

gratified to note that the nation's horseracing industry, which is of such great importance to the Commonwealth of Kentucky, shared in our nation's ceremonies of remembrance on September 11. Yesterday, all across the country, our racetracks, owners, trainers and jockeys all stood together to remember what happened a year ago and to honor those who were lost and those who showed such great courage in the aftermath of the terrorist attacks.

The National Thoroughbred Racing Association requested that all racetracks operating on September 11 cease normal business operations to share in a 10-minute, nationally simulcast observance at 4:10 p.m. Eastern Time. All across the country, there was no racing or related activity at any NTRA-member facilities during the brief, dignified and patriotic service which included a flag ceremony, a moment of silence, the singing of the National Anthem and a video tribute.

The nationwide ceremony allowed racing and its fans to remember September 11 together, even though they were at many different locations, because the observance was broadcast via simulcast to many different facilities from Del Mar Thoroughbred Track in California. It was hosted by Emmy Award-winning broadcaster Dick Enberg.

This observance was the culmination of a year-long effort by the racing industry to raise funds for individuals and families devastated by the attacks. Over the past year, members of the international Thoroughbred horseracing community, including tracks, horse owners, trainers, grooms, jockeys and veterinarians, have contributed more than \$12 million to assist the families of those lost on September 11.

I am proud that the American racing and breeding industry has responded so patriotically to our nation's ordeal and assisted so many Americans hurt by those tragic attacks.

#### RECOGNIZING FOURTEEN YEARS OF TYRANNY IN BURMA

**HON. MARK STEVEN KIRK**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 19, 2002*

Mr. KIRK. Mr. Speaker, I rise today to recognize the fourteen year anniversary of the mislabeled State Peace and Development Council's brutal takeover of power in Burma. In addition, I commend Nobel Peace Prize laureate Daw Aung San Suu Kyi for her continued strength and leadership during this period of repression and illegitimacy in Burma.

After legitimately winning Burma's 1990 election, Suu Kyi was placed under house arrest in Rangoon. Recently, she was released from house arrest, however, nearly 1,500 political prisoners remain in Burmese prisons for their peaceable opposition to the SPDC's illegitimate rule. Meanwhile, as many as one million Burmese citizens, many of whom are children, are forced to build roads, military installations, and railroads for the junta.

Over thirty percent of Burma's children are malnourished, yet the illegitimate SPDC regime continues to spend billions of dollars on military equipment purchased from China and Russia. The SPDC regime fails to provide any substantial assistance for critical health care

and educational programs in Burma, yet it continues to amass a dangerous military arsenal.

Burma is a country of peaceful, intelligent and freedom-loving citizens, yet the brutal ruling junta has spent the last fourteen years crushing the will of the people. I join my colleagues in recognizing the fourteen year anniversary of the SPDC's hostile military takeover, and I commend Daw Aung San Suu Kyi's continued efforts to fight for freedom, democracy, and human rights.

#### IN MEMORY OF JAMES B. WIGLE

**HON. ROY BLUNT**

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 19, 2002*

Mr. BLUNT. Mr. Speaker, I rise today to memorialize James B. Wigle, who died Monday September 9, 2002.

His family, friends, community and industry have suffered a significant loss. Jim Wigle was an extraordinary man in many ways and has permanently left his mark. Today, I would like to honor James B. Wigle's career as a pioneer in the insurance industry, a philanthropic community leader, and his extraordinary efforts with the Morgan Horse Association and Institute.

Jim Wigle graduated from the University of Toronto in 1936 with a degree in Business Administration and later received his degree as a Chartered Life Underwriter from American University. He spent his entire career in the insurance industry, except for five years when he served as an officer in the Royal Canadian Artillery during World War II.

In 1946 Mr. Wigle came to California while working for the Occidental Life Company and later at The Travelers Insurance Company where he recognized the opportunities in the insurance distribution sector. After becoming an insurance representative, he wrote his first association group case in 1951 and began to specialize in this segment of the market, thus becoming one of the country's pioneers in insurance mass marketing through associations such as the American Legion Insurance Trust. To this end, in 1956 he formed Association Group Insurance Administrators. Today, AGIA has offices in California, Arizona, Minnesota, and Washington, D.C. AGIA ranks at the forefront of the independently-owned association group insurance broker-administrators in the United States. Mr. Wigle served as President and Chief Executive Officer until January 1, 1986, and then continued to be actively involved in the business as Chairman of the Board and Chief Financial Officer.

AGIA is a significant employer in the Santa Barbara and Carpinteria communities and participated in the funding of several community events over the years. Jim Wigle was always known as a loving, generous, and thoughtful person.

Jim participated in numerous local association programs over the years and served nationally as the President of both the American Morgan Horse Association and the American Morgan Horse Institute. He was responsible for raising the funds necessary to establish the Morgan Horse Museum and new permanent home for the AMHA in Shelburne, Vermont. His efforts were recognized, when he was

named the 1978 Morgan Horse Man of the year honoree and 1990 Morgan Horse Hall of Fame honoree.

His determination, vitality, boundless energy and dedication will be missed, but despite his absence, Jim Wigle will continue to serve as an inspiration and as a role model to the many people who knew his indomitable spirit.

#### RECOGNIZING MR. MARTIN ORTIZ

**HON. GRACE F. NAPOLITANO**

OF CALIFORNIA

**HON. HILDA L. SOLIS**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 19, 2002*

Mrs. NAPOLITANO and Ms. HILDA SOLIS. Mr. Speaker, we are extremely proud to rise today to honor a very special man—Mr. Martin Ortiz, founding Director of Whittier College's Center of Mexican American Affairs in Whittier, California.

Mr. Ortiz served our community for more than 40 years and retired leaving a foundation upon which the next generation of Latino students will strive to embrace their diversity as leaders, professionals, and contributors to their community. In recognition of Mr. Ortiz's devotion to the college and the community at large, he was named Director Emeritus and was given the opportunity to serve as a consultant to Whittier College.

Mr. Ortiz has a long litany of accomplishments, which speak to his sense of duty and responsibility to the community. As the founding director of Whittier College's Center of Mexican American Affairs, Mr. Ortiz served as a mentor to thousands of students, many of whom are the first in their families to attend college. His work contributed significantly to making Whittier College one of the most diverse liberal arts colleges in the country. Furthermore, Dr. Ortiz's leadership in diversity issues shaped the ethos of Whittier College in significant ways.

Mr. Ortiz has received many honors for his work, including recognition from the California Legislature for his dedication to the students and the community served by Whittier College. He also received the Recognition Award from the Personnel Management Association of Aztlan, National Board, for his promotion of employment opportunities for minority youth, and a Distinguished Service Award from the U.S. Department of Education. The college's organization Alianza de Los Amigos elected him to its Hall of Fame, and a \$1.5 million endowed scholarship has been established at Whittier in his honor.

Throughout his career, Mr. Ortiz has served as a consultant and advisor to many organizations. He has been a consultant to the U.S. Department of Health and Human Services and has served on many community and professional associations including the Los Angeles County Human Relations Commission, the Task Force on Improving Community Relations, the California Council of Criminal Justice, and the National Hispanic Task Force, Social Security Administration.

Mr. Speaker, we invite our colleagues to join us in saluting Mr. Martin Ortiz for his selfless and untiring efforts on behalf of Latino students. His devotion to his work and his commitment to others has earned him the love

and praise of countless people who have received his comfort, advice and support. We congratulate him on a wonderfully successful career and wish him all the best as he enters retirement.

**H.R. 1701, THE CONSUMER RENTAL PURCHASE AGREEMENT ACT**

**HON. JAMES H. MALONEY**

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 19, 2002*

Mr. MALONEY of Connecticut. Mr. Speaker, I urge my colleagues to support the Consumer Rental Purchase Agreement Act, H.R. 1701. The bill before us is the product of the many months of hard work by several Members. I want to especially thank Congressman WALTER JONES and my Financial Service Committee colleagues on both sides of the aisle for their constructive input in producing a bipartisan, consumer friendly piece of legislation.

Let me make it clear, this bill establishes a federal floor for Rent-to-Own disclosures and consumer rights, and preserves states' options to regulate costs and other disclosures. That is, States can still apply further economic and substantive safeguards, such as regulating maximum rental costs, allowable fees, and fair collection practices should they decide to do so.

In April of 2000, the Federal Trade Commission (FTC) issued a staff report that addresses many of the issues surrounding the rent-to-own industry. Generally speaking, the FTC report concluded that clear and comprehensive disclosures of the rental-purchase transaction would benefit both the industry and consumers. In that report, the FTC made some recommendations regarding the types of disclosure that would benefit consumers. The "Consumer Rental Purchase Agreement Act" is an effort to begin to implement those recommendations.

I think that everyone will agree that giving consumers the information they need to make informed decisions is both good public policy and ultimately good economic policy as well. The consumer safeguards provided in this legislation include the prohibition of certain fees, improved consumer disclosures, expanded civil liability, prohibition of abusive practices, and the preservation of existing rights.

H.R. 1701 requires several clear and conspicuous disclosures that assure merchants will not present information in such a way that conceals or misleads consumers as to the true cost of the transaction. The proposal includes a plain language requirement for use in contracts. Specifically, the bill requires that all merchandise bear a label or tag that discloses specific cost and merchandise information, such as the price to purchase the merchandise for cash, the rental payment amount, the total number of payments to acquire ownership, and the total cost of ownership. Additionally, H.R. 1701 requires that price tags and label disclosures (as well as contracts) include the total cost for ownership, which consists of the sum of all rental payments and any mandatory fees or charges, per the FTC report recommendation. The bill also requires that price tags and labels (and contracts) identify whether merchandise is new or used.

The Consumer Rental Purchase Agreement Act also prohibits the imposition of any special

fees to acquire ownership, including a prohibition on balloon payments. The bill prohibits merchants from charging more than one late fee for a delinquent rental payment, or charge for an unpaid late fee. This will ensure that consumers are not charged with unfair or over-burdensome penalties and fees for simply missing a payment.

Importantly, H.R. 1701 clarifies civil liabilities protections for consumers in Rent to Own transactions. H.R. 1701 expands civil liability and penalties to allow actions based on a "pattern or practice" of advertising violations. The bill explicitly provides for civil action and expanded penalties for enforcement by the FTC and State attorneys general, based on a pattern or practice of violations by a merchant.

Additionally, the bill ties criminal and civil liability and penalties for violations to the requirements of the Truth in Lending Act and Consumer Leasing Act.

Mr. Speaker, this bill establishes an important federal floor for consumer protection, and create a framework for additional consumer protection in the future. In sum, this legislation will give consumers the information they need to make informed decisions. It will also create a uniform regulatory baseline that will help with the growth of the industry and its contributions to our economy. I urge my colleagues to support this far-sighted legislation.

**PERSONAL EXPLANATION**

**HON. FRANK MASCARA**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 19, 2002*

Mr. MASCARA. Mr. Speaker, on September 17, 2002, I was absent for personal reasons and missed rollcall votes numbered 388 through 390. For the record, had I been present I would have voted "yea" on all of these votes.

**HONORING KENNETH LARGESS**

**HON. JAMES P. McGOVERN**

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 19, 2002*

Mr. McGOVERN. Mr. Speaker, I rise today to recognize Kenneth Largess, this year's Grand Marshal for the Spirit of Shrewsbury Festival. This gathering for all townspeople will also celebrate the town's 275th anniversary.

Ken Largess grew up in Shrewsbury and attended Shrewsbury High School, where he graduated in 1968 and then received a teaching degree from Worcester State College. Soon after he began a teaching career in Shrewsbury and is now an Assistant Principal at Shrewsbury High School. Ken has been deeply involved in the planning and construction of the new high school building that will be dedicated this Sunday. He is an integral part of the school community and is one of the reasons behind its tremendous success. Dedicated to his students, he is one of those educators to whom we can point to and say, "He has made a difference in the lives of those he serves." The town of Shrewsbury is indeed fortunate.

Outside of work, he and his wife, Patti, are the proud parents of three grown children,

Kenny, Tara and Erin. Ken and Patti have spent some of their happiest hours on the soccer field, baseball field and basketball court cheering on their children and teammates.

Mr. Speaker, I ask our colleagues to join me in offering our congratulations and best wishes to Ken Largess and to the people in the Town of Shrewsbury.

**INTRODUCING A CONCURRENT RESOLUTION THAT THE UNITED STATES SHOULD WORK THROUGH THE UNITED NATIONS REGARDING IRAQ**

**HON. FORTNEY PETE STARK**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 19, 2002*

Mr. STARK. Mr. Speaker, today, I rise in support of America leading a strong and sustained diplomatic effort with our partners in the international community to confront Saddam Hussein.

I am proud to join my colleague and friend Barbara Lee—among many others—in introducing a resolution expressing the sense of Congress that the U.S. work through the United Nations to assure Iraq's compliance with UN resolutions regarding weapons of mass destruction rather than pursue a unilateral military attack.

Last week, President Bush finally listened to the wise counsel of the American people and engaged the United Nations on Iraq's failure to comply with its resolutions. While I applaud the President's effort to reach out to our partners in the United Nations, he seriously undermined the cause of diplomacy by threatening unilateral action if the UN did not meet America's demands for military action. I urge the President to heed his own words and allow the United Nations to live up to its responsibility to hold Iraq accountable without forcing hostile military action that threatens America and the world.

I strongly question the President's assertion that immediate military action is necessary. The evidence of an imminent threat from Iraq is not there. The Administration's so-called secret briefings have provided Congress with paltry information they could have as easily read in the New York Times. Our intelligence agencies will have to provide something more compelling than generalized claims that Iraq could have some nuclear capability in six months to seven years. They don't even know if Iraq even has the capability of striking the United States with any weapon at this time.

Without concrete evidence, I do not want our President to run off willy-nilly and risk the lives of America's young men and women. Especially, when the President has not shown the resolve to seek the evidence to justify such action or to pursue a peaceful solution to the situation.

The President has also ignored the track record of past weapons inspectors in Iraq. Between 1991 and 1998, they were successful in destroying large stockpiles of chemical and biological weapons. He has dismissed Iraq's offer to allow weapons inspectors back into Iraq unconditionally. Even worse are the statements from the Administration that the United