

been wards of the state, might see their dreams of college become a reality. He also created job training and placement programs for the unemployed and worked with the Illinois Department of Children and Family Services to find families for orphaned children. And while Walter is no longer with us, the Walter Payton Foundation will continue his great humanitarian legacy for years to come.

Mr. Speaker, Walter Payton was a role model in his public life as a professional athlete in his private life as husband, father, and community leader. We will miss him.

MARGRET HOFMANN REMINDS US
OF THE MEANING OF
KRISTALLNACHT ON THE ANNI-
VERSARY OF NOVEMBER 9, 1938

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 8, 1999

Mr. LANTOS. Mr. Speaker, the Holocaust must be remembered and it must be studied to prevent the real danger of repeating the experience of that horrendous nightmare. As recent conflicts in the Great Lakes Region of Africa, Kosova, East-Timor as well as many other places remind us only too well that, although we are now enjoying an era of general prosperity and relative tranquility, many peoples around the world have not yet learned to live with one another in peace. In fact in the last decade, the practice of ethnic cleansing in Bosnia, Kosova and other areas of the former Yugoslavia has only served to remind us how little progress we have made in the past half century.

In this context, Mr. Speaker, it is important that we take note of a tragic anniversary on November 9th—the first physical violence against Germany's Jews by Hitler's Nazi regime. That tragic occasion has been given the name "Kristallnacht"—Crystal Night—because of the number of broken and smashed windows that accompanied the racist violence. Years of dehumanizing anti-Semitic propaganda in Germany, which was intensified after Hitler and the Nazi party came to power in 1933, prepared the way for Kristallnacht. The aggressive racist and anti-Semitic policies of the Third Reich saw their first expression in violence on November 9, 1938. Kristallnacht serves as a chilling reminder to what happens when an inflamed mob mentality overtakes a nation.

Mr. Speaker, Margret Hofmann was an eyewitness to the tragedy of Kristallnacht. She has devoted years of her life to researching and studying the circumstances surrounding Kristallnacht and its consequences. I want to commend her for her work and insert some excerpts from her studies that make a valuable contribution to our understanding of how Kristallnacht was a first step in setting in motion the nightmare of the Holocaust.

In 1933, the German-Jewish poet Heinrich Heine said, "Where books are burnt, Man will soon burn human beings." That is the point of beginning of Margret Hofmann as she considers the background and meaning of Kristallnacht.

Books were burnt in Germany on May 10, 1933, people soon followed. In between the burning of the books and the burning of the

people, the Nazi government in Germany instigated the notorious Kristallnacht, the "Night of Broken Glass." This was the event which set the stage for Hitler and other Nazi leaders to attempt to "eliminate" the Jews from Germany and eventually the whole world. It was the kind of event that proved ideal for Nazi purposes.

On October 27, 1938, Germany expelled 15,000 non-German Jews. Although many had lived in Germany for decades and even raised families there, they were put on trains and sent to Poland. This was done by the German government without notifying the Polish government or without taking any steps to deal with the number of people. Enraged by this action, Herschel Grynszpan, whose parents had been summarily expelled from Germany, went to the German Embassy in France and shot a German diplomat, Ernst vom Rath.

The occasion was tailor-made for the Nazi propaganda machine. The funeral of vom Rath in his hometown of Dusseldorf was grandiose. The Nazi government used the murder of vom Rath to give a false impression that German citizens spontaneously rose against the Jews. The night of the funeral, November 9, 1938, the Nazi government instructed the local police throughout Germany to "allow" the German people to rise up and "strike back" at the Jews. "The people" were Nazi "Brown Shirts" and German soldiers. The police were told to make sure non-Jews were not attacked and only Jewish buildings were destroyed. All over Germany synagogues and temples were burned, Jewish homes were ransacked, and a number of Jews were killed. By 1938 the Nazi propaganda machine had complete control of the press, and this pogrom was portrayed as a spontaneous uprising against the Jews.

From that point on, the Nazi regime with increasing violence stripped Jews of their rights. They were forced out of the schools and universities, they were prohibited from practicing law, medicine, and other professions. Many were evicted from their homes and their belongings were confiscated. Before long Jews were required to wear a yellow star of David on their clothes so others could recognize they were Jewish. Many streets were declared off-limits to Jews.

After years of anti-Semitic propaganda, many Germans succumbed to racism, prejudice, intolerance, and discrimination. This racial hatred, which was given its defining violent moment in Kristallnacht, led directly to the "Final Solution," the fanatic Nazi drive to annihilate the Jewish race. For each piece of history, we must find a defining moment. For Nazi Germany, it was Kristallnacht.

CONFERENCE REPORT ON S. 900,
GRAMM-LEACH-BLILEY ACT

SPEECH OF

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 4, 1999

Mr. STARK. Madam Speaker, the glaring absence of any financial privacy provisions for affiliated entities in the financial modernization bill before us today is a sorry mistake. It is wrong and inappropriate for Congress to, on the one hand, enact legislation that explicitly allows mergers between banks, insurers and

securities firms—but which on the other hand denies consumers any say in how their personal financial information can be used and disclosed.

I thought we learned this lesson 21 years ago, when Congress enacted the Right to Financial Privacy Act. That 1978 law, which I authored, put in place standards governing access and sharing of financial information for federal agencies. It stemmed from a Supreme Court decision that ruled the fourth amendment does not apply to banking records. As a former California banker, I had been a party in that 1974 suit, *California Bankers Association v. Schultz*.

And here we are today, throwing open the door for financial institutions to create huge new holding companies—without giving consumers any ability to say how their sensitive personal financial information can be shared. In effect, we are creating a financial privacy vacuum.

This runs counter to what we are trying to achieve in the area of medical confidentiality, where we are aiming to put the strongest possible safeguards in place at the Federal level, while preserving what is best about State privacy laws. In the next week or so, HHS will issue proposed regulations for medical privacy, which on balance are expected to be strong. If we can give consumers rights over their medical data, why can't we also give them a measure of control over how their financial data is used, marketed, and sold?

Defenders of the conference agreement say that the bill limits sharing of personal financial data with non-affiliated, third-party entities. Nonsense. All that companies that don't formally affiliate have to do to escape the bill's consumers opt-out provision is enter into a joint agreement. Then, presto, they are free to manipulate personal financial data in any way they like.

Nobody likes getting annoying calls from pesky telemarketers at dinnertime. Well, once this bill passes, the telemarketing business will go through the roof. Mergers between banks, securities firms and insurers will produce data amalgamation like we've never seen before. Before long, your health insurer will be able to get information on how money you make and what investment strategies you favor—making underwriting that much easier. Your bank will be able to easily look up how many checks you've written to your psychiatrist—and use that information to help decide whether you're an acceptable loan risk.

This is the dawning of a new Orwellian Age of Information.

I urge my colleagues to oppose this ill-conceived legislation.

PROVIDING FOR CONSIDERATION
OF H.R. 3196, FOREIGN OPER-
ATIONS, EXPORT FINANCING,
AND RELATED PROGRAMS AP-
PROPRIATIONS ACT, 2000

SPEECH OF

HON. MAX SANDLIN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Friday, November 5, 1999

Mr. SANDLIN. Mr. Speaker, the Foreign Operations Appropriations bill for FY 2000 represents a product of bi-partisan negotiations.