hearing Hitler announce his plans to exterminate all the Jews in Europe, Elsie and Henry applied for visas to America. They left a few months after Hitler’s troops invaded Austria, sending many Jews to concentration camps.

In America, the Rich family lived in New York before moving to Santa Rosa, California, in 1943. They eventually bought a ranch and became U.S. citizens. “Coming to America was the best thing that ever happened to me,” according to Elsie. “We should enjoy the freedom, because we need to remember that we are lucky to live in such a wonderful nation.”

Since arriving in Santa Rosa, Elsie Rich has been an active member and generous financial supporter of Congregation Beth Ami and the entire Jewish community. She is a woman of active participation and strong faith who always attends weekly services. Since Henry’s death in 1976, Elsie’s life has also included exercise classes, reading, cooking, discussing world affairs, using public transportation, and enjoying nearby casinos. For the last two years, she has been the oldest person to attend the Sonoma County Fair. Her upbeat energy and resilience have continued to inspire those around her.

Mr. Speaker, Elsie Rich’s one hundredth birthday is a fitting occasion to remember, in her words, that “life is like a river. You have to go with your best stream and pick out what’s best for you.” Elsie has truly exemplified that approach.

Ms. MILLER of California.
Mr. Speaker, I commend the following editorial to my colleagues that ran in the July 18, 2001, edition of the Contra Costa Times, a suburban newspaper which serves my 7th Congressional district in California. The Contra Costa Times has a circulation of 185,000 readers.

This editorial emphasizes a reality that should not be overlooked: the success of the recent missile defense test does nothing to change the fundamental arguments against deployment of a national missile defense system. Call it NMD, Star Wars II, or whatever you want. It still remains a bad idea that promoted by our international partners and our own military.

Mr. Speaker, for two years ago the National Gambling Impact Study Commission released the final report from its three-year study of American gambling. The Commission took on one of the most difficult and divisive issues in America today and produced an extremely thoughtful report with more than 70 recommendations for changes in gambling policy. Unfortunately, none of the recommendations requiring federal legislation have yet been enacted by Congress.

I am today reintroducing legislation to implement one of the more important recommendations of the National Gambling Impact Study Commission, the “Gambling ATM and Credit/Debit Card Reform Act,” which amends federal law to reduce the availability of cash and credit for gambling by removing credit card terminals, debit card point-of-sale machines, automated transfer machines (ATMs) and other electronic cash dispensing devices from the immediate area of gambling activities. A major finding of the Commission is that America has been transformed during the past 20 years from a nation in which legalized gambling was localized and limited to one in which it is almost omnipresent and a major economic and entertainment activity. Some form of legalized gambling is now permitted in 47 states and the District of Columbia. Thirty-seven states officially sponsor gambling through state lotteries. Americans now spend an estimated $650 billion a year on legalized gambling—more than they spend on movies, records, theme parks, professional sports and all other forms of entertainment combined.

The Commission also found that while legalized gambling can produce economic benefits for the communities in which it is introduced, it also produces significant negative consequences for millions of individuals and their families—consequences such as bankruptcy, crime, divorce, abuse and even suicide. A specific concern of the Commission has been the dramatic increase in problem and pathological gambling. Studies suggest that more than 5 million Americans are pathological or problem gamblers, and that another 15 million have been identified as “at-risk” or compulsive gamblers. The rapid growth of compulsive gambling has been particularly noticeable among women and includes growing numbers of teenagers.

The Commission identified the ready availability of cash and credit and around gambling establishments as contributing to irresponsible gambling and to problem and pathological gambling behavior. Between forty and sixty percent of all money wagered by individuals in casinos, for example, is not physically brought into gambling facilities but is obtained by gamblers after their arrival. Much of this money derives from credit card providers extended by casinos, but a sizable and growing portion involves cash derived from ATMs and debit cards and cash advances on credit cards.

Credit cards, debit cards and ATMs have long been used within gambling resort hotels and near other gambling facilities. But their availability and use on gambling floors for purposes of making bets or purchasing playing chips was generally prohibited. This changed in 1996 when the New Jersey Casino Control Commission approved the use of credit card point-of-sale machines at gambling tables for direct purchases of playing chips and slot tokens. The action was immediately recognized by gambling experts as one of the “most potentially dramatic changes” in gambling in decades that could lead to more impulse gambling by consumers and higher revenues for casinos. Since then, ATMs machines have been moved from outside casinos and other gambling establishments to locations near
gaming floors. Credit and debit card point-of-sale terminals have been installed directly at gambling tables. Allowing gamblers to use credit or debit/ATM cards directly for gambling removes one of the last remaining checks on compulsive or problem gambling—the need to walk away to find more cash to gamble. This separation helps break the excitement of the moment and permits many gamblers to walk away. Providing immediate electronic cash transfers not only feeds compulsive behavior, but makes it easier for problem gamblers to bet all their available cash, draw down their bank accounts, and then tap into the available credit lines of their credit cards as well. Financial institutions become unwitting accomplices in encouraging gamblers to bet more money than they intended and more than most can afford.

My legislation addresses this problem in a number of ways. It amends the Truth in Lending Act (TILA) to prohibit gambling establishments from placing credit card terminals, or accepting credit cards for payment or cash advances, in the immediate area where any form of gambling is conducted. It also amends the Electronic Funds Transfer Act (EFTA) to impose a similar prohibition on the placing of any automated teller machine, point-of-sale terminal or other electronic cash dispensing device in the immediate area where gambling occurs. Contrary to statements by the gambling industry, this will not deny people use of the credit, debit and ATM cards, only move access terminals for these cards a short distance away from gaming tables or machines. The bill directs the Federal Reserve Board to publish and enforce rules for assuring that all electronic transfers of cash and credit are physically segregated to the extent possible from all gambling areas. And it provides for comparable civil liability as provided elsewhere in TILA and EFTA to permit individuals to file private actions against gambling establishments that violate these restrictions.

Mr. Speaker, the National Commission study confirmed that legalized gambling has become a national phenomenon. While it is unreasonable to think we can put the gambling genie back in the bottle, we can take reasonable measures to help minimize the potential financial strain and anguish for American families. My legislation does not prohibit casinos, racetracks and other gambling facilities from providing or using credit card, ATM and debit card devices. It merely requires that these devices be used for the purposes they were intended and not to encourage irresponsible or problem gambling.

I believe this is reasonable and worthwhile legislation. I urge its adoption by the Congress.

TRIBUTE TO THE ALLIANCE FOR AMERICA

HON. RICHARD W. POMBO
OF CALIFORNIA
IN THE HOUSE OF REPRESENTATIVES

Thursday, July 19, 2001

Mr. POMBO. Mr. Speaker, the Alliance for America (AFA) was organized in 1991 as a national non-profit grassroots coalition. Over the years, AFA has worked diligently to curb excessive government environmental regulations and to ensure moral rights of compensation for property owners.

AFA networks its mission in fifty states working with hundreds of organizations with a combined membership in the millions. These groups represent a variety of vocational, cultural and political interests including: (1) farming; (2) ranching; (3) forestry; (4) commercial fisherman; (6) mining; (7) recreation; (8) energy; and (9) animal welfare.

In May 2001, AFA held its 11th Annual Fly-In for Freedom conference in Washington, DC. At the meeting, various measures were addressed and passed by the Alliance, including resolutions dealing with renewable whale resources and the Marine Mammal Protection Act of 1972.

Mr. Speaker, at this time, I hereby submit to the RECORD RECORD for my colleagues consideration two resolutions unanimously adopted by AFA at its conference—the Resolution on Renewable Whale Resources and the Resolution to amend the Marine Mammal Protection Act.

Let me conclude by saying that although there are many different opinions on these issues, I applaud the efforts of AFA and I truly believe they do make a positive difference in our society.

RESOLUTION ON RENEWABLE WHALE RESOURCES

Whereas, the United States recognizes the sustainable use of renewable wildlife and marine resources under professional and scientific management; and

Whereas, the Law of the Sea, the United Nations’ Earth Summit and the Kyoto Declaration and Plan of Action on the Sustainable Contribution of Fisheries to Food Security recognize that marine resources are to be managed to secure food for human nutritional needs as well as traditional and cultural objectives; and

Whereas, the Charter of the International Convention for the Regulation of Whaling (ICRW) recognizes that consumptive use of renewable whale resources by “proper conservation of whale stock [to] make possible the orderly development of the whaling industry;” and

Whereas, the Scientific Committee of the International Whaling Commission (IWC), the governing body of the ICRW, has stated that limited harvest of certain whale stocks is scientifically justified and would have no adverse impact on those populations; and

Whereas, contrary to the mandate of the ICRW requiring a scientific basis for action, in 1994 the IWC adopted as Resolution to create a Southern Ocean Sanctuary and is currently considering a proposal for the adoption of a Resolution to create a Pacific Ocean Sanctuary, again, without scientific justification; and

Whereas, certain coastal and island nations are currently undertaking legal limited harvests of non-endangered whale stocks under scientific guidelines for valid scientific research and for human food consumption, as these nations have done for thousands of years; now, therefore, be it

Resolved, That the Alliance for America, representing over ten (10) million American citizens, at its 2001 Fly-In for Freedom Conference request the United States government:

(1) Calls for the amendment of the MMPA to allow for the import of seal products, to protect US commercial and recreational fisheries, and to bring the MMPA into accord with the Convention on International Trade in Endangered Species (CITES) as implemented by the Endangered Species Act and Agreements under the WTO; and

(II) Resolves to work to inform the American public and legislators about the injustice which has been done by this law; and

(III) Calls upon all people and organizations that respect human rights to join us in our efforts to right the wrongs that have been done.