[From the San Jose (CA) Mercury News, Jan. 28, 2001]

GOD AND GEORGE W. BUSH COULD FACE A FIGHT, EVEN WITH CHRISTIANS, IF HE TRIES TO MAKE RELIGION MORE PUBLIC

(By Patty fisher)

I can think of only one topic that is controversial even though almost all Americans agree on it.

God.

Of course, when it comes to God, about the only thing we agree on is that God exists. And even proclaiming that publicly makes us nervous.

By many measures, the United States is one of the most religious countries in the world. Not only do 94 percent of those surveyed in a recent Harris poll believe in God, but 89 percent also believe in heaven. The country is also overwhelmingly Christian, with 81 percent describing themselves as Christians and even a greater number—86 percent—professing belief in the resurrection of Christ.

A separate poll taken after the election by Public Agenda, a non-partisan organization, found that 70 percent of Americans want religion to be more influential in society. Concerned about the moral decline in this country, 69 percent of those surveyed said religion is the key to strengthening family values and improving moral behavior.

With those numbers, George W. Bush might expect little opposition to his efforts to expand the presence of religion in opposition to his efforts to expand the presence of religion in public life. The numerous references to God and Jesus Christ during the inauguration ceremony, his declaration of a national day of prayer as soon as he took office, his plan to allow religious groups to get federal grants for providing community services—all this should be wildly popular.

And yet, I suspect Bush is going to encounter stiff opposition to any attempt to make religion more public during his presidency. Not only from Jews, Muslims, Buddhists, atheists and agnostics, but from Christians as well.

I was raised a United Methodist and get to church almost every Sunday. But as I watched a Methodist minister give the benediction at the inauguration, calling on all who believe in Jesus to say ''Amen,'' I cringed. My 11-year-old daughter, who was watching with me, put my thoughts into words.

''What about the Jews who are watching?'' she said. ''What about all the people who don't believe in Jesus? What are they supposed to do?''

A lot of them wrote letters of outrage to newspapers.

One letter writer, Roy Gordon of San Jose, is Jewish and grew up in England. He is disturbed by what seems to be a trend away from the ecumenism that has made him feel comfortable in this country.

''I respect President Bush's religious beliefs and expect that they make him a better person and president, but they are not mine nor are they those of a very large number of other Americans,'' he wrote. ''This occasion was for the whole nation, but I felt left out at the end.''

Gordon went on to say: ''Respecting diversity does not end with a few Cabinet secretaries; it is an inclusive attitude that has to affect every aspect of our relationships with each other.''

Activist attorney Alan Dershowitz put it more bluntly in the Los Angeles Times:

''The plain message conveyed by the new administration is that Bush's America is a Christian nation, and that non-Christians are welcome into the tent so long as they agree to accept their status as a tolerated minority rather than as fully equally citizens.''

I doubt that Bush intended to offend non-Christians at the inauguration. In his speech, he made a point of mentioning synagogues and mosques. But he appears not to understand an important piece of Americans' complex attitude toward religion, which is: Just do it—and please don't talk about it.

A majority of Americans think children should be raised with a religious faith and want politicians to be religious, according to the Public Agenda poll. But they really don't think it's OK to discuss religion at work or at parties. A majority would support a moment of silence in public schools, but not a spoken prayer. More than 60 percent agree that ''deeply religious people are being inconsiderate if they always bring up religion when they deal with other people.'' And nearly three-quarters of those polled said that politicians who talk about their religious faith are ''just saying what they think people want to hear.''

When Bush talked on the campaign trail about how his faith helped him stop drinking, I suspect he was not merely being a fisher of votes. People whose lives are changed by faith like to talk about it. Alcoholics Anonymous began in the Methodist Church.

But now that he is the president, he must be careful not to push his faith on others. He must not make the mistake of thinking that there is such a thing as the ''religious'' position on an issue. Just because I call myself a Christian doesn't mean I agree with Bush on abortion or the death penalty.

One reason religion is so much stronger in the United States than in Europe, I suspect, is our tradition of religious tolerance and separation of church and state. As long as the state is not forcing a particular religious view, faith flourishes.

The president needs to remember that while 94 percent of Americans believe in God, fewer than half voted for George W. Bush. Americans will support his efforts to bring morality back into public life, as long as he doesn't think he has God on his side.

A TRIBUTE TO ROGER LIPELT UPON HIS INDUCTION INTO THE MINNESOTA HIGH SCHOOL FOOTBALL COACHES HALL OF FAME

HON. JIM RAMSTAD

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 15, 2001

Mr. RAMSTAD. Mr. Speaker, Roger Lipelt is a teacher and coach who has had a positive influence on generations of Minnesotans, teaching young people the values of hard work, character, leadership and integrity while working toward a common goal.

Mr. Speaker, Roger Lipelt of Wayzata, Minnesota, one of my very best friends, will be inducted into the Minnesota High School Football Coaches Association's ''Hall of Fame'' on Friday, March 16.

Roger was the highly successful head football coach at Wayzata High School for 22 seasons before retiring in 1998. But if you asked him what he did during those seasons, he would tell you he was first and foremost a teacher. Roger represents the best and the brightest among educators. He's also one of the most successful high school football coaches in Minnesota history. Roger's legendary coaching career stretched over three and a half decades. His teams captured 17 conference and two section titles. His career record was 209 wins and 107 losses.

Roger Lipelt has been named recipient of virtually every coaching honor possible. Those awards were won not only because of Roger's superior coaching skills but because of his unique ability to motivate his players in a positive, uplifting way. Roger Lipelt has also been highly successful coaching both wrestling and tennis. His Wayzata High School tennis teams won two Minnesota state titles. ''Coach of the Year,'' Minnesota All-Star Football head coach, and Hall of Fame at his alma mater, Hamline University, are just a few of the awards Roger Lipelt has received. But to simply recite Roger's remarkable coaching credentials is to not take the full measure of this great man.

Roger Lipelt truly cares about people and his community. His record of public service is as inspiring as it is long. Besides the countless young people he has helped in immeasurable ways, Roger has reached out to less fortunate people in his own backyard and across the globe in Peru.

Over the past dozen years, Roger has been deeply involved in helping the people of Peru. I have accompanied Roger to Peru twice and have seen, firsthand, the difference he has made in the lives of Peru's most impoverished people. Roger has spent countless hours with young abandoned children at CIMA Orphanage, the teenage youth leaders at Bridge House, and the poorest of the poor at Flores de Villes.

Roger Lipelt has been a friend to many families in Peru. He has facilitated numerous relationships that have been helpful in many ways. Through his efforts, 26 Minnesota families are now supporting 26 Peruvian families of Lima's ''Shantytown,'' or Flores de Villes. Roger's group in Minnesota is known as Amigos del Peru which consists of Minnesotans who are contributing money and other resources to help the most impoverished people of Peru. Through Roger's leadership, a community health clinic has also been established at Flores de Villes.

Just like the young students whose lives Roger impacted at Wayzata High School, Roger Lipelt is now changing lives a continent away.

Mr. Speaker, Roger Lipelt is an amazing humanitarian and a legendary football coach. Please join me in honoring this great Minnesotan on his induction into the Minnesota High School Football Coaches Association's Hall of Fame. Roger is truly most deserving of our special recognition.

HONORING MS. BARBARA MELTON OF WHITE HOUSE, TENNESSEE ON THE OCCASION OF HER RETIREMENT

HON. BOB CLEMENT

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 15, 2001

Mr. CLEMENT. Mr. Speaker, I rise today to honor Ms. Barbara Ann Garland Melton of White House, Tennessee, on the occasion of her retirement after thirteen years as Library Director for the White House Inn Library.

Barbara Melton's foresight and vision as Library Director are to be commended. As the

very first Library Director for the City of White House beginning in 1987, Ms. Melton upgraded the library reading selection, computer access catalog, and expanded staff, adding special programs for children, summer reading, adult education and genealogy.

The first library housed 5,500 books. Today, under Melton's direction, the library has 16,000 volumes and circulated more than 55,000 in 2000. With White House as one of the fastest growing cities in Tennessee, Melton's challenge to improve the once small town library was significant. However, she rose to the challenge with excellence and enthusiasm.

Melton also acted as curator for the White House Inn Library museum, which houses numerous artifacts, news articles, and photographs chronicling the history of White House, Tennessee. The museum is located on the upper level of the facility and is often utilized by historians and genealogists thanks to Melton's hard work.

Barbara Melton was certified as a Public Library Manager in 1997, as a graduate of the Tennessee Department of State and the University of Tennessee. Further, she graduated from the University of Tennessee Municipal training program as Municipal Generalist in 1997.

Melton's efforts have not gone unnoticed by her peers. In 1998, the White House Chamber of Commerce named her White House Citizen of the Year. In fact, I was honored to participate in that special presentation recognizing her for all that she has accomplished for the citizens of White House.

In addition to Melton's outstanding work for the City of White House, she is devoted to her husband of 39 years, Ted K. Melton, daughter Paula Eller, son-in-law Christopher Eller, and granddaughter Savannah.

I congratulate Barbara Melton and thank her for laying a successful foundation promoting literacy for all citizens of White House, Tennessee, as Library Director, and wish her the best in her retirement.

INTRODUCTION OF FINANCIAL SERVICES ''CONSUMER BILL OF RIGHTS'' LEGISLATION

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 15, 2001

Mr. LAFALCE. Mr. Speaker, today I and number of my Democratic colleagues are introducing eleven bills that would significantly expand the protections in current law for consumers of financial services. Taken together, our bills provide a ''Consumer Bill of Rights'' in the financial services sector and an aggressive consumer policy agenda for the 107th Congress.

Consumers confront unfair and deceptive practices that can only be described a ''predatory'' in connection with almost every financial decision that affects daily lives. We see predatory practices in connection with the homes we buy, with the automobiles we buy or lease, with the credit cards we use for everyday purchases and with the short-term credit we need to stretch our paychecks. Most disturbing, we are seeing predatory practices in connection with the most intimate and confidential aspects of our personal lives and our financial privacy.

The financial marketplace has changed significantly in recent years, but not all the changes have been positive for consumers. Two broad trends, in particular, greatly concern me. The first involves the growing segmentation of financial services into two separate and unequal financial services structures—one for middle and upper income individuals that involves traditional regulated and insured financial institutions; a second for lower-income households that involves higher cost services from less-regulated finance companies, check cashing firms, payday lenders and other quasi-financial entities. Millions of American families are being relegated to a substructure of subprime credit and high-cost services from which few will escape.

The second trend involves the growing acceptance and adoption by traditional financial institutions of the predatory ethics and abusive practices of what was considered, until recently, the fringe elements of the financial services sector. Where once the local bank epitomized integrity, confidentiality and customer service, today the practices of some of our traditional institutions are nearly inseparable from the non-regulated lender that pushes unaffordable debt and preys on consumers' misfortune. The practices once the province of the loan shark are now common placed in the market for credit cards, second mortgages, auto financing and other short-term debt.

These changes have been gradual, but their effect is unmistakable. Some of our Nation's largest and most respected financial institutions now see few problem in acquiring a widely denounced predatory mortgage company or having their name associated with chains of pawn shops and check cashing outlets.

The growing complexity of today's financial marketplace, by itself, should prompt Congress to consider additional measures to protect consumers. But these trends toward market segregation and predatory ethics now demand that consumers have additional rights and greater protections against unfair and abusive financial practices.

The eleven bills we are introducing today seek to address the most widespread and abusive practices confronting consumers in today's market for consumer credit and basic financial services. I will soon separately introduce with a number of my Democratic colleagues a twelfth bill that addresses a variety of unaddressed concerns involving financial privacy and commercial use of personal financial information.

Two of the bills we are introducing today deal with abuses in an area that has come to epitomize predatory financial practices—the problems of high cost mortgage refinancing, home equity loans and home improvement loans. We have witnessed the growth of an entire industry of high-cost ''subprime'' commercial lenders that systematically target homeowners with low incomes or damaged credit for deceptive offers of high-cost credit. These practices seek to place borrowers more deeply in debt, strip away their accumulated equity and force many homes into foreclosure. Our bill, the ''Predatory Lending Consumer Protection Act of 2001,'' would expand the protections in current federal law to prevent loan packing, mortgage flipping, excessive fee financing and other practices that make abusive loans profitable. A second bill, the ''Equal Credit Enhancement and Neighborhood Protection Act of 2001,'' addresses the fair lending issues involved in predatory mortgage lending. It would add new federal protections to combat the discriminatory steering of racial groups to high cost loans and reverse redlining in subprime credit, and it would increase mortgage reporting requirements to help identify high-cost loans and patterns of discriminatory lending.

Two of the bills also address another area of widespread abuse—consumer credit cards. U.S. News reported earlier this week that Americans now charge more on credit cards than they spend in cash and that the average cardholder now carriers a balance of more than $4,400. The bill entitled ''Consumer Credit Card Protection Amendments of 2001'' addresses a variety of abuses that are common to most credit cards—inadequate disclosure of interest rates and terms, hidden fees and charges, inappropriate solicitations to minors, and penalties for practically every consumer action, including paying late, not making the minimum payment and even paying off monthly balances in full. The second bill, the ''Credit Card Predatory Practices Prevention Act of 2001'' addresses more systematic fraud in subprime credit card solicitations which target people with low incomes or damaged credit. It provides more specific strict prohibitions than current law against abusive sales practices, bait and switch tactics and billing schemes intended to generate interest and penalty payments.

Another important bill addresses the growing problem of ''payday'' loans, which involved short term extensions of credit at annual interest rates of 450 percent to 600 percent. Since payday lenders use consumers' personal checks to secure credit advances, they hold enormous leverage over the consumer in collecting debts by threatening the loss of check writing privileges and even prosecution for writing bad checks. The ''Payday Loan Consumer Protection Amendments of 2001'' would end this practice by prohibiting any extension of credit based solely on a check or other instruments drawn on federally insured accounts.

Automobile leasing is another area of growing consumer abuse that is addressed by the legislation. The potential abuse in complex lease transactions begins with the misrepresentation of lease payments and terms in lease advertisements. Today's lease advertisements have the single purpose of enticing consumers into dealerships where they can be confined into signing almost any lease deal. The ''Consumer Automobile Lease Advertising Improvement Act of 2001'' would standardize the information in lease advertisements and assure that consumers receive more detailed and accurate information, earlier in the process, to permit them to comparison shop for the best lease deals.

Additional bills seek to update and modernize two of our nation's most important consumer protection statutes. Key protections of the Truth in Lending Act, stated in dollar amounts in the late 1960s, have not been updated and, consequently, have been eroded by inflation and changing market practices. The ''Truth in Lending Modernization Act of 2001'' updates these provisions and adds new protections to assure that TILA's important rescission and civil liability protections remain