Conclusion: Currently much good work is being done to address literacy in America, but the challenges are formidable. The effort to improve the literacy of Americans should not be limited to formal government programs. In the home, parents must promote literacy skills for their children at an early age. In the schools, educators must promote the highest reading skills from students. In the workplace, employers should provide useful opportunities for workers to continually improve their basic skills.

Clearly, too many Americans are undereducated for our times. Education for all people must be a top priority in our nation. The more literate a person is the less likely he or she will depend on welfare or be in prison, and the more likely he or she will vote and have a decent income. Access to basic education is—or at least should be—a basic human right. Opportunities for literacy education should be available to all Americans to ensure not only improvement in our economy, society, and families, but an overall better quality of life. A literate nation means a better America.

A TRIBUTE TO GILBERTO WONG, NICARAGUAN PATRIOT

HON. LINCOLN DIAZ-BALART

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 9, 1998

Mr. DIAZ-BALART. Mr. Speaker, I rise today to pay tribute to Mr. Gilberto Wong, a leader in the Nicaraguan exile community in south Florida who returned to Nicaragua to help his native country develop economically and consolidate its hard-fought democracy.

Educated in both Nicaragua and the United States, Mr. Wong earned degrees from the Instituto Pedagogico de Managua and Saint Edward's University in Austin, TX. Once he arrived to exile in Florida in 1979, Mr. Wong made a name for himself and quickly rose in the ranks of the financial community, becoming vice-president of a prestigious financial institution as well as president of the Nicaraguan American Bankers and Businessmen Association. The Wong family has deep roots in the south Florida community, and Gilberto's brother, Juan, is co-owner of Los Ranchos, an extremely popular chain of Nicaraguan steak houses in Miami-Dade County.

In the early 1990s, Mr. Gilberto Wong returned to his homeland to become general manager of the newly-founded Banco de la Exportacion, headquartered in Managua. This bank opened in 1992, specializing in trade finance services, including letters of credit and collections. That same year, Mr. Wong was awarded the great honor of being named Nicaraguan-American banker of the year.

Based on his extensive experience in both the financial and trade arenas, in 1997 Mr. Wong was appointed executive secretary of the state-owned Corporation of Free Trade Zones of Nicaragua. These export-processing zones are among the major employers in Nicaragua, and they provide over 12,000 jobs, with close to three-fourths of the positions being filled by women.

Now that Mr. Wong's term has expired as general manager of the Corporation of Free Trade Zones, he has been named director of communications for Nicaragua's President, His Excellency the Honorable Arnoldo Aleman. Mr. Wong is active in numerous associations, including the China-Nicaraguan Association, which he serves as president, the American Chamber of Commerce of Nicaragua, the Nicaraguan-American College and the Association of Friends of the National Police.

I have been honored to know the Wong family for almost twenty years and my friendship with Gilberto runs very deep, Mr. Speaker. It is with a great sense of privilege that I rise today to honor this great patriot, Gilberto Wong, and to congratulate him for the numerous and extraordinary accomplishments that he has already achieved despite his youth.

TRIBUTE TO ANGELO R. MUSTO, JR.

HON. JOSEPH P. KENNEDY II

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 9, 1998

Mr. KENNEDY of Massachusetts. Mr. Speaker, I rise today to pay tribute to one of East Boston's most beloved and dedicated public servants. Angelo R. Musto, Jr., who died on July 4, 1998, left an inspiring legacy of bettering the lives of all he knew throughout the Commonwealth of Massachusetts.

In more than eight decades on earth, there was no arena of community life neglected by Angelo Musto. Politics, social services, business development, youth programs—wherever there was a need, Angelo filled it. In his professional career, Angelo demonstrated the same spirit of selfless service, particularly in steering troubled youngsters towards a brighter future.

He began his career in the depths of the Great Depression with the National Youth Administration. He later became a counselor with the East Boston Camps and joined the Goodwill House in Jeffries Point, eventually rising to executive director in charge of a wide array of social, educational, and recreational services.

In recognition of his expertise, the late Governor John A. Volpe made Angelo a special assistant in the Boston Municipal Court in 1957 and later appointed him to the Massachusetts Advisory Committee on Corrections to help the criminal justice system mend broken lives more effectively. He was later appointed to the Suffolk County Courthouse Commission. In 1965, Angelo was appointed Deputy Commissioner of Probations and 13 years later rose to become First Deputy Commissioner.

Angelo actively worked with the East Boston Chamber of Commerce for over 40 years and received its Man of the Year Award in 1973. He also served on the boards of the United Fund, the Kiwanis, the Mental Health Area Board, the East Boston Savings Bank and the East Boston Social Centers. Among his many accomplishments, perhaps the most notable was the creation of the Goodwill House Day Program in Jeffries Point, which to this day serves as a national model for urban day camps.

Throughout his years of service, Angelo remained firmly committed to improving the lives of our youth. His work as the general director of the East Boston Camps and as a member of the East Boston Athletic Board helped give city kids a reprieve from the streets and taught them the values he embraced—discipline, compassion and strength of body and mind.

By the time I launched my first campaign for Congress in 1986, Angelo Musto had already cultivated the talents of three generations of East Boston's youth and drew on those far-reaching ties to create a formidable political presence in East Boston.

During that first campaign, he drew extensively on his detailed knowledge of the history of the community, reaching back to the arrival of the Kennedys in East Boston. Angelo knew the history, but most importantly he knew the people and the issues they cared about—quality health care, good schools, decent housing, access to college, and protection from outside forces that have long sought to sacrifice East Boston's quality of life to the airline industry.

The eager volunteers that fanned out across East Boston in 1986 quickly learned the rules of politics as taught by Angelo. I recall one incident in which one of the higher-profile members of my campaign team upbraided a volunteer in our East Boston headquarters. Angelo stepped in, and with the persuasive skill he had acquired through years of politicking, calmed the rising tension, gently rebuked the bigwig and at the same time made it clear that the Kennedy team in East Boston would never be a house divided.

Throughout the years that followed, Angelo Musto remained an invaluable member of my Congressional team. As my East Boston District Representative and 8th District Coordinator for Seniors from 1987 until his retirement in 1992, he served as a vital link to the community—attending meetings, fielding constituent calls, and working to fund worthy projects. His dedication to the comfort of East Boston's senior citizens resulted in such accomplishments as securing federal support to renovate the Don Orione Nursing Home.

With Angelo's passing, my heart goes out to his daughter Faith, his brothers Louis and Vincent, his sisters Lucille, Emma, and Theresa, and to his grandchildren George and Lisa.

The truth is, we were all a part of Angelo Musto's extended family, which reached across lines of age and party and profession to include the great sweep of those whose lives he touched and served.

ISSUES FACING YOUNG PEOPLE TODAY

HON. BERNARD SANDERS

OF VERMONT

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 9, 1998

Mr. SANDERS. Mr. Speaker, I would like to have printed in the RECORD this statement by a high school student from my home state of Vermont, who was speaking at my recent town meeting on issues facing young people today. I am asking that you please insert this statement in the CONGRESSIONAL RECORD as I believe that the views of this young person will benefit my colleagues.

STATEMENT BY ABIGAIL NESSEN REGARDING GUN CONTROL

Ms. NESSEN. I believe that our forefathers had the right idea. Their wish was to create a safe and free nation for all of us to live in, and they wrote this to prove it: ''We the people of the United States, in order to form a more perfect union, establish justice, ensure domestic tranquillity, provide for the common defense, promote the general welfare, and secure the blessings of liberty to ourselves and our posterity, do ordain and establish this Constitution for the United States of America.''

These are beautiful words. But more than beautiful, they can be used and enforced to create a more perfect union. But our country is at a time in its history when the words ''domestic tranquility'' and ''general welfare'' seem to signify things of the past.

I am here today to talk to you about guns. The widespread availability of these weapons is frightening and wrong. Thousand are killed every year in our country by guns bought legally, guns made not to hunt animals but to hunt humans. Many have killed or have been killed by the time they reach my age, if they ever do.

I am a strict constructionist when it comes to the preamble and the Second Amendment, meaning I believe that our forefathers wrote just what they meant. They meant for the Constitution to create domestic tranquility and general welfare and, especially, common defense. I believe—I know—that the guns that are available today do none of these things. I believe and I know that our forefathers would agree, because I refuse to think that the intentions of the ones who wrote the Constitution was to put lethal weapons in the hands of every person who wanted one. That is not ''a well regulated militia.'' No, their intention was to ensure the safety and freedom of us, their posterity.

I proposed that we follow the words of the preamble and of our constitution. I proposed that we take a step to make our nation safe again, for me and for the children I want to have some day. I propose we remove the guns from our streets, our homes and our hands.

Congressman SANDERS. Thank you very much.

MERGERS, ACQUISITIONS AND CONVERSIONS

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 9, 1998

Mr. STARK. Mr. Speaker, attached are two important articles that spotlight a significant problem with the rampant mergers, acquisitions, and conversions going on throughout our health care system today.

Recently, the two Blue Cross plans in Washington and Maryland combined into one plan. There was, at the time, and continues to be, great concern within the consumer community—lead by A.G. Newmyer of the Fair Care Foundation—with this merger. He makes a strong case that the eventual goal of this merger was not to provide better quality health care to the plans' members—as both health plans proclaim. Instead, it was to line the pockets of health plan executives and pave the way to convert the bigger, stronger plan into a for-profit entity. Under both of these scenarios the community loses.

The attached articles outline Mr. Newmyer's perspective on this merger quite well and I encourage everyone to read them.

[From the Daily Record, Aug. 10, 1998]

DID BLUES EXECS PAD THEIR POCKETS?

(By Bob Keaveney)

On May 23, 1997 at 12:30 p.m., over lunch at a Washington-area restaurant, A.G. Newmyer III says his friend, at the time a director of Blue Cross Blue Shield of the National Capital Area, made a shocking admission.

Newmyer says the director, whom he will not name, told him that Larry Glasscock, then-president of the D.C. Blues, would leave the company after its combination with Maryland's Blue Cross plan was complete.

Newmyer said he was complaining to his friend about the way the D.C. Blues treats its members generally, and about Glasscock specifically, when the director ''smiled and said, 'After the merger, he'll be gone.'''

Last March, two months after the deal was complete, Glasscock did leave for a job in Indianapolis, taking with him nearly $3 million in severance. Several other members of the D.C. Blues' senior management team left, too, taking with them another $3.7 million combined.

Newmyer's story, if corroborated, would supply the smoking gun he said he needs to prove his contention that the Blues' year-long effort to gain regulatory approval for its merger was a sham from the beginning.

That's because Glasscock told regulators that he had no immediate plans to leave, even though Glasscock's employment contract permitted him to do so—taking the severance pay with him—should the merger be consummated.

The insurance commissioners of Maryland and the District each have said they would not have approved the merger had it appeared to be a deal designed to allow executives to profit personally.

The story also would support Newmyer's view of the merger as a cynical power grab, orchestrated by a handful of top executives harboring a quiet agenda to one day convert the new, combined Blues into a for-profit health insurance powerhouse.

But there is no evidence that the meeting ever took place, much less any proof that the anonymous director ever made such a foolhardy utterance.

And Newmyer is an admitted mortal enemy of Blue Cross plans locally and nationally.

A loud and frequent critic of what he views as shabby treatment of policy holders, he is chairman of the Fair Care Foundation, a Washington-based Blues' watchdog group correctly suing the Blues in the District of Columbia in a long-shot bid to force them to unmerge.

Newmyer says he won't reveal his lunch companion's identity because Fair Care has sued him for breach of fiduciary responsibility, ''and I don't want to torment him further, personally.''

Still, Newmyer, a Northern Virginia businessman, isn't the only one who finds the circumstances surrounding the Blues deal curious.

Some eight months after its closing, consumer groups and Blue Cross-watchers in other parts of the country are eying the deal here with skepticism.

And there are several peculiarities to the deal, which may lend credence to their view.

THE DEAL

All sorts of level-headed business reasons exist that a merger made sense between Owings Mills-based Blue Cross Blue Shield of Maryland and Washington-based Blue Cross Blue Shield of the National Capital Area.

At the time of the deal's closing, the D.C. Blues had 760,000 members in the District and its highly mobile suburbs in Maryland and Northern Virginia. The Maryland Blues had 1.5 million members in and around Baltimore.

The companies figured that by combining, each would expand its network of providers, allowing members living in Montgomery County (D.C. Blues'-territory) but working in the Maryland Blues' Howard County, to see a doctor in either place.

And by getting bigger—the combined Blues would have more than 2.2 million members and $3 billion in revenue—officials said the company could compete better against its heavily muscled for-profit peers, offer more products and enhance its customer service.

''Affiliating our two contiguous Blue Cross Blue Shield plans is a logical business decision that will allow us to offer our members the most comprehensive health care services available and operate more efficiently over time,'' said William Jews, president of the Maryland Blues, in a statement in January.

Under terms of the deal, a new holding company would be formed, called CareFirst, based in Owings Mills. CareFirst would operate both Blues' plans as subsidiary companies.

Jews would become president and CEO of CareFirst, as well as CEO of both Blues. Glasscock would be chief operating officer of CareFirst and both Blues, as well as president of both Blues.

But as it turned out, that organizational structure lasted only a few weeks.

QUIET EXIT

On March 27, Indianapolis-based Anthem Inc., an owner of for-profit Blue Cross plans in four states, said that Glasscock would join the company in a new position, senior executive vice president and COO.

Anthem, however, did not make that announcement to the Baltimore or Washington press, and it wasn't known here until May 19, when several newspapers, including The Daily Record, discovered the departure and reported it.

Then and now, Blues officials have insisted that the $6.5 million in severance payments made to Glasscock and 25 other departing executives was proper, legal and in line with what high-ranking executives at other, similarly sized Blues plans have received upon departure.

Glasscock repeatedly has refused to speak to the Baltimore media since his departure and declined, again, to comment for this story.

''He only wants to talk about his future with this company,'' said Patty Coyle, an Anthem spokeswoman.

Others have criticized his golden parachute as a typical example of what happens when state regulators don't monitor the assets of Blues plans—assets built up, in part, by tax breaks granted the Blues because of nonprofit status.

Indeed, the circumstances surrounding Glasscock's departure are at the root of one of the fundamental charges levied against the Maryland and D.C. Blues by Fair Care.

GOLDEN PARACHUTE

The organization claims that officials not only knew Glasscock would leave after the merger, but that the merger was contingent upon his agreement to go.

After Glasscock's departure, Jews took over his former jobs, becoming president and CEO of CareFirst and both Blue Cross plans.

''Bill Jews gave Larry Glasscock a $3 million 'tip' to get out of town,'' Newmyer said.

There is no hard evidence of that, and the Blues deny it vehemently.

Dwane House, a director of the D.C. Blues until the merger was completed and a high-ranking executive at Anthem until retiring in recent months, said Newmyer's assertion is false.

''To the best of my knowledge, he hadn't made a decision to leave'' until after the merger was final, House said from his South Carolina home.

But in support of their contention, merger opponents point to changes that were made to Glasscock's contract with the D.C. Blues in the days leading up to the merger—changes that ensured Glasscock's golden parachute would safely open after the deal closed.