

services, and lower prices for financial products. For the economy, this will mean better access to capital to spur growth.

Since the beginning of my service in the United States Congress, I have been committed to the vitality of the Community Reinvestment Act (CRA). I am encouraged that this Act, for the first time, will apply CRA to banks and their holding companies as they expand into newly authorized non-banking activities. Until now, the law has permitted banking organizations to make very large acquisitions of securities firms and to engage in other non-bank activities without any CRA performance requirements at all. Under this bill, no banking organization can become involved in these new activities if any of its insured depository affiliates has a less than satisfactory CRA rating. This is a flat prohibition, and I believe a move in the right direction toward the expansion of CRA from current law. Like many of my colleagues, I stringently support the expansion of CRA. However, as a veteran legislator, I recognize that the legislative process, by definition, produces compromises by all parties. I believe that the CRA provisions in S. 900 are a good compromise toward ensuring that the modernization of our financial system works for all Americans.

For the first time, financial institutions must clearly state their privacy policies to customers up front, allowing customers to make informed choices about privacy protection. The Act will require financial institutions to notify customers when they intend to share financial information with third parties, and to allow customers to "opt-out" of any such information sharing. Under existing law, information on everything from account balances to credit card transactions can be shared by a financial institution without a customer's knowledge. This can include selling information to non-bank firms such as telemarketers. This Act provides the most extensive safeguards yet enacted to protect the privacy of consumer financial information. The Act also provides other important consumer protections, including mandatory disclosures and prohibitions on coercive sales practices, protection of a wide variety of state consumer protection laws governing insurance sales, strengthening protections when banks sell securities products, and making full disclosures of fees at ATM machines.

Madam Speaker, this Act is a step forward in improving our nation's financial service system for the benefit of consumers, community groups, businesses of all sizes, financial service providers, and investors in our nation's economy. Financial services modernization legislation has taken a long road to final passage. I remain committed to expanding access to the economic mainstream for all Americans. While not perfect, S. 900 will finally bring financial services law in step with the marketplace.

IN HONOR OF NORTHEAST OHIO
AREAWIDE COORDINATING AGENCY

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Monday, November 8, 1999

Mr. KUCINICH. Mr. Speaker, I rise today to congratulate Northeast Ohio Areawide Coordi-

nating Agency (NOACA) on their recent award for Outstanding Overall Achievement for large Metropolitan Planning Organizations presented by the Association of Metropolitan Planning Organizations. This prestigious award, given to only one organization nationwide each year, was well deserved.

The Outstanding Overall Achievement Award recognizes exceptional work in metropolitan transportation planning. NOACA's award nomination focused on the newly adopted transportation plan, Framework for Action 2025. This plan is a 25-year innovative, goal-oriented plan that supports transportation investments that boost economic redevelopment in the region's core cities. Framework for Action 2025 also focuses on preserving the environment, improving the efficiency of the transportation system and providing greater transportation choices for the local commuters.

In the past, the NOACA has made significant achievements by making cooperative planning efforts. Their newly adopted plan shows that they are still committed to this in the future. NOACA has made tremendous efforts to reach out to Northeast Ohio and make innovative improvements in the transportation industry.

My fellow colleagues, please join me in honoring this fine organization as they accept the Outstanding Overall Achievement Award for large Metropolitan Planning Organizations. This is a significant achievement and tremendous honor for the organization.

OUR DOMESTIC CHILD LABOR
LAWS SHOULD BE REFORMED
SEVENTEEN MAGAZINE REPORTS
ON PROBLEMS OF CHILD LABOR
IN AGRICULTURE

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 8, 1999

Mr. LANTOS. Mr. Speaker, I rise today to share with my colleagues in the House an article written by Gayle Forman which appeared in the October 1999 edition of Seventeen Magazine. The article, entitled "We Are Invisible," is about one of this country's ugly secrets—children laboring in our country's fields, harvesting the produce that all of us eat, and working under deplorable and backbreaking conditions which take a toll of their health and education. In her excellent article, Ms. Forman writes about the challenges facing children and families who work in the fields in trying to scrape by on meager wages and appalling working conditions. Since most of my colleagues are not avid readers of Seventeen, I want to call their attention to this article and the very serious issue it raises.

Agriculture is one of the most dangerous industries in the United States, but children are still allowed to work legally at very young ages for unlimited hours before and after school in extremely dangerous and unhealthy conditions. As many as 800,000 children work in agriculture in this country, picking the fruits and vegetables that end up in our grocery stores, either as fresh or processed fruits and vegetables.

Children who work in our Nation's fields are killed and suffer life-changing injuries. Re-

cently, a 9-year-old was accidentally run over by a tractor and killed while working in a blueberry field in Michigan. A 13-year-old was knocked off a ladder while he was picking cherries in Washington State and was run over by a trailer being pulled by a tractor. A 17-year-old was sprayed twice by pesticides in 1 week in Utah while picking peaches and pruning apple trees and died of a massive brain hemorrhage.

Children who work in agriculture often do so at the expense of their education—and education is critical to help these children break out of the cycle of poverty. Mr. Speaker, we have a responsibility for the future of these children, which means their education, and we have a responsibility to protect them from job exploitation.

Under current Federal law, children working in agriculture receive less protection than children working in other industries because of many outdated and outmoded exceptions included in our laws. For example, children age 12 and 13 can work unlimited hours outside of school in nonhazardous agricultural occupations but are prohibited from working in non-agricultural occupations. It is illegal for a 13-year-old to be paid to do clerical work in an air-conditioned office, but the same child can legally be paid to pick strawberries under the blazing summer sun. In some instances, children as young as 10 years old are working in the fields harvesting our Nation's produce.

Mr. Speaker, our laws are inconsistent and out of date with regard to the long-term changes in agriculture that have taken place. Children working in agriculture no longer merit such separate and unequal protection. The agricultural industry is no longer dominated by family farmers who look out for their own children's health and well-being as they work in agriculture. Today, major agricultural conglomerates control much of the production and the work force in agriculture, and children who work in the fields are hired laborers. Given these and other changes in our Nation's agricultural economy, I ask why children in agriculture should be treated differently than children working in other industries.

Mr. Speaker, earlier this year, I introduced H.R. 2119, the "Young American Workers' Bill of Rights Act" which would provide equal standards of protection for children who work in agriculture and children who work in other sectors of our Nation's economy. The "Young American Workers Bill of Rights" would take children under the age of 14 out of the fields. It would create an exception only for family farms, where children would still be able to assist their parents on farms owned or operated by their family.

Mr. Speaker, last year, our colleagues, Congressman HENRY WAXMAN and BERNARD SANDERS and I released an important GAO report entitled "Children Working in Agriculture" which found that current legal protections, the enforcement of those protections, and educational opportunities for children working in our fields is grossly inadequate. The GAO reports that hundreds of thousands of children working in agriculture suffer severe consequences for their health, physical well-being and academic achievement. There are also weaknesses in enforcement and data collection procedures, with the result that child labor violations are not being detected.