and dropped the matter.

Peterson says Northcentral's VIP doesn't get scrutinized because "the people advising the state on how it should allocate funds to help the blind are the main beneficiaries of that spending." Mileczarek is chairman of the Governor's Committee for People With Disabilities. Asked whether that is a conflict of interest, Mileczarek says, "Geez, I hope not. Everyone on the committee has something to do with disabilities."

As for proof his program works, Mileczarek says, "It's not a researchable thing . . . besides, Bonnie Peterson is like a John Birch-er. Real conservative . . . she believes there's only one way to do things and that's with a real structured program. . . . The Federation believes some ridiculous things—like that you can have a totally blind mobility instructor."

Most rehabilitation programs work on a medical model, where goals are set and the program is designed to achieve them, he says. "But people don't want to be told you're going to be proficient in this when you leave, like it or not," says Mileczarek, who describes his program as "more like a smorgasbord."

Copies of Peterson's inflammatory letter circulated throughout the disabled community, bringing calls from more desperate individuals. One, Lisa Mann, had been legally blind since birth. She had spent her entire school life at WSVH, except for two years as an MPS high school student. Her MPS teacher (an opponent of the Braille Bill later) decided Mann didn't need Braille. Especially, he says, since the attractive black girl was "more interested in fashion and boys."

Mann could not meet MPS's graduation standards so she returned to WSVH and graduated in 1992. DVR then sent her to MATC's VIP program. "They told me I'd never be able to travel alone," says Mann. When MATC failed to provide the skills needed for an independent life, Mann wasn't surprised, she says. "I met one girl there who was going through the program for the fifth time."

Next, DVR sent Mann to Northcentral's VIP, then to Western Wisconsin Technical College in La Crosse where, using large-type texts, she was slowed down so much, she says, she couldn't even earn Cs. When a DVR counselor told Mann about BLIND Inc., she visited the school. But when she said she

wanted to go there, DVR sent her to Waukesha County Technical College instead.

Peterson enlisted Rep. Leon Young's (D-Milwaukee) office to help Mann get copies of her DVR records, and she accompanied Mann when she filed an appeal. "Before I met Bonnie Peterson," says Mann, "I was ready to give up hope." In November, 23-year-old Lisa Mann, who had never walked around her Sherman Park block alone because she didn't believe a blind person could do that, arrived at BLIND Inc. One week later, she took a bus across Wisconsin and found her way to the state Federation's annual meeting—and she did it alone.

Says DVR supervisor Brackey: "Lisa Mann's case is an anomaly." Says the DVR's top administrator, Judy Norman Nunnery: "If there was anything wrong in Lisa Mann's case, it was that we tried too hard to help her." The fact that DVR eventually sent Mann to BLIND, Inc. "has nothing to do with Bonnie Peterson" says Nunnery. "She uses the tactics of the civil rights and women's movements. . . . She says blind people were being treated like the slaves. As an Afro American, that offends me. . . . She doesn't have credibility with this office."

#### BLIND ALLEY

When DVR moved into new offices in November 1995, the sign on the door to the department's Office for the Blind read "Blind Alley." It might have been "the first case of truth in labeling" on DVR's part, says Peterson. DVR chief Nunnery laughs off the sign, saying, "It was just one of those silly things."

"How out of touch do they have to be not to know that would be offensive?" Peterson asks, repeating her frequent call for a separate office overseeing all state services for the blind. Federal law provides for as much, and many states, including Minnesota and Michigan, have them, but disrupting the status quo will be difficult.

Pat Brown, director of Badger Association of the Blind, the state contingent of the American Council for the Blind, says Peterson is "a role model for all people—not just the blind—because of her convictions and diligence. She doesn't let obstacles get in her way." But, he adds, "The Council doesn't approve of the Federal's methods—it believes you should work through the system."

But Milwaukee Mayor John Norquist praises Peterson. "Bureaucrats don't like her," he says, "but she has credibility, absolutely, with my office." Says Sen. Darling: "Bonnie Peterson appears to have a hard edge because anger gives her energy, but it is the same kind of energy that fueled the civil rights movement and the American Revolution. I wish there were more people like her."

When the phone rings now in Peterson's office at the South Side bungalow she shares with her husband and daughters, Candice, now 16, and 9-year-old Lindsay, the answering machine says, "This is the National Federation of the Blind of Wisconsin, where we're changing what it means to be blind." Already, Peterson has brought about a revolutionary change, making it impossible for people to say "a blind person don't do that." Over and over again, she has proved otherwise.

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## INTRODUCTION OF BILL TO BAN ATM SURCHARGE BY ATM OWNERS

HON. BERNARD SANDERS

OF VERMONT

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 13, 1997

Mr. SANDERS. Mr. Speaker, I rise today to introduce the Electronic Fund Transfer Fees Act of 1997. This legislation addresses the growing practice of automated teller machine [ATM] operators assessing a surcharge on consumers who use their machines. Specifically, my bill prohibits an ATM operator from imposing an additional surcharge on customers for accessing their bank accounts through the operator's ATM.

On April 1, 1996, the national communication networks for ATM's—Cirrus and Plus—terminated their policy which prohibited ATM owners from surcharging consumers for using their machines. As a result of this policy change, customers may now be charged twice for accessing funds from the customer's own bank account if the customer uses an ATM which is not owned by the bank; the first fee is charged by the customer's bank for using a nonbank ATM and the second fee is charged by the ATM operator.

At the time of this policy change, experts estimated that within the first 18 months, 80 percent of ATM owners would impose a surcharge. In actuality only 6 months after the policy change 71 percent of ATM owners were assessing surcharges in North Carolina, 69 percent in Arizona, 60 percent in Virginia, and 48 percent in Maryland. While the nationwide figure has only reached 23 percent a recent study of banking practices in Texas indicates that the percentage will continue to grow; Texas' largest 10 banks have been allowed to surcharge since 1987 and all 10 banks now assess a surcharge for noncustomer ATM withdrawals.

In practice, banks enjoy tremendous savings by conducting consumer transactions through ATM's because ATM transactions are less costly to a bank than teller transactions. An ATM withdrawal on a nonowned machine may cost a large bank between \$.50 and \$.60. By contrast, a teller transaction with a customer costs the large bank between \$.90 and \$1.15. A study by the Consumer Finance Project indicates that in 1995, banks avoided 2.6 billion teller transactions because consumers used ATM's. Because the banks are actually saving money by using ATM's, consumer groups view it as extremely unfair to charge a consumer multiple fees for withdrawing his/her own funds through ATM's. Consumer groups such as U.S. Public Interest Research Group [US PIRG] and the Consumer Federation of America support this legislation.

Mr. Speaker, it is now typical in many parts of the country for a consumer to be charged between \$1.50 and \$2.50 just to access money on the consumer's own accounts. Whatever costs may be incurred by a bank when a customer uses a nonbank ATM, banks do manage to recover; on average, customers pay \$1.18 to their bank for the convenience of using ATM's which are not owned by the bank.

I am especially concerned because, unlike the banks that hold our accounts, the machine owner has no incentive to keep his/her fees

reasonable because no relationship exists between the ATM owner and the customer. As such, the more remote the ATM machine, the less incentive for reasonable fees, and the more captive the bank customer.

Mr. Speaker, at a time when banks are making record profits and one-third of those profits—tens of billions of dollars a year—come from fees, it is outrageous that these same banks and other ATM owners are charging consumers even more to access the consumers' money. We must eliminate these additional surcharges and help protect the consumer from another needless expense.

## ACKNOWLEDGING AFRICAN- AMERICAN HISTORY MONTH

HON. JUANITA MILLENDER-McDONALD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 13, 1997

Ms. MILLENDER-McDONALD. Mr. Speaker, let me first thank our chairwoman of the CBC, Congresswoman MAXINE WATERS, the gentlewoman from California, for her leadership and tenacity in moving forthwith on critical issues of importance not only to African-Americans but to all Americans. And to our revered and preeminent leader, the gentleman of Ohio, Congressman LOUIS STOKES for his guidance in advising those of us who have come recently to this great House to do the people's business. My thanks to both my colleagues for allowing us these extended moments to reflect.

Mr. Speaker, I rise today as a proud African-American to acknowledge this month as African-American History Month and to recognize the vast contributions made by distinguished citizens of this Nation who are of African descent.

And as we hold our forbearers in high esteem for their courage, perseverance, morality and faith, we salute them for their relentless efforts in fighting to remove the legal and political disabilities that were imposed upon us. While I represent California's 37th Congressional District with pride, my birth State is Alabama, and I am reminded of the first African-American from Alabama, who was elected to the 42d Congress and who advocated even then the importance of education, Benjamin Sterling Turner. Education has been a cornerstone in the African-American community.

My father, Rev. Shelly Millender, Sr. knew the importance of education. He and my mother, Mrs. Everlina Dortch Millender, advocated a quality education and, gave us a value system that is part and parcel of the true spirit of African-American families. We recognize that a good education is the key to success and should open the doors to opportunity. I am further reminded of my father's teaching when he would say: never subordinate to race bashing, respect yourself and others even though you have differences of opinion, but hold firm to your convictions. These are the teachings of numerous African-American families. And as I listened closely to the President's State of the Union Address as he spoke of education as a No. 1 priority; building strong families and communities; and humanitarian efforts in the assistance of the underprivileged through volunteerism, I stand tonight to lift up some of my constituents who are role models and