

the current artificial structural limitations that place them at a competitive disadvantage in the constantly evolving international playing field.

This rule and the conference report should be adopted.

HONORING LISA FORD AND NICK WALLACE, FRIENDS, COLLEAGUES AND FELLOW TRAVELERS

HON. GEORGE RADANOVICH

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, November 5, 1999

Mr. RADANOVICH. Mr. Speaker, I rise today to celebrate the upcoming marriage of my Executive Assistant Lisa Ford and Nick Wallace. Lisa and Nick will be married in a few short weeks on November 21, 1999, in Miami, Florida.

Both Lisa and Nick go way back with me. When I was working for the Republican nomination in 1994, Lisa joined my team to help me win the Primary. I went on to win the nomination, and the subsequent general election, and Lisa played an essential role in those victories. She has been with me through the two elections since, and she is with me still today.

Mr. Speaker. I can say without hesitation that Lisa Ford has been an integral part of my life. She has managed all facets of my political life with grace and aplomb. Lisa's calm demeanor has been, and continues to have, a tremendous influence in my office. Under fire, Lisa's clearheadedness and diligent focus is inspirational and her intelligent insight a tremendous asset. In addition, Lisa's compassion and loving nature shines through her every action and inspires respect and affection from everyone she meets. I am very fortunate to have Lisa Ford as my Executive Assistant.

At the same time that Lisa was helping me win my primary, an old friend in the District was helping me as well. The Wallace's son Nick came to Washington as an intern, and little did I know that they were falling in love! This is truly, a romance made in DC.

Nick went back to California and then returned as the star player on the Western Caucus Softball team. He continues to influence the office with his outstanding Almond Roca and his homemade sushi, as well as his wry observations on the abnormality of Washington life.

Mr. Speaker, I ask my colleagues in the House to join me in honoring the marriage of two wonderful friends. I know that Lisa Ford and Nick Wallace will prosper and be fulfilled in their dreams with their life together. I wish them all the happiness and joy that marriage can bring.

TORTURE IN TURKEY

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, November 5, 1999

Mr. SMITH of New Jersey. Mr. Speaker, in a matter of days President Clinton and the

leaders of the OSCE participating States will gather in Istanbul, Turkey for the final summit of the century. Among the important issues to be discussed will be a charter on European security. As the leaders of our countries assemble on the banks of the Bosphorus, few are likely to realize that the torturers continue to ply their trade—crushing the lives of countless men, women, and even children.

In recent days I have received disturbing reports that highlight the fact that torture continues in Turkey despite Ankara's stated zero tolerance policy. Once again, we see that those who attempt to heal the physical and emotion scars of victims of torture are themselves often victimized by the so-called "Anti-Terror Police." A case in point involves Dr. Zeki Uzun, a medical professional volunteering his services to the Human Rights Foundation of Turkey's Izmir Treatment and Rehabilitation Center. Dr. Uzun was reportedly forced from his clinic by Anti-Terror Police and held for interrogation about past patients he had treated. During the interrogation, he was apparently subjected to various kinds of torture, including having a plastic bag placed over his head to stop his breathing. Dr. Uzun was held by the police for a period of six days during which time he was repeatedly abused.

In March I chaired a Helsinki Commission hearing on human rights in Turkey in anticipation of the OSCE Summit that will be held in Istanbul, November 17–18. Experts testified to the continued widespread use of torture in Turkey, including the increasing use of electric shock. The gripping testimony included the case of torture against a two-year-old child.

Mr. Speaker, I urge President Clinton to place the issue of prevention of torture at the top of his agenda when he meets with Prime Minister Ecevit and include this longstanding concerns in his address before the Turkish Grand National Assembly. If the Government of Turkey is serious about ending the practice of torture, it must publicly condemn such gross violations of human rights, adopt and implement effective procedural safeguards against torture, and vigorously prosecute those who practice torture. Instead of treating individuals like Dr. Uzun as enemies, Ankara should direct its resources to rooting out those elements of the security apparatus responsible for torture.

HONORING (COLONEL) MR. CHARLES DAVID LOCKETT ON THE OCCASION OF HIS SIXTIETH YEAR IN THE LEGAL FIELD, FOR OUTSTANDING SERVICE TO THE UNITED STATES OF AMERICA AND THE STATE OF TENNESSEE, AND AS A CIVIC AND COMMUNITY LEADER

HON. BOB CLEMENT

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Friday, November 5, 1999

Mr. CLEMENT. Mr. Speaker, I rise today in honor of Mr. Charles David Lockett of Knoxville, Tennessee, on the occasion of his sixtieth year in the legal field, for outstanding service to the United States of America and the state of Tennessee, as a respected attor-

ney and professional, and as a community leader. Mr. Lockett's entire professional life has been dedicated to ensuring justice is served for all and that the laws of our land are honored and respected.

Charlie Lockett was born June 27, 1916 in Knox County, Tennessee. He graduated from the Knoxville School System and obtained a Doctor of Jurisprudence Degree, University of Tennessee Law School, in 1939. He began practicing law that same year when he was licensed as a Tennessee Attorney. Charlie Lockett is a member of the American Bar Association; Knoxville Bar Association; Commercial Law League of America; Association of Trial Lawyers of America; and America Judicature Society. Today he is a senior partner with the law firm of Lockett, Slovis, Rutherford and Weinstein where he continues to make valuable contributions.

I personally have known Charlie Lockett all of my life. He was a dear friend of my father, Tennessee Governor Frank G. Clement, and remains close to my family today. I, along with many others, admire many qualities about Charlie Lockett. He is a natural born leader, a likable individual, a doer, and a man who makes a difference in the lives of others.

Mr. Lockett is a distinguished veteran of World War II, where he served from 1940–1945, rising to the rank of colonel in the U.S. Army. He also served fourteen months during the Korean crisis and holds a combined military service record of thirty years regular and reserve.

Charlie Lockett married the former Helen Cole in 1939. The couple was married more than fifty years before her death, and Charlie's devotion to her was known by all. They had two daughters: Lucy Lockett Johnson (who is now deceased) and Kay Lockett, as well as grandchildren Jennifer and Bryan Johnson.

Mr. Lockett's impact on the Knoxville area has been tremendous. For Charlie Lockett has been an active member of the Knoxville Chapter of the American Red Cross since 1945, one of only two individuals to earn that distinction. He served 14 years on the University of Tennessee Board of Trustees and continues to support the institution with time, effort, and finances. He also helped lay the foundation for the Sequoia Hills Presbyterian Church where he has faithfully served since the 1940's.

Mr. Lockett's involvement in politics is legendary. He has been a member of the Democratic Party since 1936 and an invaluable source for advice and counsel to numerous Democratic politicians. He managed three successful Knox County campaigns for Governor, including those of Frank G. Clement and Buford Ellington. He was a delegate to the National Convention in 1960 and managed the Knox County campaign of the Kennedy-Johnson ticket.

Mr. Charlie Lockett has unselfishly served the citizens of Knox County and all of Tennessee for more than six decades and has worked tirelessly to improve the quality of life through membership in civic, church, professional and private organizations. His sense of duty, courage and impeccable integrity are exemplary. For these reasons I honor Mr. Charlie Lockett today. I wish him the best in all of his future endeavors. God bless him.

IN HONOR OF MARY BUSTILLO
DONOHUE

HON. STEVEN R. ROTHMAN

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, November 5, 1999

Mr. ROTHMAN. Mr. Speaker, I rise today to join the Hispanic Bar Association of New Jersey in honoring Mary Bustillo Donohue of River Edge, New Jersey for her contributions to the Garden State. The Hispanic Bar Association will be presenting its Outstanding Service Award to Mary on November 6, 1999.

Throughout her life and career, Mary Bustillo Donohue has embodied the values of tolerance, patience, fairness, vigilance, and excellence. From working as a teacher for 26 years at Paramus Regional Catholic High School and as professor of Spanish Literature at Seton Hall for seven years, to serving on the Board of Chosen Freeholders in Bergen County, to being a dedicated member of her church, Mary has helped build a New Jersey grounded in family and community.

The residents of Bergen County and throughout New Jersey, including myself, have all benefitted from Mary's efforts on our behalf. Whether it was as a Councilwoman in her hometown of River Edge, or as a member of the Governor's Hispanic Task Force For Excellence in Education, or as the Honorary Chairman of the New Jersey State Democratic Hispanic Caucus Center for the Advancement of Women in Politics, Mary has exemplified what it means to be an active member of her community. She is a role model to us all.

On a personal level, I have been privileged to know Mary as a friend for more than 10 years, and now to be working with her as an invaluable member of my staff. Working with Mary has provided me with an even greater insight into her personal commitment to her neighbors and community. She has played an integral role in my efforts to serve all residents of the Ninth Congressional District in New Jersey and I am grateful for her outstanding work.

Mr. Speaker, there are few people more deserving of an award recognizing excellence in community service. Mary Bustillo Donohue is one of these people and I am pleased to join the Hispanic Bar Association of New Jersey in honoring her.

PERSONAL EXPLANATION

HON. ADAM SMITH

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Friday, November 5, 1999

Mr. SMITH of Washington. Mr. Speaker, on the afternoon of November 1, I was attending to family business in my district and was unable to vote on H.R. 1714, legislation to provide for digital signatures.

Had I been present, I would have voted "yes." I strongly support this legislation to ensure that our high-technology economy continues to grow and provides consumers more opportunities to conduct business on-line.

CONGRATULATIONS TO ARASH
RASSAOULPOUR AND LEILA
AFSHAR

HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, November 5, 1999

Mr. FARR of California. Mr. Speaker, I offer my sincerest congratulations to Mr. Arash Rassaoulpour and Miss Leila Afshar on the occasion of their marriage the Sixth of March, Nineteen Hundred and Ninety Nine at the Ritz-Carlton Hotel in McLean, Virginia.

Both were born in Tehran and immigrated to the United States in the 1970's, and they have excelled here in the United States. Arash grew up in Bethesda, Maryland, and Leila in nearby Kensington, Maryland. Their interests led them to the University of Maryland at College Park, where they both received Bachelor of Science degrees in Biology. They have remained at the University of Maryland, College Park, where Arash is currently pursuing his Ph.D. in Pharmacology, and Leila is completing her residency in Pediatrics, after having recently earning her Medical Degree.

Arash and Leila are talented and accomplished people who are valuable members of their community. I have no doubt that they will continue their lives of achievement in their chosen fields of medicine. I am also certain that marriage will make their lives richer and more joyful. All of those who have come to know the bride's family are proud of her obtaining a medical degree and of her happy marriage. We all wish Arash and Leila happiness and success for many years to come.

CONFERENCE REPORT ON S. 900,
GRAMM-LEACH-BLILEY ACT

SPEECH OF

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 4, 1999

Mr. STARK. Madam Speaker, I rise in opposition to the conference report on S. 900, the Financial Services Modernization Act. It is badly flawed on several counts.

Rather than strengthening the Community Reinvestment Act, the conference report actually weakens this landmark regulation. For example, the bill limits CRA's oversight of 80% of the nation's banks by decreasing the frequency of exams from once every two years to once every five years for banks with at least a "satisfactory" rating. This ill-advised provision will undoubtedly induce small banks to game the CRA process.

In fact, the National Community Reinvestment Coalition predicts that small banks "will relax their CRA lending in underserved communities for four years, and then hustle to make loans in the last year before a 'twice in a decade' CRA exam."

The overall impact of the CRA provisions, then, is to weaken protections against discrimination and redlining by constraining the Community Reinvestment Act in an era when financial conglomerates will become ever more powerful.

The Gramm-Leach-Bliley bill also raises troubling questions about the basic relation-

ship between federal and state law in key areas. Supporters claim that the bill leaves state insurance law undisturbed. But in an October 13 letter, the National Association of Insurance Commissioners warned that the bill's broad, loose language will effectively permit banks to "engage in high-risk reinsurance, claims settlement, credit insurance, third-party management services and other insurance business activities without being subject to supervision by either the States or the Federal government."

NAIC's concerns focus on Section 104 of the conference report, which says that no state can "prevent or restrict" a bank's business activities. This language "attacks the heart of State insurance regulation," NAIC writes, "because every action taken by a State to protect consumers restricts the business activities of insurance providers—including banks—to some degree. The letter concludes with a grim prediction that "virtually all State insurance regulatory actions affecting banks would thus be subject to legal challenge and possible preemption."

Among the categories of state laws that may be preempted by S. 900, according to NAIC, are fair claims settlement laws covering consumers who purchase health, auto, homeowners, life, annuities, and other types of insurance."

Concerns have also been raised about whether more protective state medical confidentiality laws are saved. Supporters say they are, but state insurance commissioners say that's not clear. Litigation is sure to follow, which will cost consumers plenty.

In addition, the bill's privacy rules governing sharing of information within affiliated entities are astonishingly weak. The bill allows affiliates—banks, securities firms and insurers—to freely share financial information without the consumer's consent. Affiliates have only to disclose their basic rules once a year.

The problems that this could create are severe. Financial institutions, looking at the bottom line, will use all of the information available to them before making lending decisions. Why, for example, would a bank that has a health insurance subsidiary not want to weigh medical information gleaned from financial data in considering mortgage applications? Will young families now have to worry that, having supplied medical information to apply for life or casualty insurance, that this data will affect their application for a home loan?

It is wrong and inappropriate for Congress to, on the one hand, enact legislation that explicitly allows mergers between banks, insurers and securities firms—but which on the other hand denies consumers any say in how their personal financial information can be used and disclosed.

I thought we learned this lesson 21 years ago, when Congress enacted the Right to Financial Privacy Act. That 1978 law, which I authored, put in place standards governing access and sharing of financial information for federal agencies. It stemmed from a Supreme Court decision that ruled the Fourth Amendment does not apply to banking records. As a former California banker, I had been a party in that 1974 suit, *California Bankers Association v. Schultz*.

And here we are today, throwing open the door for financial institutions to create huge new holding companies—without giving consumers any ability to say how their sensitive