

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.

Banks are hard to find in the inner city, and I am sure that this fact has contributed to the presence of check cashers in the inner city. In the City of Houston 23 establishments are listed as offering check cashing services to poor or moderate income Houstonians.

It is estimated that 12% of the population in this country does not have a checking account. Resulting in one in every 13 U.S. households not having a bank account. This percentage is growing with the escalation of banking fees and the closing of full service bank branches.

In the state of Texas a low-income family may spend more than \$200 a year in checks cashing fees.

Currently, no national law guarantees access to banking services for all Americans. Illinois, Massachusetts, New Jersey, New York and Minnesota require banks operating with their boarders to offer basic checking accounts with minimal fees for consumers making a limited number of transactions.

Some check cashing services offer short term credit called a payday loan to customers who are in need of cash. A customer writes a check for one amount and receives a lower amount in return. The check casher in turn agrees to hold off cashing the check until payday. A customer can choose to "roll" the check over by paying another fee to extend the loan, a process that can become extremely costly over time.

A class-action lawsuit in Tennessee describes a borrower who renewed cash advance loans 20 to 29 times. One plaintiff "rolled over" loans 24 time in 15 months, borrowing a total of \$400 and paying \$1,364 while still owing \$248. The allowance of this amendment would have made sure that the reform of our nation's financial service industry includes benefits to all Americans.

Madam Chairman, H.R. 10, the Financial Services Act of 1999, represents a historic moment for America. I am supportive of a bill that would update our Depression era banking laws. Indeed, according to the Treasury Department, financial services modernization could provide as much as \$15 billion annually in savings to consumers. Modernization will create a streamlined, one stop shopping with comprehensive choices for consumers.

I must state in no uncertain terms that notwithstanding the potential benefits that H.R. 10 represents for consumers, the structured rule prohibited dialogue on the key issues of redlining, financial and medical record privacy and community lending. Accordingly, I strongly oppose the rule. It is my desire that these important issues will be revisited in conference.

RECOGNIZING SERGEANT J.
EMILIO TRUJILLO

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Monday, July 12, 1999

Mr. McINNIS. Mr. Speaker, it is with great pleasure that I wish to recognize Sergeant J. Emilio Trujillo of the Pueblo Police Department for his years of outstanding service and for his dedication to protecting the citizens of Pueblo,

Colorado. His hard work, commitment, and compassion are to be commended.

For 34 years, Mr. Trujillo has served in law enforcement, spending most of his time in the department's identification section. He is known as the best identification officer in Colorado. As supervisor of the section, he has served on and managed the crime-scene investigation of virtually every homicide, robbery, or serious crime committed in the Pueblo area.

Sergeant Trujillo's knowledge, experience, and work ethic are to be valued and appreciated. He is highly respected and admired in the law enforcement community for his technical knowledge and supervisory skills. Recognized throughout the nation as an expert in latent fingerprint examination, Emilio Trujillo is a qualified expert court witness in fingerprints, photography, and marijuana identification.

Not only has he served as an active policeman, he has also worked to prepare future police officers by teaching and sharing his experience with those attending the police academy. He has provided leadership and an example to follow for students of forensic investigation techniques. Men like Sergeant Trujillo are few and far between. I am thankful for his dedication to the citizens of Pueblo. It is for his efforts to uphold justice and serve and protect the people that I now pay tribute to Sergeant J. Emilio Trujillo.

RECOGNIZING EMERGENCY MEDICAL OFFICER RANDALL BRADFORD

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Monday, July 12, 1999

Mr. McINNIS. Mr. Speaker, I would like to take a moment to recognize Emergency Medical Officer Randall Bradford of Pueblo, Colorado. For his bravery, dedication and hard work. I would like to pay tribute to Mr. Bradford.

For 28 years, Randall Bradford has spent his time responding to medical emergencies of all kinds, and saving the lives of many individuals. Classified as a medical officer, he not only actively serves to protect life, he also trains other firefighters and the public to perform CPR and to work as EMTs. Known for his patience and composure while aiding the injured and the ill, Mr. Bradford is well liked by all he comes into contact with.

Mr. Bradford goes above and beyond the call of duty volunteering for and striving to complete tasks outside of his job description. He serves as a Medical Evaluator for the CSEPP Program, and as a member of the fire Department Critical Incident Debriefing Team. Credited with writing the Mass Fatality section of the Pueblo County Disaster Plan, he has also written and assembled the guide currently used by the Fire Department for medical reports.

Currently, Mr. Bradford is focusing on the "Drive Smart Pueblo" program to educate drivers in the selection and use of child safety seats. He has volunteered numerous hours toward working at child Safety Seat check

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points. I appreciate his efforts in protecting and educating the citizens of Pueblo. His dedication, hard work, kindness, and generosity of his time are to be commended and because of them, I wish to recognize Randall Bradford.

SENATE COMMITTEE MEETINGS

Title IV of Senate Resolution 4, agreed to by the Senate on February 4, 1977, calls for establishment of a system for a computerized schedule of all meetings and hearings of Senate committees, subcommittees, joint committees, and committees of conference. This title requires all such committees to notify the Office of the Senate Daily Digest—designated by the Rules Committee—of the time, place, and purpose of the meetings, when scheduled, and any cancellations or changes in the meetings as they occur.

As an additional procedure along with the computerization of this information, the Office of the Senate Daily Digest will prepare this information for printing in the Extensions of Remarks section of the CONGRESSIONAL RECORD on Monday and Wednesday of each week.

Meetings scheduled for Tuesday, July 13, 1999 may be found in the Daily Digest of today's RECORD.

MEETINGS SCHEDULED

JULY 14

- 9:30 a.m.
Indian Affairs
Energy and Natural Resources
To hold joint oversight hearings on the General Accounting Office report on Interior Department's trust funds reform. SH-216
- Health, Education, Labor, and Pensions
Children and Families Subcommittee
To hold oversight hearings on the implementation Family Medical Leave Act. SD-430
- Environment and Public Works
To hold hearings on conformity issues relating to the Clean Air Act. SD-406
- 10 a.m.
Judiciary
To hold hearings to examine competition and consumer choice in high-speed internet services and technologies. SD-628
- Appropriations
Defense Subcommittee
To hold hearings on forward operating locations for counterdrug operations. SD-192
- Appropriations
Agriculture, Rural Development, and Related Agencies Subcommittee
To hold hearings on health care cost issues affecting rural hospitals. SD-138
- 2 p.m.
Intelligence
Closed business meeting; to be followed by a closed hearing on pending intelligence matters. SH-219

EXTENSIONS OF REMARKS

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- 3 p.m.
Finance
International Trade Subcommittee
To hold hearings on managing global and regional trade policy without fast track negotiating authority. SD-215
- Governmental Affairs
To hold hearings on S. 1214, to ensure the liberties of the people by promoting federalism, to protect the reserved powers of the States, to impose accountability for Federal preemption of State and local laws. SD-342
- JULY 15
- 9 a.m.
Small Business
Business meeting to consider pending calendar business. SR-428A
- Year 2000 Technology Problem
To hold hearings on state and local preparedness for year 2000. SD-192
- 9:30 a.m.
Energy and Natural Resources
To resume hearings on S. 161, to provide for a transition to market-based rates for power sold by the Federal Power Marketing Administrations and the Tennessee Valley Authority; S. 282, to provide that no electric utility shall be required to enter into a new contract or obligation to purchase or to sell electricity or capacity under section 210 of the Public Utility Regulatory Policies Act of 1978; S. 516, to benefit consumers by promoting competition in the electric power industry; and S. 1047, to provide for a more competitive electric power industry. SH-216
- Banking, Housing, and Urban Affairs
International Trade and Finance Subcommittee
Economic Policy Subcommittee
To hold joint hearings on the official dollarization in Latin America. SD-538
- Commerce, Science, and Transportation
Business meeting to consider proposed legislation authorizing expenditures by the committee; to be followed by hearings on proposed legislation authorizing funds for the National Transportation Safety Board. SR-253
- 10 a.m.
Judiciary
Business meeting to consider pending calendar business. SD-628
- JULY 16
- 10 a.m.
Judiciary
Administrative Oversight and the Courts Subcommittee
To hold hearings on S. 253, to provide for the reorganization of the Ninth Circuit Court of Appeals; and review the report by the Commission on Structural Alternatives for the Federal Courts of Appeals regarding the Ninth Circuit. SD-628
- JULY 20
- 9:30 a.m.
Armed Services
To hold hearings on the nomination of F. Whitten Peters, of the District of Columbia, to be Secretary of the Air Force; and the nomination of Arthur L. Money, of Virginia, to be an Assistant Secretary of Defense. SR-222
- 2:30 p.m.
Energy and Natural Resources
Forests and Public Land Management Subcommittee
To hold hearings on S. 729, to ensure that Congress and the public have the right to participate in the declaration of national monuments on federal land. SD-366
- Aging
To hold hearings to examine the effects on drug switching in Medicare managed care plans. SD-106
- JULY 21
- 9:30 a.m.
Indian Affairs
To hold hearings on S. 985, to amend the Indian Gaming Regulatory Act. SR-485
- 2 p.m.
Energy and Natural Resources
Forests and Public Land Management Subcommittee
To hold hearings on S. 1184, to authorize the Secretary of Agriculture to dispose of land for recreation or other public purposes; S. 1129, to facilitate the acquisition of inholdings in Federal land management units and the disposal of surplus public land; and H.R. 150, to amend the Act popularly known as the Recreation and Public Purposes Act to authorize disposal of certain public lands or national forest lands to local education agencies for use for elementary or secondary schools, including public charter schools. SD-366
- JULY 22
- 9:30 a.m.
Environment and Public Works
To hold hearings on S. 835, to encourage the restoration of estuary habitat through more efficient project financing and enhanced coordination of Federal and non-Federal restoration programs; S. 878, to amend the Federal Water Pollution Control Act to permit grants for the national estuary program to be used for the development and implementation of a comprehensive conservation and management plan, to reauthorize appropriations to carry out the program; S. 1119, to amend the Act of August 9, 1950, to continue funding of the Coastal Wetlands Planning, Protection and Restoration Act; S. 492, to amend the Federal Water Pollution Control Act to assist in the restoration of the Chesapeake Bay; S. 522, to amend the Federal Water Pollution Control Act to improve the quality of beaches and coastal recreation water; and H.R. 999, to amend the Federal Water Pollution Control Act to improve the quality of coastal recreation waters. SD-406
- 2 p.m.
Energy and Natural Resources
Forests and Public Land Management Subcommittee
To hold hearings on S. 1320, to provide to the Federal land management agencies the authority and capability to manage effectively the Federal lands, focusing