

lending. I hope that during the course of our debate we can address these concerns.

Both our financial service laws and consumer protection laws need to be modernized. On balance, H.R. 10, is a positive step in the right direction to achieve this goal. I urge my colleagues to join with me in supporting this bill.

TRIBUTE TO DR. MYROSLAW M.
HRESHCHYSHYN

HON. JACK QUINN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, July 12, 1999

Mr. QUINN. Mr. Speaker, I rise today in memory of Dr. Myroslaw M. Hreshchyshyn, a medical scientist, a professor of gynecologic oncology and obstetrics at the University of Buffalo Medical School, and a leader in the Ukrainian-American community in Western New York.

I would like to read into the RECORD an article which appeared in the Buffalo News honoring the life of Dr. Hreshchyshyn.

"Dr. Myroslaw M. Hreshchyshyn, 71, a medical scientist and professor of gynecologic oncology and obstetrics at the University at Buffalo Medical School, died Monday (May 24, 1999) in Lviv, Ukraine, while working on a gynecology and obstetrics textbook to be published there.

He introduced the use of chemotherapy in gynecological oncology in the United States in the 1960s and at the time of his death was continuing an investigation he began in the late 1980s on diagnosing osteoporosis.

Born in Kovel (Volva), Ukraine, he finished his doctorate at J.W. Goethe University in Frankfurt, Germany, 1951. He served as an intern in Yonkers, did his residency at Cumberland Hospital, Brooklyn, and was a clinic fellow in gynecologic cancer at Kings County Hospital, Brooklyn.

He moved to Buffalo in 1957 after becoming a fellow in chemotherapy at Roswell Park Cancer Institute. He joined the UB Medical School faculty in 1970 and served as chairman of department of gynecology and obstetrics from 1982 to 1996.

He also headed the gynecology and obstetrics departments at Children's Hospital, Buffalo General Hospital, Millard Fillmore Hospital and Erie County Medical Center until 1996. He oversaw the Reproductive Endocrinology Center, which is run by UB Medical School and Children's Hospital.

He was a fellow of the American College of Obstetrics and Gynecology, founding chairman of the Gynecologic Oncology Group from 1971 to 1975 and president of the Buffalo Gynecologic and Obstetric Society from 1977 to 1978.

Hreshchyshyn helped initiate the USAID American International Health Alliance Medical Partnerships Program, which exchanges medical personnel and information between two hospitals in Lviv and Millard Fillmore Hospital. He also was one of the investigators in the \$10 million National Institutes of Health-funded Women's Health Initiative at UB.

He was a member of more than 20 professional associations and societies and contributed much to civic and educational organizations, especially in the Ukrainian-American community.

He and Lidia Warecha were married in 1958. In addition to his wife, survivors include two sons, Yuri of South Buffalo and Adrian of Scottsdale, Ariz.; three daughters, Marta

Hreshchyshyn of Eagle River, Alaska, Nadia McQuiggen of Amherst and Kusia Hreshchyshyn of Oakland, Calif.; and four grandchildren."

Mr. Speaker, today I would like to join with the Ukrainian-American community, and indeed, all of Western New York to honor Dr. Myroslaw M. Hreshchyshyn. To that end, I would like to convey to the Hreshchyshyn family my deepest sympathies, and ask my colleagues in the House of Representatives to join with me in a moment of silence.

RECOGNIZING TROOPER SAM
MITCHELL

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Monday, July 12, 1999

Mr. McINNIS. Mr. Speaker, I would like to take this opportunity to recognize the dedication, service and outstanding efforts of one of Colorado's finest, Trooper Sam Mitchell of the Colorado State Patrol. As a former police officer, I know the time and commitment required and for his work and achievements I wish to pay tribute to Trooper Mitchell and commend him for receiving distinction as the Outstanding State Patrol Trooper by The Hundred Club.

Joining the Colorado State Patrol in October of 1985, Sam Mitchell served with the Golden troop before transferring to the Colorado Springs Troop and later to the Pueblo Troop. He is a distinguished D.U.I. officer averaging over 300 D.U.I. arrests per year. His commitment to protecting the citizens of Pueblo has helped to save many families the heartbreak of losing a loved one to drunk driving.

He not only dedicates his time to insuring the safety of those on the roads, he also gives of his time to attend court hearings in order to insure that the intoxicated drivers he arrests face justice for their crimes. I greatly appreciate Trooper Mitchell and his work for the people of Pueblo. Trooper Sam Mitchell is one of a kind and I am grateful for his service and dedication to protecting innocent people from the atrocities that may be inflicted by intoxicated drivers.

For his commitment, compassion, and willingness to help I wish to commend Trooper Sam Mitchell. I would also like to congratulate him on a job well done, and I hope that he will continue in his noble pursuits to see justice done.

IN MEMORY OF JUDGE ROBERT T.
DONNELLY

HON. IKE SKELTON

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Monday, July 12, 1999

Mr. SKELTON. Mr. Speaker, it is with deep sadness that I inform the House of the death of former Missouri Supreme Court Judge Robert T. Donnelly, 74, of Jefferson City, Missouri.

Judge Donnelly was born Aug. 31, 1924, in Lebanon, Missouri, a son of Thomas J. and Sybil True Donnelly. He was married Nov. 16, 1946, in Little Rock, Arkansas, to Wanda Sue "Susie" Oates, who survives at the home.

A graduate of Lebanon High School, he attended the University of Tulsa and Ohio State University. He graduated from the University of Missouri-Columbia, receiving his law degree from the university in 1949. An Army veteran of World War II, he received the Purple Heart and a Bronze Star.

Judge Donnelly practiced law in Lebanon, Missouri, with Phil M. Donnelly and David Donnelly from 1952 to 1965. He was an assistant Attorney General of Missouri from 1957 to 1963.

He was appointed to the Missouri Supreme Court by Governor Warren E. Hearnes in 1965, and served as chief justice from 1973 to 1975, and from 1981 to 1983. He was the first chief justice to address the General Assembly of Missouri on the State of the Judiciary in January 1974.

Judge Donnelly was active in the community. He was a member and elder at First Presbyterian Church, a member of Lebanon Masonic Lodge, A.F. & A.M. and a 50-year member of the Missouri Bar. He served on the Lebanon Board of Education from 1959 to 1965; on the board of the School of Religion, Drury College, Springfield, from 1958 to 1963; and on the board of the Missouri School of Religion, Columbia, from 1971 to 1972.

He was deputy chairman of the National Conference of Chief Justices in 1975. In 1998 he published "A Whistle in the Night," his autobiography and memoir.

Judge Robert T. Donnelly will be missed by all who had the privilege to know him. I know the Members of the House will join me in extending heartfelt condolences to his family: his wife, Susie; his two sons, Thomas and Brian; his sister, Helen; and his three grandchildren.

YOUTH VIOLENCE AND THE MEDIA

HON. BOB STUMP

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

Monday, July 12, 1999

Mr. STUMP. Mr. Speaker, last week, a very insightful article appeared on the Op-Ed page of The Washington Post. This article was written by William B. Ruger, Sr., chairman of the board of Sturm, Ruger & Company, which is located in Prescott, Arizona. Mr. Ruger is considered one of the most respected and responsible voices in the firearms industry. His motto, and the company's motto, has always been "Arms Makers for Responsible Citizens."

The article dealt with violence as part of the ongoing debate since the tragedy of Littleton, Colorado. Bill Rugar's well thought out article would be required reading for anyone concerned about the role of the media as it relates to youth violence. I submit the article to be printed in the RECORD.

[From the Washington Post]

OUR DAILY DOSE OF DEATH

(By William B. Ruger Sr.)

When was the last time the media portrayed the responsible use of recreational firearms? You wouldn't know it from reading the newspaper or watching television, but according to the National Safety Council, the firearms accident rate has declined 20 percent during the past decade, plummeting to a 90-year low. In 1998, only one percent of accidental deaths were attributable to firearms accidents.

There is a subconscious anti-gun bias on the part of major media. Certainly, our society has changed since I founded Sturm, Ruger & Co., but I can assure you that my reaction to a "gang-banger" on the news is precisely the same as that of every law-abiding American—profound outrage.

The antisocial elements of our society seem to hold the rest of us hostage. The media constantly portray carnage and gore, often in agonizingly slow motion, for no discernible reason. The same goes for incredibly violent video games that some young people play for hours on end. Such portrayals have their staunch defenders, but as a firearms manufacturer, I would implore them to stop using violence to make a killing. Let's not pretend it's anything else. The incessant desensitizing of our young people to mindless violence is beyond measure and beyond comprehension.

Graphic, vicious and sadistic films, television shows, video games and music lyrics that trumpet wanton killing—often directed against the police—are outrageous. Drug and alcohol abuse, the breakdown of the family, inadequate child supervision and the lack of "a decent respect for the opinions of others" (to paraphrase Jefferson) are far more pernicious and harder to address than simply passing another "gun law." But we won't accomplish much until we stop deluding ourselves into thinking that society's violence is because of firearms and that the media bear no responsibility for this witches' brew.

More law enforcement agents were mowed down by machine guns in "Die Hard II" than have been killed on duty in the history of the nation. The impression left is that "something must be done" to get machine guns off the streets. But they have been essentially illegal since 1936. We have so-called "assault weapon" bans, which do nothing but ban guns that look like machine guns but operate just like the shotgun President Clinton takes duck hunting—one shot at a time.

When anyone protests gratuitous violence or counsels restraint in portraying violence, the media take umbrage behind their right to do so. In 1955, we placed a full-page ad, "A Symbol of Responsibility," stating "with the right and enjoyment of owning a firearm goes that constant responsibility of handling it safely and using it wisely." Would not a little self-restraint similarly apply to the right to produce a movie, print a newspaper or record a song?

We recently protested to a major newspaper about its irresponsible behavior in bringing a child to a gun show display and then deliberately taking a photograph of him brandishing a pistol in an unsafe manner. The newspaper defended the photographer. We do not sell our products to minors and deplore their unsupervised use, yet we were cast as villains "promoting violence" by this same newspaper. Similarly, television networks that show ultra-violent films with guns portrayed in the most antisocial ways piously denounce firearms on their evening editorials. Some won't even run firearms safety spots because "they show a gun."

Isn't it ironic that those who scorn the Second Amendment are cavalier in treating the First Amendment as their right but not a responsibility? Let anyone ask for any restraint of those who would abuse their First Amendment rights to incite antisocial behavior, and the purveyors hide behind that amendment, loudly decrying "censorship." While there are legitimate adult uses for firearms, nothing justifies this excessively violent "free speech" aimed at our youth in the guise of "entertainment."

Our corporate motto is "Arms Makers for Responsible Citizens." We have strongly supported more than 20,000 gun control laws and "point-of-sale" background checks for new

gun purchasers. We voluntarily ship our pistols in lockable boxes as a precautionary measure. I only wish that others would also become symbols of responsibility before they desensitize another generation of youth to the horror of violence. We are all sick of it.

FINANCIAL SERVICES ACT OF 1999

SPEECH OF

HON. SHEILA JACKSON-LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 1, 1999

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 10) to enhance competition in the financial services industry by providing a prudential framework for the affiliation of banks, securities firms, and other financial services providers, and for other purposes:

Ms. JACKSON-LEE of Texas. Madam Chairman, today I rise to voice my opposition to the structured rule to House Resolution 10, the Financial Services Competition Act of 1999. This rule stifles debate on critical issues from the modernization of the financial services industry. Forty Amendments offered by the Democrats, including my own, which addressed issues of redlining, stronger financial and medical record privacy safeguards and community lending were not made in order by the Rules Committee.

I support the idea of updating the rules that our nation's financial service institutions operate under to bring their activity in line with the realities of life in today's America. With that said, I believe that in our rush to modernize financial services, we are overlooking critical issues that the Democrats sought to address through the amendment process.

The Republicans failed to make in order Representative BARBARA LEE's anti-redlining amendment. Currently, CRA applies to only banks and thrifts. Representative LEE's proposed amendment would have required insurance companies and their affiliates to remain in compliance with the Fair Housing Act. Interestingly enough, this provision was included in the Banking Committee version of H.R. 10.

H.R. 10 allows virtually unlimited access by organizations such as insurance companies, employment agencies and credit bureaus of a patient's medical records. Under these provisions, patient information could be disclosed or even sold to the highest bidder for reasons that have nothing to do with the health of the patient. This will threaten the confidential relationship between a doctor and the patient—an essential component of high quality health care.

Similarly, the rule prohibited a discussion on creating parity between large and community banks with respect to sharing protected information. Large banks rely on sharing customer information with affiliates and subsidiaries, while smaller banks rely on the transfer of information between third parties.

The amendment offered by Representative MARKEY would have preserved the meaningful consumer financial privacy protections adopted on a bipartisan basis in the Commerce Committee. H.R. 10 will greatly accelerate mergers, creating huge money centers with access to once-confidential information about millions of customers.

The Commerce Committee, in a bipartisan manner, adopted a compromise approach to financial privacy by giving consumers an across-the-board "opt-out"—the ability to stop information from being disclosed to third parties and affiliates. H.R. 10 only permits consumers to opt-out of third party information sharing. Financial institutions are still free to share consumer information with their affiliates and subsidiaries.

Madam Chairman, the structured rule prohibits discussion of the lack of sufficient protections for the privacy of an individual's medical records. This bill allows virtually unlimited access by organizations such as insurance companies, employment agencies and credit bureaus of a patient's medical records without the patient's consent or knowledge. Under these provisions, patient information could be disclosed or even sold to the highest bidder for reasons that have nothing to do with the health of the patient. This will threaten the confidential relationship between a doctor and patient—an essential component of high quality health care.

Under the bill, Madam Chairman, health insurers could compel individuals to allow their medical records to be sold or disclosed to employers, direct marketing firms and others. While the bill technically requires individuals to consent to such disclosures, the consent process can and will be coercive. Insurers could refuse to provide health insurance to individuals who fail to provide blanket authorization for disclosure. Faced with such a choice, individuals will have no option but to sign away their privacy rights.

The amendment offered by Representative CONDIT and others would have stripped Section 351 from the bill in order to prevent this erosion of medical privacy. Section 351 of H.R. 10 purports to protect the privacy of medical records. In fact, it would do just the opposite by allowing a major invasion of consumer privacy.

Among other things, Section 351 would allow health insurers to sell health records, would preempt state privacy laws and would allow insurers to effectively coerce disclosure "consent" from consumers. This would have prevented by the adoption of the Condit Amendment.

I also oppose the rule, because it failed to contain my amendment which would have directed the Comptroller General of the United States to conduct a study of the extent to which the lack of availability of a full-range of financial services in low- and moderate-income neighborhoods has resulted in an undue reliance in such neighborhoods on check cashing services which impose a fee equal to 1 percent or more of the amount of a transaction.

This report would have also assessed to what extent check cashing services are regulated and audited by Federal, State, or local governments to prevent unscrupulous practices and fraud. This amendment would have also reviewed to what extent owners and employees of check cashing services are licensed or regulatory screened to prevent the infiltration of elements of organized crime.

According to the National Association of Check Cashers, the industry cashes about 200 million checks a year, totaling \$60 billion, and earned more than \$1 billion last year. The number of check cashing outlets in the United States has nearly tripled about 6,000 compared to about 2,150 in the mid-1980s.