

U.S. dollars to Mexico routinely varies from the benchmark rates by as much as 15 percent. The profits from these hidden currency conversion fees are staggering, allowing companies to reap millions of dollars more than they make from service fees.

To address these problems, this Act requires full disclosure of all fees involved in all money-wiring transactions. More specifically, the bill requires that any financial institution or money transmitting business which initiates an international money transfer on behalf of a consumer (whether or not the consumer maintains an account at such institution or business) shall provide the following disclosures:

The exchange rate used by the financial institution or money transmitting business in connection with such transaction.

The exchange rate prevailing at a major financial center of the foreign country whose currency is involved in the transaction, as of the close of business on the business day immediately preceding the date of the transaction (or the official exchange rate, if any, of the government or central bank of such foreign country).

All commissions and fees charged by the financial institution or money transmitting business in connection with such transaction.

The exact amount of foreign currency to be received by the recipient in the foreign country, which shall be disclosed to the consumer before the transaction is consummated and printed on the receipt given to the consumer.

Mr. Speaker, I urge my colleagues to support this pro-consumer legislation.

HONORING AMERICAN
ASSOCIATES, INC.

HON. DALE E. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 26, 2003

Mr. KILDEE. Mr. Speaker, I am happy to rise before you today on behalf of a group of men and women who constantly help others live the American dream. On July 2, civic and community leaders will gather with the friends and families of American Associates, Inc. Real Estate Company, to celebrate the company's 20th anniversary.

For two decades, American Associates, located at 1453 N. Elms Road in my hometown of Flint, Michigan, has helped thousands of families achieve the dream of home ownership. Founded by Randy and Carol Haney, they, along with a staff of 40 agents, have specialized in finding new, used, and luxury homes for their customers. With the help of a computerized nationwide relocation service, the company has also been able to identify multi-family, industrial, and commercial properties, and even vacant lands.

Randy and Carol have also sought to place a strong influence on America as well. For the last 16 years, they, along with 250 volunteers from area youth, civic, school, and church groups, have distributed American flags throughout neighborhoods in Genesee County during the July 4th weekend. This year, American Associates plan to pass out 40,000 flags, and to date have distributed approximately 350,000. This selfless and patriotic gesture of goodwill serves to remind us all to celebrate the freedom we have as Americans, and to

strengthen our pride in the ideals on which our flag stands for.

Also this year, in memory of local resident Private First Class Jason Meyer, who heroically gave his life in service to his country in Iraq, American Associates has supplied a tree to be planted in a local park as a special tribute to the fallen soldier.

Mr. Speaker, as a Member of Congress, I consider it my duty and my privilege to protect and defend human dignity and the quality of life for our citizens. I am extremely grateful that people like Randy and Carol Haney, and the staff of American Associates, make my task easier. I ask my colleagues in the 108th Congress to please join me in commending them for going above and beyond to promote our great Nation.

CORPUS CHRISTI, AN ALL
AMERICAN CITY

HON. SOLOMON P. ORTIZ

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 26, 2003

Mr. ORTIZ. Mr. Speaker, I rise today to commend the City of Corpus Christi for the recent accomplishment of being recognized by the National Civic League as an All-America City. As a resident of Corpus Christi, I can wholeheartedly endorse the concept that Corpus Christi represents all the best in an American city.

Corpus Christi is a place where the pace is easy and the people are the best there is. It is peaceful and beautiful with beaches, military bases, high rises and a vibrant business community.

Corpus Christi's presentation included our Juvenile Assessment Center (an organization that helps decrease juvenile crime), Forward Corpus Christi (an economic development organization), the Air Quality Group (Corpus Christi is the only major city in Texas to meet state and federal air quality standards), and a local Junior ROTC team.

One of the central components of our community is our military complex. We often say South Texas is "Navy Country." Four separate bases are incorporated in the Corpus Christi area: an army base and three naval bases. The military presence in the area contributes 20% to our local economy.

Corpus Christi conveyed this pride in our military, and demonstrated the importance of our military community, by incorporating the nationally recognized efforts of the Flour Bluff Navy Jr. ROTC into the presentation.

It was the solemn and excellent presentation of the Jr. ROTC, which has won seven national titles for excellence, and which led the way for the city to win the recognition by the National Civic League as an All-America City.

Corpus Christi is the only city in Texas to receive this distinct honor this year.

I thank my friend, Robin Hayes of North Carolina, for introducing the resolution to officially commend the winners of this competition in the House of Representatives.

Mr. Speaker, I ask my colleagues to join me and the other co-sponsors of this resolution, all of whom are proud to live in an All-America City, in commending Corpus Christi and the other nine cities honored by the National Civic League.

THE PARK PROFESSIONALS
PROTECTION ACT

HON. NICK J. RAHALL, II

OF WEST VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 26, 2003

Mr. RAHALL. Mr. Speaker today I am introducing legislation to protect the park professionals who "dedicate their careers to preserving our system of National Parks from the Bush Administration's privatization plan.

According to the Bush Administration, the rush to replace National Park Service employees with private-sector subcontractors is a harmless experiment to see if the services provided by thousands of dedicated public servants could be had more cheaply. The Administration claims it is considering only a small number of positions and asserts that taxpayers will see cost savings from this plan.

Unfortunately, this is just not the case. The Administration's privatization scheme is so vast, so unwarranted and so clumsy that it threatens to undermine both the National Park Service and the resources it was created to protect. To avoid this, I am introducing legislation to stop the Bush plan.

The Administration proposes to privatize approximately 1,700 full-time National Park Service employees by the end of next year. While this number alone is troubling, it is only the beginning. According to The Washington Post, the Administration has identified approximately 70% of the current NPS workforce it feels should be eligible for replacement by private workers.

And who are the people the Administration is seeking to replace? According to the Director of the National Park Service, nearly 90% of the men and women potentially eligible for privatization in the Washington, D.C. area are minorities and the numbers in areas such as Santa Fe and San Francisco are similarly lopsided.

Making matters worse, the alleged cost savings created by replacing these workers is unproven and unlikely. Despite paying private consultants more than \$5 million, or about three thousand dollars per position being considered, not a single study has been produced demonstrating even a nickel in savings. Meanwhile, that \$5 million came from funds intended to pay for the operation and maintenance of our National Parks.

Of course, the reason no savings can be demonstrated is that there are no savings to be had. This entire scheme is based on the premise that you can build a workforce of dedicated professionals, with the experience, institutional memory and expertise of the National Park Service, for less money. You can't.

The description on paper of an NPS employee's job doesn't begin to include all of the services that employee performs on the ground. Visitors don't direct their questions about plants and animals only to NPS biologists nor do they wait to ask questions regarding historic preservation until an NPS historian is available. Wildfires and heart attacks don't happen only when full-time fire fighters or EMTs are on duty.

The National Park Service challenges all of its employees, regardless of their actual job titles, to respond to all kinds of visitor needs, and the employees work hard to meet this challenge. This kind of all-out commitment and

willingness to pitch in comes from a passionate commitment to your job, a commitment which cannot be bought from the lowest bidder or adequately described in a want ad.

What's more, each unit of our National Park System is unique, both in the resources it offers and the challenges it faces. Such richness and diversity defy a "one-cheapest-size-fits-all" approach. The best scientific mind to further stabilize the Anasazi ruins at Mesa Verde is not the best person to protect endangered species in the Dry Tortugas. A private corporation, offering the lowest possible salaries, probably can't provide either of these people, much less both of them.

The fact is, NPS employees' salaries are scandalously low, their housing is dilapidated and they are frequently asked to pack up their families and move to a park thousands of miles away. These men and women work in the National Park Service because they love National Parks, and the people who visit them, and there is no excess to be wrung from their paychecks. While it is appropriate to seek the lowest bidder for the uniforms they wear or the equipment they use, allowing the lowest bidder to replace their expertise and experience will only cheapen our National Parks.

The mission of the National Park Service is resource protection and visitor enjoyment, not profit. To accomplish that mission, the National Park Service needs employees motivated by a love of people and of parks, not of money. The natural, cultural and historic resources contained within our National Parks are too valuable to allow the job of protecting them to be traded on the open market.

My legislation will stop this privatization scheme in its tracks and I urge my colleagues to support it.

IN HONOR OF THE TVB BENEFIT
VARIETY SHOW 2003

HON. JERROLD NADLER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 26, 2003

Mr. NADLER. Mr. Speaker, I rise today to praise the extraordinary efforts of NYU Downtown Hospital and its Chinese Community Partnership for Health program, for all of their work in health education, outreach and case management throughout lower Manhattan. I salute them on the occasion of the fourth annual Hong Kong Television Broadcast Limited Benefit Variety Show, which raises funds for this worthy cause.

Lower Manhattan is a diverse community that welcomes thousands of new immigrants every year, especially to the dynamic neighborhood of Chinatown. NYU Downtown Hospital is the only health care facility in the area and works to guarantee that these immigrants have access to quality health care.

The hospital has numerous successful outreach programs including the Chinese Community Partnership for Health (CCPH) program. The CCPH works to promote health care to all the residents of New York's Chinese community, including the tens of thousands of new residents each year. For ten years, the CCPH has served more than 80,000 garment and restaurant workers, elderly Chinese residents and school children in the Hospital's service area.

The centerpiece of the Partnership program is its health screening activities conducted by specially trained outreach teams that include bilingual nurses with both Eastern and Western healthcare concepts and practices. CCPH helps these immigrants overcome language and cultural barriers which prevent them from receiving the medical assistance they need and deserve.

To help raise funds for this worthy cause, CCPH and NYU Downtown Hospital will host a three-day extravaganza featuring a celebrity gala dinner and culminating in the Benefit Variety Show. Produced by the Hong Kong Television Broadcasts Limited (TVB), the Benefit Variety Show is an annual event in its fourth year that will be held in New York on July 10th. The festivities are broadcast worldwide, which helps to display New York's tremendous diversity.

Mr. Speaker, in closing, I ask my colleagues to join me in recognizing the many individuals who work tirelessly to make this event an annual success, including Sir Run Run Shaw, Executive Chairman of TVB; George C.K. Liu, Chairman of the Physician Committee; Mr. Tim Cheng of the East Buffet and Restaurant; Pulchee Ngan, General Manager, Raymond Miu Productions, Inc.; and Hong Kong Superstars Jerry Lamb, Yumiko Cheng, Maggie Cheung, Denise Ho, Aaron Kwok, Alan Lam, Samantha Lam, Edmond Leung, Gigi Leung, Edwin Siu, Tommy Yuen, and Tim Yuk. I would also like to recognize the Chinese Consolidated Benevolent Association, who are the grand benefactors of this event and do so much throughout Chinatown to serve and protect the interests of the Chinese community in New York City.

I appreciate all the good work that CCPH does to promote quality health care and I wish them great success with this year's variety show.

COMMEMORATING THE 10TH ANNI-
VERSARY OF THE UCSD CANCER
CENTER LUAU & LONG BOARD
INVITATIONAL

HON. SUSAN A. DAVIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 26, 2003

Mrs. DAVIS of California. Mr. Speaker, I rise today to honor the University of California—San Diego (UCSD) Cancer Center Luau and Long Board Invitational annual event for their continuous exemplary work in furthering the efforts of cancer treatment and research at the Rebecca and John Moores UCSD Cancer Center.

This year marks the 10th Anniversary of the Luau and Long Board Invitational, which each year brings together varying groups, from world-renowned surfing legends to corporate executives, to unify around the same cause. The many activities of the day include a ceremony honoring the recipient of the Queen of Makaha Award, recognizing an individual for his or her efforts to fight cancer and dedication to helping others in ways that embody the true "aloha" spirit.

This year's 10th Anniversary event serves as a milestone of success and a measure of the many contributions of supporters both in and out of the San Diego community toward

the struggle against cancer. Through a good deal of time and effort, the Luau has earned a worldwide reputation as one of the finest and most soulful surfing-themed philanthropic events to be found anywhere. The challenge of organizing the Luau year after year is successfully accomplished by a passionate grassroots network of local volunteers, many of whom are cancer survivors. Additionally, the Luau is generously supported by a diverse collection of prominent, community-minded companies, organizations and individuals.

Since its founding in 1994, the Luau has raised more than \$1 million to finance promising cancer research projects at the Rebecca and John Moores UCSD Cancer Center. In 2002 alone, over \$170,000 was raised. Today, scientists and doctors are making great strides in the battle to fight cancer, but the disease continues to be one of the most widespread diseases in the United States. We must do our part to keep up the fight, and this Luau serves as a perfect means for all San Diegans to get involved.

I applaud the UCSD Cancer Center Luau and Long Board Invitational for their continuous efforts in the fight against Cancer. To all those who have spent countless hours on this important event year after year: Mahalo!

I yield back the balance of my time.

IN RECOGNITION OF MR. SHARAD
SHAH AND SHARE AND CARE
FOUNDATION

HON. FRANK PALLONE, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 26, 2003

Mr. PALLONE. Mr. Speaker, I rise today to laud the accomplishments of Mr. Sharad Shah, and the organization he helped create, The Share and Care Foundation. Share and Care is a unique organization that provides medical equipment, food, basic health care, crisis and disaster relief, youth vocational training, internship programs, scholarships and more to those desperately in need. This forum has been the starting ground for many people, and has provided a much-needed service to lift up underprivileged children and women faced with seemingly insurmountable obstacles, and set them on the road to a productive life.

Share and Care, the brainchild of a small group of Indian-Americans, was born in 1982 in New Jersey. More than 50 active volunteers are involved in multifaceted projects and services. The volunteers see themselves as catalysts, promoting low cost, high return programs at grass root levels. Their 100% volunteer organization maximizes the utilization of funds for a deserving cause. In the last twenty years this organization has grown over a hundred fold.

Share and Care has offered its services since the Bhopal tragedy in 1984 to the recent Gujarat earthquake in 2001. Share and Care aided in building schools, hospitals, training centers, health camps and blood banks, and sponsored thousands of students seeking an education. This Foundation has directed more than \$5 million in cash and kind donations to the victims of the January 2001 earthquake. About 2,500 individuals throughout the United States donated more than \$1 million for the effort. Additionally, about 50 corporations and