

wanted to go there, DVR sent her to Waukesha County Technical College instead.

Peterson enlisted Rep. Leon Young's (D-Milwaukee) office to help Mann get copies of her DVR records, and she accompanied Mann when she filed an appeal. "Before I met Bonnie Peterson," says Mann, "I was ready to give up hope." In November, 23-year-old Lisa Mann, who had never walked around her Sherman Park block alone because she didn't believe a blind person could do that, arrived at BLIND Inc. One week later, she took a bus across Wisconsin and found her way to the state Federation's annual meeting—and she did it alone.

Says DVR supervisor Brackey: "Lisa Mann's case is an anomaly." Says the DVR's top administrator, Judy Norman Nunnery: "If there was anything wrong in Lisa Mann's case, it was that we tried too hard to help her." The fact that DVR eventually sent Mann to BLIND, Inc. "has nothing to do with Bonnie Peterson" says Nunnery. "She uses the tactics of the civil rights and women's movements. . . . She says blind people were being treated like the slaves. As an Afro American, that offends me. . . . She doesn't have credibility with this office."

BLIND ALLEY

When DVR moved into new offices in November 1995, the sign on the door to the department's Office for the Blind read "Blind Alley." It might have been "the first case of truth in labeling" on DVR's part, says Peterson. DVR chief Nunnery laughs off the sign, saying, "It was just one of those silly things."

"How out of touch do they have to be not to know that would be offensive?" Peterson asks, repeating her frequent call for a separate office overseeing all state services for the blind. Federal law provides for as much, and many states, including Minnesota and Michigan, have them, but disrupting the status quo will be difficult.

Pat Brown, director of Badger Association of the Blind, the state contingent of the American Council for the Blind, says Peterson is "a role model for all people—not just the blind—because of her convictions and diligence. She doesn't let obstacles get in her way." But, he adds, "The Council doesn't approve of the Federal's methods—it believes you should work through the system."

But Milwaukee Mayor John Norquist praises Peterson. "Bureaucrats don't like her," he says, "but she has credibility, absolutely, with my office." Says Sen. Darling: "Bonnie Peterson appears to have a hard edge because anger gives her energy, but it is the same kind of energy that fueled the civil rights movement and the American Revolution. I wish there were more people like her."

When the phone rings now in Peterson's office at the South Side bungalow she shares with her husband and daughters, Candice, now 16, and 9-year-old Lindsay, the answering machine says, "This is the National Federation of the Blind of Wisconsin, where we're changing what it means to be blind." Already, Peterson has brought about a revolutionary change, making it impossible for people to say "a blind person don't do that." Over and over again, she has proved otherwise.

(Reprinted with the permission of Milwaukee Magazine, February 1997.)

INTRODUCTION OF BILL TO BAN ATM SURCHARGE BY ATM OWNERS

HON. BERNARD SANDERS

OF VERMONT

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 13, 1997

Mr. SANDERS. Mr. Speaker, I rise today to introduce the Electronic Fund Transfer Fees Act of 1997. This legislation addresses the growing practice of automated teller machine [ATM] operators assessing a surcharge on consumers who use their machines. Specifically, my bill prohibits an ATM operator from imposing an additional surcharge on customers for accessing their bank accounts through the operator's ATM.

On April 1, 1996, the national communication networks for ATM's—Cirrus and Plus—terminated their policy which prohibited ATM owners from surcharging consumers for using their machines. As a result of this policy change, customers may now be charged twice for accessing funds from the customer's own bank account if the customer uses an ATM which is not owned by the bank; the first fee is charged by the customer's bank for using a nonbank ATM and the second fee is charged by the ATM operator.

At the time of this policy change, experts estimated that within the first 18 months, 80 percent of ATM owners would impose a surcharge. In actuality only 6 months after the policy change 71 percent of ATM owners were assessing surcharges in North Carolina, 69 percent in Arizona, 60 percent in Virginia, and 48 percent in Maryland. While the nationwide figure has only reached 23 percent a recent study of banking practices in Texas indicates that the percentage will continue to grow; Texas' largest 10 banks have been allowed to surcharge since 1987 and all 10 banks now assess a surcharge for noncustomer ATM withdrawals.

In practice, banks enjoy tremendous savings by conducting consumer transactions through ATM's because ATM transactions are less costly to a bank than teller transactions. An ATM withdrawal on a nonowned machine may cost a large bank between \$.50 and \$.60. By contrast, a teller transaction with a customer costs the large bank between \$.90 and \$1.15. A study by the Consumer Finance Project indicates that in 1995, banks avoided 2.6 billion teller transactions because consumers used ATM's. Because the banks are actually saving money by using ATM's, consumer groups view it as extremely unfair to charge a consumer multiple fees for withdrawing his/her own funds through ATM's. Consumer groups such as U.S. Public Interest Research Group [US PIRG] and the Consumer Federation of America support this legislation.

Mr. Speaker, it is now typical in many parts of the country for a consumer to be charged between \$1.50 and \$2.50 just to access money on the consumer's own accounts. Whatever costs may be incurred by a bank when a customer uses a nonbank ATM, banks do manage to recover; on average, customers pay \$1.18 to their bank for the convenience of using ATM's which are not owned by the bank.

I am especially concerned because, unlike the banks that hold our accounts, the machine owner has no incentive to keep his/her fees

reasonable because no relationship exists between the ATM owner and the customer. As such, the more remote the ATM machine, the less incentive for reasonable fees, and the more captive the bank customer.

Mr. Speaker, at a time when banks are making record profits and one-third of those profits—tens of billions of dollars a year—come from fees, it is outrageous that these same banks and other ATM owners are charging consumers even more to access the consumers' money. We must eliminate these additional surcharges and help protect the consumer from another needless expense.

ACKNOWLEDGING AFRICAN-AMERICAN HISTORY MONTH

HON. JUANITA MILLENDER-McDONALD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 13, 1997

Ms. MILLENDER-McDONALD. Mr. Speaker, let me first thank our chairwoman of the CBC, Congresswoman MAXINE WATERS, the gentlewoman from California, for her leadership and tenacity in moving forthwith on critical issues of importance not only to African-Americans but to all Americans. And to our revered and preeminent leader, the gentleman of Ohio, Congressman LOUIS STOKES for his guidance in advising those of us who have come recently to this great House to do the people's business. My thanks to both my colleagues for allowing us these extended moments to reflect.

Mr. Speaker, I rise today as a proud African-American to acknowledge this month as African-American History Month and to recognize the vast contributions made by distinguished citizens of this Nation who are of African descent.

And as we hold our forbearers in high esteem for their courage, perseverance, morality and faith, we salute them for their relentless efforts in fighting to remove the legal and political disabilities that were imposed upon us. While I represent California's 37th Congressional District with pride, my birth State is Alabama, and I am reminded of the first African-American from Alabama, who was elected to the 42d Congress and who advocated even then the importance of education, Benjamin Sterling Turner. Education has been a cornerstone in the African-American community.

My father, Rev. Shelly Millender, Sr. knew the importance of education. He and my mother, Mrs. Everlina Dortch Millender, advocated a quality education and, gave us a value system that is part and parcel of the true spirit of African-American families. We recognize that a good education is the key to success and should open the doors to opportunity. I am further reminded of my father's teaching when he would say: never subordinate to race bashing, respect yourself and others even though you have differences of opinion, but hold firm to your convictions. These are the teachings of numerous African-American families. And as I listened closely to the President's State of the Union Address as he spoke of education as a No. 1 priority; building strong families and communities; and humanitarian efforts in the assistance of the underprivileged through volunteerism, I stand tonight to lift up some of my constituents who are role models and