The information is currently used to market financial services to customers based on their financial patterns. Banks routinely perform this type of information sharing. However, as we move to modernize the financial industry, there will be greater demand for this type of personal account information to market products and services to a targeted group of consumers.

For example, it is not impossible to imagine that a bank holding company learned that a customer received a life insurance settlement and then made that information available to a securities firm or data broker to market services to that customer. While many consumers will appreciate the benefit of this information sharing, the decision to share the information belongs in the hands of the consumer and not the financial institution.

Customers should be able to opt-out of information sharing policies in their banks and financial institutions. The Banking Privacy Act will require banks and financial institutions to disclose their privacy policies and allow consumers to opt-out of information sharing plans— including transaction and experience information.

The Banking Privacy Act will not affect the routine operations of a bank. There are specific exemptions in the bill relating to the day to day practices that banks have in place which do not impact consumer privacy. The bill will protect consumers from unwanted marketing based on their intimate financial details and give consumers control over the use and sharing of their financial information.

Federally insured depository institutions have an obligation to help take a stand for consumer privacy. The government provides a safety net for the banks in the form of insurance and safety provisions. These same banks have to provide a safety net for taxpayers.

Financial privacy should not be sacrificed at the altar of financial industry modernization. Americans have the right to freedom of speech and freedom of religion, and we ought to have the right to freedom from prying eyes into our personal financial business. Financial institutions should not be allowed to share private financial information without customer consent. The Banking Privacy Act is a necessary and practical response to the erosion of privacy and the potential explosion in cross-marketing among affiliated financial institutions.

I want to also thank and commend my colleagues for joining me as cosponsors of the Banking Privacy Act. Representatives MICHAEL LEAVES, BOB FILNER, MAURICE HINCHEY, J O- I want to also thank and commend my colleagues for joining me as cosponsors of the Banking Privacy Act. Representatives MICHAEL CAPUANO, BOB FILNER, MAURICE HINCHEY, JO- I want to also thank and commend my colleagues for joining me as cosponsors of the Banking Privacy Act. Representatives MICHAEL CAPUANO, BOB FILNER, MAURICE HINCHEY, JOSEPH HOFFEVELL, PAUL KANORSKI, BARBARA LEE, JIM MCDERMOTT, LYNN RIVERS, BERNIE SANDERS, JAN SHAKOWSKY and PETE STARK have all cosponsored this bill and I appreciate their assistance.

I urge my colleagues to support and pass the Banking Privacy Act.

EXTENSIONS OF REMARKS

IN MEMORY OF PAUL N. DOLL
HON. IRE SKELETON
OF MISSOURI
IN THE HOUSE OF REPRESENTATIVES
Tuesday, May 25, 1999

Mr. SKELTON. Mr. Speaker, it is with deep sadness that I inform the House of the death of Paul N. Doll of Jefferson City, Missouri.

Paul Doll was born on April 4, 1911, in Hamilton, Missouri, a son of Ernest E. and Emma Louise Colby Doll. He was a 1928 graduate of Hamilton High School and a 1932 graduate of Kidder Junior College. He received a bachelor's degree in 1936 and a master's degree in 1937 in agricultural engineering from their University of Missouri-Colo-

lumbia. In 1984, he received an honorary doctorate from the University of Missouri.

Doll's career in public service and agri- culture began immediately after his graduation in 1937. He was a county extension agent with the University of Missouri Extension Serv- ice for several counties from 1937 to 1944. A resident of the Jefferson City area since 1944, he was employed with the Missouri Department of Resources and Development from 1944 to 1947. He was manager of the Mis- souri Limestone Producers Association from 1947 to 1954. From 1954 until his retirement in 1976, he was executive director of the Mis- souri Society of Professional Engineers.

Paul Doll was also active in the community. He was an elder of the First Presbyterian Church, treasurer of the Presbyterian Synod and president of the Men of the Presbyterian Synod. He was past president of the Jefferson City Rotary Club and a district governor of Ro- tary International. He was a member of Alpha Gammas, Phi and Tau Beta Pi fraternities. Ac- tive in many University of Missouri organiza- tions, Paul Doll was a board member and past officer of the Agricultural Engineering Council and a board member of the Engineering Advis- ory Council and the Alumni Alliance. A mem- ber of the Alumni Association, he received its Distinguished Service Award in 1979. He also was a registered lobbyist for MU.

Mr. Doll was an Eagle Scout and merit badge counselor for the Boy Scouts of America; board member and committee chairman of the Jefferson City Engineers Club; board member of the Central Missouri United Way; volunteer for Meals on Wheels; chairman of the Greater Jefferson City Committee; and a registered engineer in Missouri.

Paul Doll is survived by his wife, Mary R. “Meg” Doll; his son, Robert; two daughters, Mary B. Hussey and Ann C. Comfort; and eight grandchildren. I know that this body joins me in expressing sympathy to the family of this great Missourian.

IN MEMORY OF MR. OSCAR CROSS OF PADUCAH, KENTUCKY
HON. ED WHITFIELD
OF KENTUCKY
IN THE HOUSE OF REPRESENTATIVES
Tuesday, May 25, 1999

Mr. WHITFIELD. Mr. Speaker, I rise today in tribute to the life and legacy of Mr. Oscar Cross of Paducah, Kentucky, whose passing on April 20, 1999, at the age of 92 ended his long and productive investment in great causes, high ideals and humanitarian service.

Mr. Cross was not a man of material wealth. Undeterred, he built a legacy of leadership based on the wisdom of one of his favorite ad- dages: “If you don’t have money, you have time.” He gave unstintingly of his time, his energy and his vision of a better community in which none were left behind.

Mr. Cross was a founder of the Paducah Boys & Girls Club that now bears his name. He was a tireless advocate of young people and helped provide a sheltering hand for genera- tions of boys and girls who found protection, love, guidance and inspiration as the re- sult of his efforts.

In a front-page account of his funeral serv- ice, The Paducah Sun observed, “On the day that had been declared Oscar Cross Day by the city of Paducah to commemorate his leg- acy, more than 1,000 people turned out to pay their last respects to one of the city’s greatest humanitarians. Nearly 500 people gathered at First Baptist Church Sunday afternoon for the funeral of the legendary humanitarian. Both blacks and whites filled the church to celeb- rate, not mourn the life and contributions Cross made.”

Dhomynic Lightfoot, president of the Boys and Girls Club, was quoted as saying, “Having people of different colors, cultures and back- grounds here to celebrate (his life) is a con- tribution to Mr. Cross. The perceptions that he broke were astronomical.”

In a fitting eulogy, Reverend Raynaldo Hen- derson, pastor of the Washington Street Mis- sionary Baptist Church, used a parable to il- lustrate Mr. Cross’s faith in young people and in God. “Whoever gets the Son, gets it all! Do you want peace? Get the Son! Do you want joy? Get the Son! Whoever gets the Son, gets it all!” he said.

Mr. Speaker, in further tribute to his remark- able life, I place before the House of Represent- atives and the Nation for inclusion in the Congressional Record a poem favored by Mr. Cross and a letter written to me by Mr. Clare- ence E. Nunn, Sr., executive director of the Boys and Girls Club.

THE HOUSE BY THE SIDE OF THE ROAD
“HE WAS A FRIEND TO MAN, AND LIVED IN A HOUSE BY THE SIDE OF THE ROAD.”
HOMER

There are hermit souls that live withdrawn, In the peace of their self-content;
There are souls, like stars, that dwell apart, In a fellowless firmament;
There are pioneer souls that blaze their paths, Where highways never ran;
But let me live by the side of the road. And be a friend to man.
Let me live in a house by the side of the road, Where the race of men go by—
The men who are good and the men who are bad, As good and as bad as I.
I would not sit in the sinner’s seat, Or hurl the cynic’s ban.
Let me live in a house by the side of the road, And be a friend to man.
I see from my house by the side of the road, By the side of the highway of life;
The men who press with the ardor of hope, The men who are faint with the strife.
But I turn not away from their smiles nor their tears—Both parts of an infinite plan.
Let me live in my house by the side of the road, And be a friend to man.
I know there are brook-gladden sent me ahead.
And mountains of weartsome height.
That the road passes on through the long afternoon, And stretches away to the night.
But still I rejoice when the travelers rejoice, And weep with the strangers that moan, Nor live, the side of the road, Like a man who dwells alone.
Let me live in my house by the side of the road. Where the race of men go by—They are good, they are bad, they are weak, they are strong.
Wise, foolish—so am I.
Then why should I sit in the corner's seat, Or hurl the cynic's ban?
Let me live in my house by the side of the road, And be a friend to man.
Sam Walter Foss.

OSCAR CROSS BOYS & GIRLS CLUB OF PADUCAH, Paducah, KY, May 17, 1999
DEAR CONGRESSMAN WHITEFIELD, I am enclosing a letter of Oscar Cross, the founder of the Oscar Cross Boys & Girls Club of Paducah, who was killed in an automobile accident on Tuesday, April 20, 1999. The Paducah community and untold numbers of men and women across the nation owe a huge debt to Mr. Cross for the countless acts of unconditional love and service to mankind he performed while living.
For several years, Mr. Cross worked as a janitor at the courthouse in Paducah, and the courthouse became the initial meeting place for the newly organized Jr. Legion Boys Club formed by Mr. Cross and a few local young men in 1950. In 1963, the organization united with the Boys Clubs of America. It was the first African-American club and is the second oldest Boys & Girls Club in Kentucky. The dream of operating a safe, drug-free environment for kids became a reality for Mr. Cross after many days and nights of soul-searching, praying and rising above the obstacles of segregation and separatist attitudes.
When he was refused access to a larger building and better facilities for his “boys” he sought other creative ways to obtain his goals. He and several club members cleaned and sold used bricks in order to secure the necessary funds to purchase the current club location on Jackson Street. Each time a door was slammed in his face, he invented “windows” of opportunity until he was able to achieve his mission. His tenacity and perseverance enabled him to see his vision of a facility for the youth of Paducah become a reality and in 1987, the library named in honor of Delbert Shumpert, a talented athlete and former club member, was erected on the site of the current boys & girls address. Throughout his lifetime, Mr. Cross received innumerable awards, certificates and letters of recognition, far too many to list in this letter. Some of his recognized achievements include: The Bronze Keystone Award from the Boys & Girls Club of America for 25 years of service (the first black to receive this), the Kentucky Colonel Award, a Duke of Paducah Award, certificate of merit from the Paducah Area Chamber of Commerce, certificate of appreciation from the 4-H Community Club, the Lucy Hart Smith-Atwood S. Wilson Award from the Human Relations Commission of the Kentucky Education Association and many, many others. His most recent honor came three days before his death from Kappa Alpha Psi, a community service fraternity, for his humanitarian efforts.
His legacy of “never give up in the face of adversity” is something that will be treasured and remembered by all who had the privilege of knowing him for the brief 92 years he spent with us. Until his death he continued to be an active vital member of the club, continuing to look for financial opportunities and ways to develop our young people so that they would realize there are alternatives to the streets. He was and is a remarkable man and an excellent role model.
Sincerely, CLARENCE L. NUNN, SR., Executive Director.

CALLING FOR MILOSEVIC TO BE HELD RESPONSIBLE FOR HIS ACTIONS
HON. CHRISTOPHER H. SMITH OF NEW JERSEY IN THE HOUSE OF REPRESENTATIVES
Tuesday, May 25, 1999
Mr. SMITH of New Jersey. Mr. Speaker, today I am joined by my friend and colleague, Representative BILL PASCRELL and 14 other cosponsors in introducing a resolution which declares the conviction of this Congress that Slobodan Milosevic is responsible for war crimes, crimes against humanity, and genocide in the former Yugoslavia. His actions in that region cannot be excused by anything which Serbia’s neighbors or the international community has done. His victims demand justice. Unfortunately, the United States Government may not be doing all that it can to provide evidence to the International Criminal Tribunal in The Hague to have Milosevic publicly indicted.
In the 105th Congress, there was near unanimous support for H. Con. Res. 304 and its Senate companion, S. Con. Res. 105. But in the past year little has been done to advance the just cause of ascribing blame to this man. Instead, we have had to watch as more atrocities have been committed in Kosovo, but no evident attempts to hold Milosevic personally and fully responsible for his actions. This is the reason that this resolution, which updates those passed last Congress, must again be considered by this body.
During the Bosnian phase of the Yugoslav conflict, from 1992 to 1995, Slobodan Milosevic was able to incite extreme nationalist feelings among Serbs, and he used that basis to commit acts of genocide against non-Serb civilians. From early 1998 to the present, the same thing has been happening in Kosovo. As the resolution points out, about 4 million people have been displaced during the Yugoslav conflicts, including 1.5 million Kosovar Albanians, most of the latter since late March. Hundreds of thousands have been killed, some by mass executions and others by shellings of towns and villages. Tens of thousands have been raped and tortured, often in detention centers and concentration camps. Vestiges of a people’s daily lives, from their mosques to their local registration papers, are destroyed. Read the definition of genocide from the Genocide Convention itself, and read what happened in Bosnia and what is happening today in Kosovo.
Clearly, this is genocide.
The Helsinki Commission, which I Chair, has heard testimony from many witnesses—including lawyers, doctors, humanitarian relief workers, and diplomats—that testimony has testified to this fact. As a result, in addition to last year’s resolution, I recently wrote to President Clinton urging that prosecution of war criminals not be placed on the negotiating table as a bargaining chip to be thrown away, and urging that the U.S. Government use the resources at its disposal to help the Tribunal issue an indictment of Milosevic.
Just two weeks ago, the Commission held a hearing on a variety of legal actions stemming from the genocide in Bosnia-Herzegovina and Kosovo.
Many of us in this body have witnessed firsthand stories from ethnic Albanians who escaped their homeland into Macedonia and Albania. These traumatized people now sit in refugee camps, their entire lives left behind, with an uncertain future.
Mr. Speaker, all those involved in war crimes, crimes against humanity and genocide in the former Yugoslavia must be held accountable for their roles. The evidence is overwhelming. As the head of his country, Milosevic must be among them. We must ask ourselves why he has done nothing other than give medals to those who have engaged in terrible crimes in Kosovo if he himself is not responsible for those crimes. He is at minimum responsible as Head of State for stopping these crimes from occurring. He is at least responsible for giving soldier the license to get away with raping, killing and cleansing the people of Kosovo. And he is likely responsible for directing his security forces and para-military associates to commit such acts.
Mr. Speaker, with this resolution we are putting the House on record as saying: The ethnic cleansing in Bosnia-Herzegovina and Kosovo was no accident but part of Belgrade’s policy. There can be no true peace in the Balkans that excludes justice. It is in U.S. national interest to assist those who can provide justice, and that our government must therefore do more to help the Tribunal develop a case against Slobodan Milosevic.
As Mark Ellis of the American Bar Association’s Coalition for International Justice, who provided testimony at one of our hearings on Kosovo, recently stated, “Inevitably, lasting peace will be linked to justice, and justice will depend on accountability. Failing to indict Milosevic in the hope that he can deliver a negotiated settlement makes a mockery of the words ‘Never Again.’” Let’s affirm that we really do mean “Never Again” by again passing a resolution which states our belief that Milosevic is responsible for these crimes, crimes against humanity and, yes, genocide.
For the RECORD, Mr. Speaker, I want to submit an article by Mark Ellis from the May 9, 1999, Washington Post and the letter I sent to President Clinton which further illustrate the culpability of Slobodan Milosevic.