

million to settle an enforcement action by the Comptroller of the Currency involving marketing practices that the Comptroller described as a "pattern of misconduct to mislead and deceive consumers."

Since implementing its customer satisfaction program in 1999 Providian has completely restructured its consumer marketing and customer relations operations. Particularly impressive has been Providian's willingness to go beyond the minimal requirements in Federal law relating to consumer protection, both in providing consumers with large type, plain-English explanations of credit card terms, as well as providing additional protections for their customer's confidential financial and personal information.

I want to congratulate Providian for the dramatic turnaround it has achieved and for its strong and growing commitment to customer satisfaction. I also wish to commend the Rochester Institute of Technology for its continuing efforts to recognize and promote excellence in business practices and consumer service.

IN MEMORY OF REV. VINCENT J.
MORAGHAN

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 19, 2001

Mr. KUCINICH. Mr. Speaker, I rise today to honor the memory of the Reverend Vincent J. Moraghan for his service to the Cleveland community. He has served as a spiritual leader and mentor to many individuals for nearly four decades.

Rev. Moraghan began his life of religious leadership when he was ordained in 1965. Early in his journey, he served as Director of St. Vincent High School in Akron and later as Associate Superintendent of Schools in the Diocese of Cleveland. I believe there are few roles more honorable than those in the field of education.

Throughout his distinguished career, Rev. Moraghan served as Associate Pastor to a variety of Parishes before developing the new mission of St. Matthias Parish of Parma, where he was the first Senior Pastor. More recently he held the position of Pastor at the Holy Name Parish in Cleveland. During this period, he served as Dean of the Southeast Cleveland Deanery. In the last years of his life, Rev. Moraghan graciously worked as Chaplain at the Cleveland Clinic.

I was honored to attend the funeral of this incredibly compassionate man. Reverend Vincent Moraghan has had a profound impact on the lives of many individuals including family, friends, and the community. He will be dearly missed.

My distinguished colleagues, I ask you to join me in honoring the memory of Reverend Vincent J. Moraghan.

HONORING JIM TRAVIS OF NASHVILLE, TENNESSEE ON THE OCCASION OF HIS RETIREMENT FROM WSMV—CHANNEL 4 NEWS

HON. BOB CLEMENT

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 19, 2001

Mr. CLEMENT. Mr. Speaker, I rise today to honor Mr. Jim Travis of Nashville, Tennessee, on the occasion of his retirement from WSMV—Channel 4 after twenty years working as a political reporter for the station. Travis is often referred to as the "Dean of Nashville Political Reporters" due to his thirty-plus-years experience covering Tennessee politics, first at the local ABC affiliate, where he spent ten years on-air, and then upon moving to the NBC affiliate.

While Jim's retirement is well deserved, his presence on Nashville television will be greatly missed. Travis began his journalism career as an announcer in Oklahoma at the University of Tulsa campus radio station more than forty-one years ago. After college, he spent several years working at television and radio stations in Alabama.

In 1970, Travis made his move to Nashville, Tennessee, working for the local ABC affiliate which made the transition from Channel 8 to Channel 2 during that time period. He furthered his education, graduating from the University of Tennessee at Nashville with a Bachelor of Science degree in Business and Economics.

Beginning in the seventies, he made his mark on Tennessee politics, covering the administrations of Governors Dunn, Blanton, Alexander, McWherter, and Sundquist, as well as numerous sessions of the Tennessee General Assembly.

Jim's institutional knowledge of Tennessee politics and political figures is legendary. In 1982, Jim was awarded the coveted George Foster Peabody Award for excellence in journalism, along with several of his colleagues at WSMV—Channel 4. In recent years his coverage of the ongoing budget debate in the Tennessee General Assembly has garnered high ratings for the station time and again.

Although he has always been first and foremost a journalist, Jim enjoys bluegrass and classical music, as well as operating a ham radio and amateur photography. His love of ham radio began years ago, as a child, and while serving as a radio operator in the U.S. Army from 1963–1965.

Jim is also known for his love of life and close observation of personalities and people. Perhaps those traits have best served him in his chosen field along with his quiet smile and discerning demeanor.

Jim Travis is a beloved figure whose work has impacted literally thousands of Tennesseans over the airwaves during his career. He will be greatly missed upon his retirement, but deserves the very best that life has to offer both now and in the years to come.

INTRODUCTION OF THE MEDICARE DIALYSIS BENEFIT IMPROVEMENT ACT JUNE 19, 2001

HON. DAVE CAMP

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 19, 2001

Mr. CAMP. Mr. Speaker, today I am pleased to introduce the Medicare Dialysis Benefit Improvement Act of 2001. This legislation takes important steps to help sustain and improve the quality of care for the more than 250,000 Americans living with end-stage renal disease (ESRD). More specifically, this legislation provides the Medicare reimbursement for a routine fourth dialysis treatment for End-Stage Renal Disease (ESRD) beneficiaries who require more than three dialysis treatments per week.

Currently, Medicare's composite rate for hemodialysis for the individuals with ESRD is a one size fits all reimbursement system. This is despite the fact that more than 250,000 individuals with ESRD come in all ages, shapes, sizes and health statuses. Historically, the standard frequency for hemodialysis treatments to remove excess fluid and accumulated toxins has been three times a week. Simply increasing the usual thrice weekly four hour treatment sessions will not solve a problem as there are diminishing returns for longer sessions and this would decrease the rehabilitation potential of these patients and increase noncompliance.

It is estimated that only 10–15 percent of patients would actually receive a fourth treatment a week. While Medicare rules allow payment for additional hemodialysis treatments beyond the standard three times a week on a case by case basis for fluid overload, pericarditis and a few other unusual conditions, Medicare's fiscal intermediaries rarely approve claims for more than three treatments per week.

Furthermore, this legislation takes into consideration the Medicare Payment Advisory Commission (MedPAC) report recommendation of a 2.6 percent increase to sustain patients' access to dialysis services in the 2002. This proposal would help ensure all dialysis providers receive the reimbursement that is in line with increasing patient load and quality requirements. The dialysis reimbursement is the only Medicare provider reimbursement that does not include an annual inflation adjustment. Therefore the only way in which dialysis reimbursement can be updated is by Congressional action.

As Congress considers further improvements to the Medicare program, I urge my colleagues to support this important effort to ensure patients with kidney failure continue to have access to quality dialysis services. I thank my colleagues for working together on this bipartisan proposal.

TRIBUTE TO NORM
KIRSCHENBAUM

HON. GRACE F. NAPOLITANO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 19, 2001

Mrs. NAPOLITANO. Mr. Speaker, I rise today to honor one of California's prominent

educators and public servants, Mr. Norm Kirschenbaum, who will retire on August 2nd after 39 years of dedicated service to his community.

For the past four decades, Mr. Kirschenbaum has been an integral part of the district's public school system. Involved in the educational process at nearly every level, Mr. Kirschenbaum has served as a classroom teacher, assistant principal, principal, educational director, and assistant superintendent before being asked to head the Hacienda La Puente Unified School District in 1999. His advancement through the ranks is most certainly deserved. Under his leadership, the district has achieved tremendous growth in the student Academic Performance Index. In addition, because of his unfailing dedication, the district has seen an increase in number of schools receiving California Distinguished School accreditation and has achieved a balanced budget.

In his many roles as educational coordinator, Mr. Kirschenbaum has worked tirelessly to improve management. An acknowledged trainee in Stephen Covey's "Seven Habits of Highly Effective People", Mr. Kirschenbaum started a district-wide program to train administrators, teachers, and support staff using the Covey model.

Mr. Kirschenbaum's achievements extend far beyond the district. Throughout the years, he has served on several state educational committees. In that capacity, Mr. Kirschenbaum helped to pioneer California's groundbreaking Holocaust and Genocide Framework. As a member of those committees, he worked to establish a foundation for effective year-round education. His extensive accomplishments in this area were sufficient to garner national recognition.

Perhaps the most amazing thing about Mr. Kirschenbaum is that, despite his many accomplishments, he remains humble. In a recent meeting of school officials, Mr. Kirschenbaum acknowledged the importance of working cooperatively in education and noted his delight in doing his part. "All this", he said, "could only have been possible through a team effort on the part of our entire school community. Our primary mission of raising student achievement in an environment that values the importance of relationship building and becoming more client focused has made the difference. I'm proud to have had a part in shaping this direction for our district."

Mr. Speaker, today I would like to personally commend Norm for his dedication to the students of Hacienda La Puente Unified School and the greater Southern California educational system. He is a model of the passionate American educator and devoted citizen. I know the rest of the House will join me in congratulating Norm and wishing him the best of luck in his retirement.

IN HONOR OF POLICE CHIEF
DOMINIC V. MEUTI

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 19, 2001

Mr. KUCINICH. Mr. Speaker, I rise today to honor Police Chief Dominic V. Meuti who is

celebrating his retirement from the police force after 50 years with the Bedford Heights' Police Department.

Police Chief Meuti has a long and distinguished career with the City of Bedford Heights and is believed to be the longest-serving active police chief in the country. Mr. Meuti began his service in 1951 as a 21 year old mechanic. Earning just \$1.25 an hour, he accepted the position after only a few months of police work under his belt.

As chief, Mr. Meuti performed countless jobs to make sure the city ran smoothly. In the winter, he acted as the Service Department, and plowed the snow using his beat-up Chevy. In the summer, he patrolled the tiny village in his own car. Chief Meuti's dedication to his job was displayed with the countless hours of work he performed. During his tenure, the community has grown to over 11,000, and the force has expanded to 38 full-time officers.

Police Chief Meuti's life, however, is not consumed with the police force. His office is filled with family photographs and he remains extremely active in his local community. His kind spirit and warm smile attract people to him. He has served his community selflessly for 50 years and is an inspiration to many.

Mr. Speaker, please join me in honoring a great man on his retirement. For 50 years, Police Chief Dominic V. Meuti has dedicated his life to public service. His love and dedication to his community will be greatly missed.

CENTRAL NEW JERSEY APPLAUDS
THE WORK OF ROBERT LEVINE

HON. RUSH D. HOLT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 19, 2001

Mr. HOLT. Mr. Speaker, I rise to day in recognition of Mr. Robert Levine, the newly elected president of the Federation of Jewish Men's Clubs (FJMC), for his commitment to and accomplishments on behalf of the educational and social well being of Central New Jersey's Jewish community. Bob has helped the FJMC contribute to the health of our nation's Jewish community. On July 14, he will assume the office of president of the FJMC.

Bob Levine is a long-time resident of Central Jersey. A former Middlesex County College computer science professor and independent training consultant, he has a distinguished career which has paralleled his nearly three decades of affiliation with the East Brunswick Jewish Center.

Bob has served as president of both the Men's Club of East Brunswick Jewish Center and of the FJMC's Northern New Jersey Region. He has also served as the Vice President and First Vice President of the FJMC, and has been responsible for overseeing a number of the Federation's many programs and committees.

Bob Levine's entire life has been characterized by his devotion to his family, faith and community service. I congratulate Bob Levine on his many accomplishments. I ask my colleagues to join me in praising his many contributions to our society.

TRIBUTE TO KRISTEN SCHAEFER,
LAURI CORBETT AND PAMELA
CALANDRA

HON. STEVE ISRAEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 19, 2001

Mr. ISRAEL. Mr. Speaker, it is with great pride that I rise today to recognize three of New York's outstanding young students, Kristen Schaefer, Lauri Corbett, and Pamela Calandra. Today, on June 19th, the women of Girl Scout Troop 130, Service Unit 44 will recognize these students for receiving their gold awards.

Since the beginning of last century, the Girl Scouts of America have provided thousands of young women each year with the opportunity to make friends, explore new ideas, and develop leadership skills while learning self-reliance and teamwork.

These awards are presented only to those who possess the qualities that make our nation great: commitment to excellence, hard work, and genuine love of community service.

I ask my colleagues to join me in congratulating the recipients of these awards, as their activities are indeed worthy of praise. Their leadership benefits our community and they serve as role models for their peers.

Also, we must not forget the unsung heroes, who continue to devote a large part of their lives to make all this possible. Therefore, I salute the families, scout leaders, and countless others who have given generously of their time and energy in support of scouting.

It is with great pride that I recognize the achievements of Kristen, Lauri, and Pamela, and bring the attention of Congress to these successful young women on their day of recognition.

H.R. 333, THE BANKRUPTCY ABUSE
PREVENTION AND CONSUMER
PROTECTION ACT

HON. HILDA L. SOLIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 19, 2001

Ms. SOLIS. Mr. Speaker, I rise to speak about H.R. 333, the Bankruptcy Abuse Prevention and Consumer Protection Act. I had strong reservations about the measure, and voted in favor of every attempt to improve the bill during House consideration of H.R. 333.

I voted for a Democratic alternative which would have made a number of technical improvements to the bill and modified some of the most burdensome provisions on lower income debtors. I also voted in favor of the motion to send the bill back to the Judiciary Committee in order to make improvements. This motion would have prohibited credit card companies from issuing credit cards to minors who cannot show sufficient income to repay the line of credit. Although these measures failed, I voted in favor of the bill in order to move the legislation along in the hopes that the bill would be improved when it was sent to the Senate.

Unfortunately, this was not the case. The bill passed by the Senate maintains the House bill's onerous provision concerning the means