

## KNOW YOUR CUSTOMER

**HON. RON PACKARD**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 24, 1999*

Mr. PACKARD. Mr. Speaker, I would like to applaud the efforts of citizens in my district and across the country. Thanks to their unending efforts, the Federal Deposit Insurance Corporation (FDIC) recently retracted their proposed "Know Your Customer" rule. This proposal would have required banks to monitor their customers and snoop out information for federal government files.

According to the FDIC, the intent of the "Know Your Customer" rule was to ensure that banks and savings institutions have policies and procedures for screening transactions tied to criminal activities, such as money laundering or drug trafficking. In reality, this legislation would have created an Orwellian system of government. Our constituents recognized this and voiced their strong opposition to it.

We should not forget that Americans have the right to expect privacy protections. The fact is, under the "Know Your Customer" rule, banks would have been required to track money sources and report all "out-of-the-ordinary" transactions to the federal government. In other words, this would have allowed the banks and our government the right to snoop in our personal information. That is wrong! Good business practices should already allow banks to know their customers.

Mr. Speaker, I would like to thank American citizens for strengthening our democratic system of government by loudly voicing their opposition to this rule. "Know Your Customer" would have been a clear invasion of privacy of all citizens and I am pleased it has been retracted.

JOHN LEE SULLIVAN MAKES HIS  
MARK ON THE WORLD**HON. BOB ETHERIDGE**

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 24, 1999*

Mr. ETHERIDGE. Mr. Speaker, I rise today to congratulate Caroline and Richard Sullivan of Charlotte, North Carolina. On March 7, 1999 at Presbyterian Hospital in Charlotte, they welcomed into the world their first child, John Lee Sullivan. There is nothing more wonderful and joyous than watching a child grow and I know that they will treasure every new day with their son. Faye joins me in wishing the Sullivans great happiness during this very special time of their lives.

CONSUMER CREDIT REPORT ACCU-  
RACY AND PRIVACY ACT OF 1999**HON. LUCILLE ROYBAL-ALLARD**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 24, 1999*

Ms. ROYBAL-ALLARD. Mr. Speaker, I am pleased to join eleven of my colleagues in introducing the Consumer Credit Report Accuracy and Privacy Act of 1999. My bill gives

every American the right to examine and correct their credit reports free of charge.

The credit reporting industry affects the lives of virtually every working American. Information used in a credit report can affect the ability to obtain a job, credit card, insurance policy, or even a place to live. For this reason, it is imperative that the credit industry maintain accurate records on American consumers.

In spite of the fact that the reporting of false delinquencies, errors in personal demographic information, and missing credit accounts all have the potential to result in the denial of credit, only six states (Colorado, Georgia, Massachusetts, Maryland, New Jersey and Vermont) offer consumers free credit reports on request. For the rest of the nation, most consumers cannot obtain a free credit report until after they have already been denied credit or suspect they are a victim of fraud.

The fact that the three largest credit bureaus have 450 million files on individual consumers and process over 2 billion pieces of data every month presents a daunting challenge to maintain the most accurate records possible. Given these figures, the chance of acquiring inaccurate information is highly likely. In fact, some studies have shown that up to one third of credit reports could contain serious mistakes.

It is important to note that the credit reporting industry gathers its information without the direct consent of American consumers, and in turn, uses this information for its own profit through the sales of reports to credit grantors, employers, insurance companies, and landlords. Consumers should have the right to know what is being said about them, especially if the information will affect their overall credit standing.

My bill will also help to address the growing problem of identity theft. Increasingly, criminals are able to obtain personal credit reports and assume a consumer's credit identity. In the process, they are able to run up huge debts while ruining the unsuspecting victim's credit records. We could minimize this problem if consumers more regularly audited their own credit reports to find out who else has been looking at them.

This bill has the endorsement of the nation's key consumer advocacy organizations, including U.S. Public Interest Research Group, Consumer Action, Community Reinvestment Committee, Consumer Federation of America, Association of Community Organizations for Reform Now, and the National Community Reinvestment Coalition.

In closing, the Consumer Credit Report Accuracy and Privacy Act encourages consumers to be pro-active in reviewing and protecting their personal credit history from possible mistakes and fraud. My bill simply gives consumers the right to know what credit bureaus are saying about them without having to pay a fee for the privilege.

SIKHS WILL CELEBRATE 300TH AN-  
NIVERSARY—AMERICA SHOULD  
SUPPORT SIKH FREEDOM**HON. EDOLPHUS TOWNS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 24, 1999*

Mr. TOWNS. Mr. Speaker, this April marks a very significant occasion, the 300th anniversary

of the Sikh Nation. The occasion will be celebrated with a big march in Washington, with prayers, and in many other ways. Let us join with the Sikhs on this auspicious occasion and pray that they will soon enjoy the same freedom in their homeland, Punjab, Khalistan, that we enjoy here in America.

I would like to congratulate the Sikh Nation on this major milestone, which was brought to my attention by Dr. Gurmit Singh Aulakh, President of the Council of Khalistan. Many of us have been made aware of the brutal oppression of the Sikhs by the Indian government due to Dr. Aulakh's tireless efforts. I am pleased to note that Dr. Aulakh's office is organizing the march.

There are half of a million Sikhs in the United States. They have added to the richness of American life in many aspects of life and work. They have been productive, proud, law-abiding Americans. The Sikhs came to this country to enjoy the freedom that has made America the great country that it is. On this very special occasion for the Sikh Nation, let us honor those fine Americans by taking steps to help their Sikh brothers and sisters in Punjab, Khalistan enjoy the same freedom. That is the best way to prevent another Bosnia or Kosovo in South Asia.

Make no mistake, Mr. Speaker, there is no freedom for Sikhs, Christians, Muslims, Dalits, or other minorities in India today. The Indian government continues to practice a brutal oppression that has taken tens of thousands of Sikh, Christian, Muslim, and other human lives. Yet this brutal country continues to be among the top five recipients of U.S. aid.

Why are we using tax dollars to support this repressive government? Even with our budget surplus, this is a bad use of taxpayers' money. We should cut off this aid and declare our support for self-determination in the Indian subcontinent. The Sikhs of Khalistan, the Muslims of Kashmir, the Christians of Nagaland, and others seek only to decide their futures in the democratic way, by voting. As the beacon of freedom in the world, it is our moral duty to support this struggle for freedom. Let us take the occasion of the Sikh Nation's 300th anniversary to commit ourselves to full support for freedom for all people, starting with these few simple measures.

## TRIBUTE TO BESSIE BAUGHN

**HON. ANNA G. ESHOO**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 24, 1999*

Ms. ESHOO. Mr. Speaker, I rise today to honor Bessie Baughn, an exceptional citizen of San Mateo County, California, who will be inducted into the San Mateo County Women's Hall of Fame on Friday, March 26, 1999.

Bessie Baughn's motto is: "If there's a need, I fill it." This explains the amazing list of boards and organizations which Bessie currently is an integral part of. She has been named the Volunteer of the Year twice, the Woman of Distinction, and the Woman of the Year.

Several of Bessie Baughn's achievements include founding the San Bruno Volunteer Services and Operation Video which provides videos to the residents of nursing homes. Bessie not only puts in time and energy, but also

her own resources to help start and sustain these important programs and services. Bessie Baughn not only practices volunteerism, she preaches it as well. She writes a weekly column in the Independent where she encourages community work and volunteerism.

Mr. Speaker, Bessie Baughn is an outstanding woman and I salute her for her remarkable contributions and commitment to our community. I ask my colleagues to join me in honoring her on being inducted into the San Mateo County Women's Hall of Fame.

#### INTRODUCING THE FAIR PAY ACT OF 1999

#### HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA  
IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 24, 1999*

Ms. NORTON. Mr. Speaker, Senator TOM HARKIN and I are introducing the Fair Pay Act of 1999, a bill that would require employers to pay equal wages to women and men performing comparable jobs in an effort to remedy the pay inequities that women continue to endure. We introduce this bill simultaneously in both Houses as an indication of the preeminent importance many American families attach to equal pay today.

At 76 percent of a men's wage, women's wages and the wage gap remain totally unacceptable. The continuing disparity is especially untenable considering that a significant part of the narrowing of the gap since 1963 is because of a decline in men's wages over the decades. The Equal Pay Act (EPA) was passed in 1963, and by focusing on pay disparities where men and women were doing the same (or similar) jobs, has helped narrow the wage gap between men and women. The Fair Pay Act takes the Equal Pay Act an important step further and seeks to confront the pay disparity problem of the 1990's the way the EPA confronted the equal pay problem in the 1960's.

Why has equal pay, once considered a women's issue, gone to the top of the polls for American families today? American families are becoming deeply dependent on women's wages today. Even in two-parent families, 66% of the women work, and the number of female-headed households has more than doubled since 1970.

Although most American families today must rely heavily on women's wages, women continue to earn less than their male counterparts with comparable qualifications and duties. Women complete more schooling than men but still have not caught up with men in earnings. Much of what progress has been made can be traced to the earnings of a small group of professional or highly skilled women. The average woman—the woman who works in a historically underpaid traditionally female occupation—has seen little progress. Over her lifetime, a woman loses over \$420,000 because of pay inequity, and collectively, women and their families lose more than \$100 billion in wages each year because of wage discrimination.

The FPA recognizes that if men and women are doing comparable work, they should be paid a comparable wage. If a woman is an emergency services operator, a female-dominated profession, for example, she should be

paid no less than a fire dispatcher, a male-dominated profession, simply because each of these jobs has been dominated by one sex. If a woman is a social worker, a traditionally female occupation, she should earn no less than a probation officer, a traditionally male job, simply because of the gender associated with each of these jobs.

The FPA, like the EPA, will not tamper with the market system. As with the EPA, the burden will be on the plaintiff to prove discrimination. She must show that the reason for the disparity is sex or race discrimination, not legitimate market factors.

As women's employment has become an increasingly significant factor in the real dollar income of American families, fair pay between the sexes has escalated in importance. There are remaining Equal Pay Act problems in our society, but the greatest barrier to pay fairness for women and their families today is a line drawn in the workplace between men and women doing work of comparable value. I ask for your support of the Fair Pay Act to pay women what they are worth so that their families may get what they need and deserve.

#### TRIBUTE TO MRS. FAY MARTIN JOHNSTON

#### HON. CHARLES W. "CHIP" PICKERING

OF MISSISSIPPI  
IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 24, 1999*

Mr. PICKERING. Mr. Speaker, I would like to pay tribute to a remarkable lady, Mrs. Fay Martin Johnston. Mrs. Johnston was one of my constituents from Forest, Mississippi. She passed away on February 27, 1999.

Mrs. Johnston was born in Edwards, Mississippi and was a resident of Forest since 1941. Mrs. Johnston was the wife of the late Eric E. Johnston, Jr. He was the former editor and publisher of the Scott County Times newspaper, Mayor of Forest, and noted author of books related to Mississippi politics.

During World War II, Mrs. Johnston assumed publication of the Scott County Times newspaper when her husband was called into the Army. She literally "did it all"—writing, editing, and operating the printing press in order to get the paper published. Mrs. Johnston was a charter member of the Scott County Chapter of the Daughters of the American Revolution and was actively involved in the Forest Presbyterian Church.

Mrs. Johnston's pride and joy was her family that included daughters Carol (Mrs. Bob Lindley), and Lynn (Mrs. Ben Catalina) and their families, her son Erle "Bubby" Johnston III, and his wife.

Mr. Sid Salter, current editor and publisher of the Scott County Times said, "Fay Johnston was a great lady and matriarch of a great newspaper family in Mississippi. She and Erle dedicated their lives to this community and were good stewards of the newspaper. In return they had the respect of the community and many, many friends here. The Johnston family has left a great mark on this city and country."

The legacy Mrs. Johnston leaves behind may best be described as love of God, love of family, love of Mississippi and country, and certainly love of Scott County and the town of Forest. I wish to extend my sympathy to her

family, while at the same time, express my appreciation for her life of service.

#### SAN FRANCISCO STATE UNIVERSITY'S 100TH ANNIVERSARY: A CENTURY OF OPPORTUNITY

#### HON. TOM LANTOS

OF CALIFORNIA  
IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 24, 1999*

Mr. LANTOS. Mr. Speaker, I rise today to invite my colleague to join me in celebrating the 100th anniversary of the founding of San Francisco State University. The university was established on March 22, 1899. For three decades I had the privilege of serving as a professor of economics at this august educational institution, possibly the most ethnically diverse university in America. Then, as now, it had a commitment to provide a first-rate education to those who could not easily achieve one elsewhere—first and second generation immigrants and the working class.

My colleagues on the faculty of San Francisco State University are outstanding. They have received innumerable honors and awards over the years, including the Pulitzer Prize and the prestigious MacArthur "genius" grant. The all-round excellence of the faculty has created a curriculum renowned for its diversity. The creative writing, poetry, performing arts, film, and journalism departments are all nationally acclaimed. The masters program in biology was ranked first in the nation by the National Science Foundation for graduates who went on to earn doctorates. In the astronomy department, Professor Goeff Marcy and Paul Butler discovered two planets orbiting stars beyond our solar system in 1996, and they have discovered 10 more planets since then.

Though the faculty's academic strengths and excellent research are obvious, at San Francisco State teaching comes first. This school, which began as a teacher's college, retains its dedication to educating its students. Academic appointments are competitive, and as a result San Francisco State has been able to hire the best. Professors are hired for their teaching ability and dedication, generally carrying a course load of four classes.

Assigning teaching the number one priority has paid off in the classroom. Robert Corrigan, the excellent president of San Francisco State, says of the student experience: "Students get a better education here. They are in a classroom with someone with a doctoral degree and 20 years of teaching experience, and there might be only 25 students in the class."

During its century of service to the Bay Area, San Francisco State University has awarded 185,020 degrees. Its students have gone on to successful careers in every conceivable field, and even our current Mayor of San Francisco is a former student of the university. Graduates and faculty of San Francisco State have also served with us here in the Congress.

For the past hundred years San Francisco State University has educated and enriched the Bay area, the state of California, and our nation. I am honored to have contributed to this outstanding educational institution, Mr.