

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

personal financial information can be shared. In effect, we are creating a financial privacy vacuum.

Defenders of the conference agreement say that the bill limits sharing of personal financial data with non-affiliated, third party entities. Nonsense. All that companies that don't formally affiliate have to do to escape the bill's consumer "opt-out" provision is enter into a joint agreement. Then, presto, they are free to manipulate personal financial data in any way they like.

Nobody likes getting annoying calls from pesky telemarketers at dinnertime. Well, once this bill passes, the telemarketing business will go through the roof. Mergers between banks, securities firms and insurers will produce data amalgamation like we've never seen before. Before long, your health insurer will be able to get information on how much money you make and what investment strategies you favor—making underwriting that much easier. Your bank will be able to easily look up how many checks you've written to your psychiatrist—and use that information to help decide whether you're an acceptable loan risk.

This is the dawning of a new Orwellian Age of Information.

I urge my colleagues to vote no on the Gramm-Leach-Bliley conference report.

COPS AND METRO ALLIANCE CELEBRATE 25 YEARS OF SUCCESSFUL POLITICAL ACTION

HON. CIRO D. RODRIGUEZ

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Friday, November 5, 1999

Mr. RODRIGUEZ. Mr. Speaker, I am truly honored to recognize the 25th anniversary of the founding of an organization that changed the political landscape in San Antonio, across Texas and the Nation. From the alleys of San Antonio's poorest South and West Side neighborhoods, people of faith and conviction came together a quarter century ago to form Communities Organized for Public Service, or COPS.

COPS, and later its sister organization, Metro Alliance, entered the scene at a time when the largely minority, poor communities of San Antonio did not have a voice at the table. Frustrated by inaction, and worse by a lack of attention from the establishment leadership, COPS and Metro Alliance became the voice of the unheard, the mouth of those who were ignored.

COPS and Metro Alliance draw their strength from the people and institutions that make up the local neighborhoods: churches, schools, and other community-based organizations. We hear a great deal of talk today about the need for faith-based groups to take responsibility, but the truth of the matter is that COPS and Metro Alliance long ago accepted that challenge. The result has been a thousand victories, each one building on the last, with more than 50 religious congregations working together.

COPS first set out to repair the imbalance in distribution of funds for city improvements. They rightly demanded that poor neighborhoods deserved flood control and street improvements. Later COPS fought in the battle to bring single-member districts to San Antonio,

helping end the legacy of a system that did not adequately seat minorities, who by this time were a majority of the local population, at the table of power.

In recent years, COPS and Metro Alliance, recognizing that education is the cornerstone of any future success, focus their energies on job training and early childhood education. Project QUEST and the San Antonio Education Partnership are models for improving the lives of communities one person at a time.

The positive impact of these organizations reaches far beyond the banks of the San Antonio River. By joining with the Industrial Areas Foundation, sister groups began to spring forth across Texas, and then other areas of the country. From city to city, the basic principles were established—that local communities could organize themselves to create a political force that could not be ignored.

Today, similar organizations exist in Dallas, El Paso, Houston, the Rio Grande Valley, and communities in New Mexico, Arizona, Louisiana, Nebraska, Iowa and Southern California. On November 7, delegates from each of these areas, some 5,000 in number, will convene in San Antonio to celebrate 25 years of successful political action on behalf of the less fortunate. Their work has improved the living and working conditions of countless thousands of low- and moderate-income families.

All my colleagues in the House of Representatives should be proud of the work performed by COPS, Metro Alliance, and their sister organizations across the country. Ordinary people doing extraordinary work is the best way to describe them. I am proud to share in their accomplishments and look forward to years of future growth and success.

ABEL PEREZ HONORED FOR "20 DE MAYO"

HON. ILEANA ROS-LEHTINEN

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Friday, November 5, 1999

Ms. ROS-LEHTINEN. Mr. Speaker, I would like to congratulate Mr. Abel Perez on the 30th anniversary of his newspaper, "20 de Mayo."

In July 1960, after being threatened by the Castro regime, Mr. Perez left Cuba with his pregnant wife in search of freedom and democracy in the United States. Later that year, Abel joined the Brigade 2506, which took part in the Bay of Pigs invasion against the communist government of Fidel Castro. After his return in 1962, they settled in California where Abel began to work for Mattel toymakers.

Aided by a small group of Cubans who were worried about communism in their homeland, the 20 de Mayo Spanish newspaper was founded on October 1969. Abel dedicated all his time to let the people in the United States know the truth about tragic events of Castro's dictatorship.

In the 1980's, Mr. Perez's community service was exemplified by helping Cuban refugees from the Mariel exodus, gathering a group of professionals in what was called the Cuban Assistance League. This organization helped the refugees to find shelter, as well as medical and financial assistance during the most critical years after their arrival in the United States.

I am proud to say that as the years passed, "20 de Mayo" has become one of the leading voices of freedom, democracy, and justice for all Hispanics residing in this country.

SENSE OF CONGRESS THAT SCHOOLS SHOULD USE PHONICS

SPEECH OF

HON. SHEILA JACKSON-LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 4, 1999

Ms. JACKSON-LEE of Texas. Mr. Speaker, I rise to oppose this measure.

This resolution expresses the sense of Congress that phonemic awareness followed by direct systematic phonics instruction should be used in all schools. It further expresses the sense of Congress that phonics instruction should be an integral part of pre-service teaching requirements so that teachers will have the skills to effectively teach reading. I have concerns with this legislation on many levels.

As the Chair of the Congressional Children's Caucus, I can very much appreciate new learning tools that could benefit our children. It seems likely that phonics do have a positive impact on our children.

According to some educators, phonics-based instruction teaches learners that there is a relationship between sounds and printed letters. In order to benefit from formal reading instruction, children must have a certain level of phoneme awareness. Reading instruction in sound symbol relationships also may heighten children's awareness of language.

However, we must note that phonics alone is not the solution. Instruction in phoneme awareness and phonics is not the sole component in a program that teaches learners how to read. Rather, phonics provides a foundation of skills and strategies which can be used to quickly and efficiently decode words and build reading fluency, which is essential to reading comprehension.

Whole language, a learning tool that emphasizes reading for meaning and using literature rather than rules, has often been advocated over phonics. Schools often use a mixture of phonics and whole language.

This measure is far too limited in its scope. Phonics may be a good learning tool, but there are countless other means of learning available such as whole language. We should not limit the language of the measure to only include phonics. The schools should be free to choose their learning tools.

Choice is indeed important here, and this legislation inappropriately attempts places Federal restraints on our local schools: this measure takes away choice from our Nation's schools. Yet, it should be left to the individual schools to determine which learning tools are applied to their students. After all, who is a better judge of the needs of our children? Our teachers and school administrators or those of us here in Congress? I think that the answer is clear.

It is unfortunate that this bill was offered as a suspension. Had we been able to amend this bill, we could have ameliorated the many problems contained in its language.