

appointed her Assistant Secretary, Office of Human Development Services, U.S. Department of Health, Education and Welfare, in 1977. In 1980, she returned to Oakland as president of the Center for Policy Development.

Five years ago, when the Unity Council was on the verge of bankruptcy, Arabella was persuaded to come back. She immediately developed a plan to address the organization's complex financial problems. Through her enormous skills, hard work, and dedication, not only has the organization survived the crisis, but it is thriving once again.

The Spanish Speaking Unity Council's assets, including the Community Resource Center, the Education Para Adelantar Building, the Esperanza Center, the Infant Care Center, the De Colores Pre-School, were all saved.

Under Arabella's leadership, all eyes are now on the Unity Council because of its Fruitvale BART project and its sponsorship of the Fruitvale Community Collaborative, formed to bring together residents, community groups, churches, schools, merchants, and agencies to improve the quality of life for children and families who live in the area. Residents are learning organization skills, they're learning how to access services, how to plan a project, and much more. Their philosophy is, "Working together as neighbors and friends, we can make our neighborhood a healthy place to live and keep it that way."

Another effort now underway, spearheaded by Arabella Martinez and the Spanish Speaking Unity Council, is a transit village with a mix of new residential, retail open space and a regional cultural center—within the confines and adjacent to the Fruitvale BART station. A new residential base would help support these shops as would the foot traffic from BART. While the proposed transit village is far from being accomplished, we have confidence that Arabella's drive, determination, negotiation skills, and ability to make things happen, will cause the transit village to happen. It's only a matter of time.

In addition to her service to the Fruitvale area, Arabella has lent her talents to numerous community board and commissions, including: The Women's Initiative for Self-Employment, the Oakland Business Development Corporation, the Bank of America's Police Advisory Committee, the New Oakland Committee, the Oakland Housing Authority, the Oakland Parks and Recreation Commission, and the University/Oakland Metropolitan Forum.

In the civic and community realms, her sagacious leadership, foresight, and compassion have clearly earned her the Oakland Citizen of the Year Award for lifetime achievement.

IN MEMORY OF HARRY (BUDDY) W. CORMIER, JR.

### HON. MARION BERRY

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 17, 1997*

Mr. BERRY. Mr. Speaker, I rise today with a heavy heart to honor the memory of Buddy Cormier, who passed away last night after a long fight with cancer.

Buddy Cormier was a lifelong resident of DeWitt, AR, a little town not far from my home in Gillett. Buddy ran a small rice mill that his

father had founded many years ago and he epitomized the small businessman and community activist that has characterized so many small towns in Arkansas.

When I ran my farming operation, there was no one that was more of a joy to do business with than Buddy Cormier. He was always fair in his dealings and was as concerned about my bottom line as he was about his own—a rare characteristic in today's business world. He was a leader in the rice industry in Arkansas and in the country because he cared about preserving our heritage.

Buddy Cormier was a big man in every sense of the word. He had a limitless appetite for life and for the well-being of those around him. When we did business together, I often found myself with him a little longer than would be normal, simply because he so lifted my spirits. He had boundless energy and a good humor that was simply infectious.

This is the way that I will remember my friend: As a man who embraced the world; who cared deeply about those around him; who worked to make his corner of the world a better place. His body may have succumbed to illness, but his spirit will always live on. Rest in peace my friend, we'll miss you.

A TRIBUTE TO ROBERT C. JASNA

### HON. THOMAS M. BARRETT

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 17, 1997*

Mr. BARRETT of Wisconsin. Mr. Speaker, I pay tribute today to one of Milwaukee's truly outstanding citizens, and one of America's top educators. As the Milwaukee Public Schools joins with friends throughout Wisconsin to honor superintendent of schools Robert C. Jasna on the occasion of his retirement, I would like to take a moment to reflect on Bob's remarkable career and his many contributions to public education in Milwaukee and our community as a whole.

A native of Milwaukee, Bob Jasna earned his degree from the University of Wisconsin-Milwaukee, and soon began his teaching career at Lincoln Elementary School in Appleton, WI. Bob then served his Nation as a platoon leader in the Army. Following his military service, Bob returned to Milwaukee and the classroom as a teacher at Juneau Junior/Senior High School, and quickly began to rise through the ranks of the Milwaukee Public Schools System. From 1973 to 1987, Bob served as principal at West Division, North Division, James Madison, and Riverside University High Schools, where the impact of his unique and innovative methods of teaching and leadership are still clear today.

In July 1989, Bob became associate superintendent of the Milwaukee Public Schools, and by 1991 he had become deputy superintendent. Since 1995, Bob has served as superintendent of the Milwaukee Public Schools, supervising all activities of the school system, and providing leadership and management expertise at every level of the system.

Let me be clear about the undeniable role Bob Jasna has played in the improvement of public education in Milwaukee's public schools. Under his steady hand, the Milwaukee Public School District has embraced a series of highly acclaimed reforms which have

already made a difference in the quality of education in our schools. Through the implementation of rigorous standards, students are now challenged to pass a series of proficiency examinations, and graduation requirements have been strengthened. Our students have met these challenges, and continue to achieve progress.

Anyone who has had the pleasure of working with Bob Jasna is immediately struck by his passion for education, and by his belief that all children should be able to receive a top notch education, regardless of their economic standing. Bob's hands-on approach to his job as the leader of the Milwaukee Public Schools has made a real difference in the lives of our teachers, and more importantly, our students. In an era of declining resources, aging school infrastructure, and student violence, Bob Jasna has been a beacon of leadership and hope for our schools.

I want to extend my good wishes to Bob's wife Judith, and his two children. Bob will be missed by our schools, but I have no doubt that Bob will enjoy his retirement and will continue to maintain an active presence in our community. Congratulations, Bob Jasna, on this most special occasion.

STATEMENT BY SARAH WACHTEL REGARDING ILLITERACY

### HON. BERNARD SANDERS

OF VERMONT

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 17, 1997*

Mr. SANDERS. Mr. Speaker, for the benefit of my colleagues I would like to have printed in the RECORD this statement by a high school student from Vermont, who was speaking at my recent town meeting on issues facing young people.

Ms. WACHTEL. Two years ago an elderly New York City woman almost died. Why? She ingested too much medication because she could not read the prescription label on the bottle. This woman is not in the minority. One-quarter of the world's population, 905 million people, cannot read. One in five American adults is functionally illiterate and 44 percent of American adults do not read even one book in the course of a year.

Statistics clearly show that illiteracy is on the increase and that fewer than ten percent of those in need are being reached. In 1985 Proctor and Gamble spent more on advertising than the U.S. Government spent on adult basic education.

The truth is by cutting funding for literacy programs we are threatening the future of our nation. The cost of illiteracy to business and the taxpayer is estimated at 20 billion dollars per year.

President Clinton has made literacy a priority with his America Reads initiative. He says such efforts will help us to reach a critical goal, that every American child will be able to read on his or her own by the third grade, but there are large numbers of people who cannot even read to their own children.

Public awareness is key. Parents must realize the importance of education and of literacy. They must know they are their child's first teacher. Illiteracy is a very quite problem which needs attention.

Illiteracy plagues rural areas, not only urban ones. Literacy programs are needed not just in cities but all across the country. Programs for employees can be installed at large corporations. The library system must

be supported. It encourages and provides great opportunities for education.

As President Clinton said, literacy is more than reading. It is about opportunity and giving people the tools they need to make the most of their potential. Literacy is one thing that can never be taken away. It determines the future of us, our nation, our world.

This is necessary not only because it's literacy but because we need literacy to understand all the problems that we face today, and without an understanding, we have no way of solving them.

RECOGNITION OF COL. RICHARD E. MATLAK

**HON. JAMES P. McGOVERN**

OF MASSACHUSETTS  
IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 17, 1997*

Mr. McGOVERN. Mr. Speaker, I would like to recognize Col. Richard E. Matlak for his 28 years of honorable and outstanding service to the U.S. Army and to the Nation. On Friday, June 13, 1997, Col. Richard E. Matlak was honored at the Algonquin Club in Boston, MA. I recognize him here in honor of this event.

Colonel Matlak has a long tradition of service and has received numerous decorations. He has received the Legion of Merit, Bronze Star Medal, Meritorious Service Medal with three Oak Leaf Clusters, Army Commendation Medal with an Oak Leaf Cluster, Army Achievement Medal, Army Reserve Components Achievement Medal with four Oak Leaf Clusters, National Defense Service Medal, Vietnam Service Medal with two Overseas Service Bars, Armed Forces Reserve Medal with Time Device, Army Service Ribbon, and the Republic of Vietnam Campaign Medal with 60 Device. The personal extolments of his superiors, subordinates, evaluators, and peers, however most colorfully decorate the colonel as a great soldier and military leader.

Not only has Colonel Matlak shown exemplary character in his over 27 years of commissioned service, but he also dedicated his life to the field of education. The list of awards the colonel received through his work as an educator is equally prestigious. In addition to his numerous academic recognitions, the colonel has authored dozens of books, articles, reviews and conference papers on the subjects of Literature and Poetry.

Col. Richard E. Matlak is a dedicated leader, an accomplished academic, a learned professor, a superior mentor, and an honorable citizen of our Nation. I am proud to commend him for his admirable years of service to his community, to our institutions of learning, and to the United States of America.

DEPOSITORY INSTITUTION CONSUMER PROTECTION ACT OF 1997

**HON. JOHN J. LaFALCE**

OF NEW YORK  
IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 17, 1997*

Mr. LaFALCE. Mr. Speaker, today a number of my Democratic colleagues are joining with me to introduce comprehensive consumer protection legislation. It is our hope that key elements

of this legislation can become part of the financial modernization legislation we will begin marking up in the Banking Committee later today.

I support financial modernization legislation because I believe it potentially holds out many benefits for consumers and taxpayers. Product diversification and broader competition should increase the safety and soundness of our financial system, improve efficiency and make available more services at lower cost to consumers.

But the continual modernization of financial services holds risks as well as benefits. In limited contexts, banks already participate in the insurance and securities businesses. The result of the pending legislation would be that banks will be entering fully into these businesses, and other financial firms will be able to enter into the banking business.

As consumers deal increasingly with banks that may be part of large-scale diversified financial institutions, they potentially become more vulnerable. Congress must ensure their interests are protected.

Consumers are already experiencing some serious difficulties. There are all too many examples of situations in which consumers have been coerced, misled or confused, and have suffered and endured financial losses as a result.

Banks remain a unique part of our financial services system. They are insured depository institutions, backed by the Federal Government through the Federal Deposit Insurance Corporation. They therefore offer consumers a level of protection—and intuitively instill a sense of confidence—that is not so automatically characteristic of other financial services providers. As a result, they must bear unique responsibilities.

Consumers will no longer simply be using banks to make deposits or purchase a limited array of investments products. They may also be using their bank to pursue a broad range of investment opportunities or purchase a full array of insurance products.

The potential for one-stop shopping and consumer savings is real and substantial. But so is the potential for confusion. It will be increasingly important that consumers fully understand the exact nature of, and risk associated with, the product they are purchasing. And it will be equally important that they understand their rights. Consumers must be assured that applications for extensions of credit will be judged only on their merits.

Some of the key elements in the legislation I am introducing today are:

Clear disclosure requirements which would ensure that consumers know precisely whether a product is or is not an insured product, and what risk is associated with it;

A strong prohibition against misrepresentation about the insured status of, or risk associated with, any product;

Anticoercion requirements that prohibit extensions of credit from being made conditional upon the purchase of another nondeposit product;

A suitability standard to ensure that the non-deposit product is suitable and appropriate based on the financial information disclosed by the consumer;

Provisions requiring reasonable physical segregation of the conduct of banking and nonbanking activities;

A provision requiring the development of a consumer dispute resolution mechanism so

that consumers can readily have their concerns heard and any violations of the consumer protection requirements can be redressed; and

Procedures which would allow consumers to exercise more control over the sharing of information related to their financial transactions.

As changes occur in the marketplace in reaction to any modernization legislation we pass, it will be important that we monitor the situation closely to see how well consumers are being served. But this legislation should help ensure they receive the benefits financial modernization has to offer, and are protected from the risks.

THE LOS ANGELES COUNTY 4-H AFTER SCHOOL ACTIVITY PROGRAM WINS SECRETARY OF AGRICULTURE'S HONOR AWARD

**HON. STEPHEN HORN**

OF CALIFORNIA  
IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 17, 1997*

Mr. HORN. Mr. Speaker, today I congratulate the Los Angeles County 4-H After School Activity Program for exemplary work in helping at-risk youth overcome many barriers and realize their dreams. Agriculture Secretary Dan Glickman presented the program with one of the 1997 Department of Agriculture Secretary's Honor Awards.

Some of the best legislation the House has passed so far in this term is designed to improve opportunities for America's at-risk youth. The historic juvenile justice reform bill we approved last month will help deter children from going down the path of crime. By removing work disincentives and fostering a more diverse mix of families in public housing, the landmark public housing bill the House also passed last month will give children who live in public housing more adult role models who work.

The Los Angeles County 4-H After School Activity Program is a step ahead of the federal government in improving the lives of underprivileged children in the nation's second-largest metropolitan area. Administered by the University of California, the program provides a positive, nurturing environment for children ages 7 to 13 who live in public housing. These children are young enough for positive adult role models to have an impact on their lives. But without this program, they could well fall victim to the pressure to join a gang, drop out of school when they get older, or get caught in the terrible trap of drug addiction.

The program was organized in the wake of the 1992 riots. It was so successful that it quickly grew to serve more than 1,500 children in Los Angeles County. Children attend the program 2 to 5 days a week from 2 p.m. to 6 p.m., and they participate in homework assistance and tutoring sessions, learn-by-doing projects, physical recreation, and community service projects. The children's projects focus on subjects ranging from gardening and plant science to computers, from photography and video to leadership development. The 4-H program also expects older children to participate as peer role models who can assist with special projects.

In a refreshing example of a wide range of organizations working together to improve