

current scheduled hours of operation. But I noticed in visits for this story, that the medical staff, comprised of Wheelock and an all-volunteer team of area physicians, medical students from UCSD, nurses, technicians and administrative personnel remained at the clinic as long as patients were waiting to be seen.

"From the beginning, we realized the need for dispensing dignity and integrity along with medical treatments," notes Graff, explaining that the \$5 per-patient "donation" may only be a token exchange for services and payment. "But, this helps preserve the patient's dignity. Those unable to pay are treated with equal respect and medical care. All examinations, medications and related services are free. But the \$5 fee creates a fund used for the purchase of logistical needs not donated by outside sources," Graff explains, noting that the clinic's overall operations are supported by grants that he applies for and receives from a variety of institutions and non-profit organizations.

With diabetes within Hispanic communities a major concern for the medics, the clinic conducts weekly diabetic health education programs for Eden Garden families. There is an estimated population of 12,500 residents in the area, according to Graff. Ninety-five percent of those who come to the clinic are from working poor families, the majority of whom are without health coverage, he said, emphasizing that "Everyone who comes through that door is accepted." Patients on MediCare are referred to medical facilities elsewhere, it was noted. On a Saturday morning during one of my visits to the clinic, a multitude of patients, mothers with their infant children, husbands and wives, school-age youngsters, all were waiting in a patio shaded by trees. Patient loads currently are running at about 60 patients on each of the twice per-week days of operation.

One of the most redeeming qualities associated with the clinic is first, that an efficient, highly professional medical facility is maintained in close proximity to community residents. Next, that those patients seen by the clinic relieves the burden that otherwise would necessarily be cared for by public health agencies, explained Victor Tostada, another of the staff volunteers who serves as administrative director.

In an annual report issued last February, it is emphasized that "All patients, especially infants and children, are accepted regardless of race, color, origin or creed."

In its mission statement accompanying the report, it is also noted that the clinic presents "no competition with medical, dental or hospital professions, but a relief of a burden of caring for the working poor."

States Deacon Graff, "We estimate about \$600,000 yearly in services and medicines as well as specialized requirements (provided at no cost by other medical institutions) are provided for our patients free from any impact on local, state or federal government resources. Because St. Leo's Mission is the sponsoring agency, our patients accept our services as they do in all other church-sponsored benefits."

Among the clinic volunteers on duty during my visits was Dr. Marsha Blount, a resident family practice physician at Sharp's. Rounding out a full year of service, the North Carolina native and graduate of Duke University and Jefferson Medical School in Philadelphia, commented to me, "You learn to think on your feet here. It is hands-on experience that would otherwise be hard to gain."

Another resident physician at Sharp's, Jill Panitch, agreed with her colleague and told how second and third-year resident physicians volunteer one year of service to the clinic.

Michael Tilton, an undergraduate medical student at UCSD has been volunteering his services for the past 18 months. And fifty-year, now-retired nurse Martha Moyer, a Del Mar resident, explained between treating patients that the clinic tries to serve the working poor from Del Mar to Encinitas. She recalls in 1992 reading about the clinic that was intended to open at St. Leo's in Eden Garden. "That's how I wound up as a volunteer."

It is reflection of my limited abilities to not include in this story all of the names of clinic volunteers. The redeeming quality about their service, though, is that they serve—at no cost—because they are needed. Fulfillment, professional and personal, is their reward.

Already on the drawing board at the clinic is a 600 square-foot dental facility to be constructed by volunteer labor and funds supplied by the parish of St. James and St. Leo's Mission as well as from the Del Mar and Sunrise Rotary Club members. Three dental chairs, x-ray equipment and ancillary requirements are identified in the construction plans, according to Graff. His programs, current as well as those on the horizon, are extensive and infinite in measures of contributions to be made to community life in Eden Gardens. He manages dedication, consistent with his and Wheelock's accomplishments of the past.

I waited until now to introduce more fully Dr. Wheelock, a type-cast-physician who may've posed a half-century ago for one of artist Norman Rockwell's cover paintings for Saturday Evening Post. He reflects in his conversation and mannerisms a sense of genuine modesty, characteristic of remote regions of Arizona and the southwest where he was born and raised.

Recalling his closing years as head of the old Del Mar Clinic, Wheelock told of young doctors at the clinic approaching him on the subject of expanding the facility that he founded, keeping pace with the population growth and adding to a facility that was dedicated to serving the medical needs of families in the community. I felt the pressures but I just didn't feel comfortable with the prospects of expanding. So I retired.

But not for long. Today, after six years of building-back growth in his and Al Graff's new clinic, there has likely been restored in the career of Dick Wheelock, a sense of picking up where he left off so many years ago, during the infancy of his Del Mar Clinic. Says his partner, "Dick Wheelock is deeply devoted to his profession and those who look to him for relief from pain. He has great empathy for his fellow human being."

Which makes this story all the more remarkable is that two individuals in totally different professions would become friends in later life, then partners in an endeavor whose function is enriched with feelings of warmth, compassion and love for those less fortunate than themselves.

ENTERPRISE ZONE/EMPOWERMENT COMMITTEES PROGRAM

HON. DONNA MC CHRISTENSEN

OF THE VIRGIN ISLANDS

IN THE HOUSE OF REPRESENTATIVES

Monday, November 8, 1999

Mrs. CHRISTENSEN. Mr. Speaker, I rise today to introduce a bill to authorize the Virgin Islands and the others U.S. Insular Areas to participate in the Enterprise Zone/Empowerment Communities Program.

The U.S. Virgin Islands has been an unincorporated territory of the United States for 82

years. In 2017 we will celebrate the centennial of this relationship. It is important to the People of the Virgin Islands that we begin the second one-hundred years on a sound economic footing, and as a self-sustaining, contributing member of the American Family. This bill can be the vehicle to this economic empowerment and sustainable growth and development.

Although the Virgin Islands enjoys generous business tax benefits currently, the loss of Section 936 and the coming of NAFTA create significant challenges as we strive to establish our place in the national and world economy. An empowerment zone would encourage an ongoing community planning process and provide for a local-federal partnership that is the best framework for us to move forward.

What this bill seeks to do is to develop a process for us to come together as a community and a part of the United States to address a myriad of issues that have plagued us, from land use planning, to housing, to education, to drugs and crime, and business and the economy, so that by the time we celebrate the 100 year anniversary of being a part of the American family we will do so with the pride and dignity that befits us and the ancestors on whose shoulders we move forward.

I urge my colleagues to join me in support of this bill and of its enactment into law.

TRIBUTE TO WALTER PAYTON

SPEECH OF

HON. ROGER F. WICKER

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 3, 1999

Mr. WICKER. Mr. Speaker, I rise today to honor the life of fellow Mississippian Walter Payton who died earlier this week at the age of 45. Walter Payton was born in Columbia, Mississippi, on July 25, 1954. Following his outstanding career at Jackson State University, he was drafted by the Chicago Bears where he would spend the next 13 years rewriting the NFL record books.

Walter Payton's on-field accomplishments, his engaging personality and his off-the-field contributions to community and civic affairs have earned him a lasting place in the hearts of millions of Americans.

He proved that a strong work ethic and a commitment to excellence could propel an undersized athlete from a small college in Mississippi to the top of the professional football world. He was praised for bringing positive attention to the abilities of players who come from small colleges. Among his admirers is Jerry Rice, another Mississippian from a small school who became an NFL superstar. "He paved the way for so many small schools and players, including myself, because he opened a lot of eyes," Rice said.

Mississippians are proud of this Hall of Fame running back for his success in running over, around and through opposing defenses. We are equally proud of his commitment to family, church, and community.

Many people will recall his work to ensure that thousands of children received toys and clothing for Christmas. Among his activities were efforts to help over 9000 churches, schools, and social service agencies raise money to support their missions, and establishing scholarships so that children, who had

been wards of the state, might see their dreams of college become a reality. He also created job training and placement programs for the unemployed and worked with the Illinois Department of Children and Family Services to find families for orphaned children. And while Walter is no longer with us, the Walter Payton Foundation will continue his great humanitarian legacy for years to come.

Mr. Speaker, Walter Payton was a role model in his public life as a professional athlete in his private life as husband, father, and community leader. We will miss him.

MARGRET HOFMANN REMINDS US
OF THE MEANING OF
KRISTALLNACHT ON THE ANNI-
VERSARY OF NOVEMBER 9, 1938

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 8, 1999

Mr. LANTOS. Mr. Speaker, the Holocaust must be remembered and it must be studied to prevent the real danger of repeating the experience of that horrendous nightmare. As recent conflicts in the Great Lakes Region of Africa, Kosova, East-Timor as well as many other places remind us only too well that, although we are now enjoying an era of general prosperity and relative tranquility, many peoples around the world have not yet learned to live with one another in peace. In fact in the last decade, the practice of ethnic cleansing in Bosnia, Kosova and other areas of the former Yugoslavia has only served to remind us how little progress we have made in the past half century.

In this context, Mr. Speaker, it is important that we take note of a tragic anniversary on November 9th—the first physical violence against Germany's Jews by Hitler's Nazi regime. That tragic occasion has been given the name "Kristallnacht"—Crystal Night—because of the number of broken and smashed windows that accompanied the racist violence. Years of dehumanizing anti-Semitic propaganda in Germany, which was intensified after Hitler and the Nazi party came to power in 1933, prepared the way for Kristallnacht. The aggressive racist and anti-Semitic policies of the Third Reich saw their first expression in violence on November 9, 1938. Kristallnacht serves as a chilling reminder to what happens when an inflamed mob mentality overtakes a nation.

Mr. Speaker, Margret Hofmann was an eyewitness to the tragedy of Kristallnacht. She has devoted years of her life to researching and studying the circumstances surrounding Kristallnacht and its consequences. I want to commend her for her work and insert some excerpts from her studies that make a valuable contribution to our understanding of how Kristallnacht was a first step in setting in motion the nightmare of the Holocaust.

In 1933, the German-Jewish poet Heinrich Heine said, "Where books are burnt, Man will soon burn human beings." That is the point of beginning of Margret Hofmann as she considers the background and meaning of Kristallnacht.

Books were burnt in Germany on May 10, 1933, people soon followed. In between the burning of the books and the burning of the

people, the Nazi government in Germany instigated the notorious Kristallnacht, the "Night of Broken Glass." This was the event which set the stage for Hitler and other Nazi leaders to attempt to "eliminate" the Jews from Germany and eventually the whole world. It was the kind of event that proved ideal for Nazi purposes.

On October 27, 1938, Germany expelled 15,000 non-German Jews. Although many had lived in Germany for decades and even raised families there, they were put on trains and sent to Poland. This was done by the German government without notifying the Polish government or without taking any steps to deal with the number of people. Enraged by this action, Herschel Grynszpan, whose parents had been summarily expelled from Germany, went to the German Embassy in France and shot a German diplomat, Ernst vom Rath.

The occasion was tailor-made for the Nazi propaganda machine. The funeral of vom Rath in his hometown of Dusseldorf was grandiose. The Nazi government used the murder of vom Rath to give a false impression that German citizens spontaneously rose against the Jews. The night of the funeral, November 9, 1938, the Nazi government instructed the local police throughout Germany to "allow" the German people to rise up and "strike back" at the Jews. "The people" were Nazi "Brown Shirts" and German soldiers. The police were told to make sure non-Jews were not attacked and only Jewish buildings were destroyed. All over Germany synagogues and temples were burned, Jewish homes were ransacked, and a number of Jews were killed. By 1938 the Nazi propaganda machine had complete control of the press, and this pogrom was portrayed as a spontaneous uprising against the Jews.

From that point on, the Nazi regime with increasing violence stripped Jews of their rights. They were forced out of the schools and universities, they were prohibited from practicing law, medicine, and other professions. Many were evicted from their homes and their belongings were confiscated. Before long Jews were required to wear a yellow star of David on their clothes so others could recognize they were Jewish. Many streets were declared off-limits to Jews.

After years of anti-Semitic propaganda, many Germans succumbed to racism, prejudice, intolerance, and discrimination. This racial hatred, which was given its defining violent moment in Kristallnacht, led directly to the "Final Solution," the fanatic Nazi drive to annihilate the Jewish race. For each piece of history, we must find a defining moment. For Nazi Germany, it was Kristallnacht.

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, the glaring absence of any financial privacy provisions for affiliated entities in the financial modernization bill before us today is a sorry mistake. 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.

This runs counter to what we are trying to achieve in the area of medical confidentiality, where we are aiming to put the strongest possible safeguards in place at the Federal level, while preserving what is best about State privacy laws. In the next week or so, HHS will issue proposed regulations for medical privacy, which on balance are expected to be strong. If we can give consumers rights over their medical data, why can't we also give them a measure of control over how their financial data is used, marketed, and sold?

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 consumers 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 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 oppose this ill-conceived legislation.

PROVIDING FOR CONSIDERATION
OF H.R. 3196, FOREIGN OPER-
ATIONS, EXPORT FINANCING,
AND RELATED PROGRAMS AP-
PROPRIATIONS ACT, 2000

SPEECH OF

HON. MAX SANDLIN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Friday, November 5, 1999

Mr. SANDLIN. Mr. Speaker, the Foreign Operations Appropriations bill for FY 2000 represents a product of bi-partisan negotiations.