

COMMEMORATING THE  
RETIREMENT OF LOIS SCHMITT

**HON. BOB SCHAFFER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 4, 1998

Mr. BOB SCHAFFER of Colorado. Mr. Speaker, I rise today to commemorate Beattie Elementary School Principal Lois Schmitt upon her retirement after 34 years of service to the community. As the school's principal of 24 years, Principal Schmitt has touched the lives of teachers and students at Beattie Elementary for nearly three decades. Having begun as a teacher when the school first opened, she rose to the position of principal after two years. Her devotion to children and her openness to new suggestions and ideas earned her the respect of her colleagues, parents, and students over the years.

Principal Schmitt committed her life's work to education. Her legacy is the success of this school and the children who have spent their first years of learning within its classroom walls. Although she retires this June, her contribution to our community flourishes through those whose lives she has touched. In the words of Historian Henry Brooks Adams, "A teacher affects eternity; he can never tell where his influence stops."

Thank you, Mr. Speaker for the opportunity to commemorate the work of Lois Schmitt upon her retirement.

THE ANTI-CRAMMING PROTECTION  
ACT OF 1998

**HON. BART GORDON**

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 4, 1998

Mr. GORDON. Mr. Speaker, I rise today to introduce important consumer protection legislation, H.R. 3990, the Gordon and Dingell Anti-Cramming Protection Act of 1998. This bill will prevent unauthorized charges from showing up on a consumer's telephone bill, or "cramming" as this practice has been dubbed.

Cramming is the fastest rising subject of fraud, according to the National Fraud Information Center. It has risen from the twelfth on the list of most frequent frauds to fourth. The FCC has received nearly 2000 complaints, and these are largely under-reported numbers.

In most instances of cramming, unauthorized charges are billed every month as a "Miscellaneous Charges and Credits" entry on the local phone bill. I am concerned that cramming will tarnish the integrity of the local phone bill as an option for billing competitive telecommunications services, and hope that it does not lead to selective billing. That way, customers will continue to have competitive choices when ordering telecommunications services.

Approximately 32 million of these "Miscellaneous" transactions are processed for residential customers—that is one out of every 6 Americans. Some of these charges are for long-distance calling plans like 5-cent Sundays that come with a \$3.00 monthly fee. Other charges are for enhanced telecommunications services, Internet Access, calling card fees, paging services or telecommunications equip-

ment like caller-ID boxes. The fraudulent or "crammed" charges seem to threaten the legitimate products and services that are billed in the same manner, except without consent.

In my home state of Tennessee, the Tennessee Regulatory Authority has recently handled over 100 cramming complaints—resulting in the removal of over \$11,000 in charges from consumers' phone bills.

One of my constituents, Mark Cole, of Smyrna, Tennessee, was crammed when an unauthorized charge for a calling card plan appeared as \$9.02 charge on his local phone bill every month. As it turns out, while shopping one day, his wife filled out a contest entry form. However, the fine print was illegible. By signing the contest entry form, she was unknowingly enrolled in a new calling card plan with a monthly fee. It took at least three months and help from the Tennessee Regulatory Authority before the charges were removed.

I have been an advocate for consumer protection and of maintaining the integrity of local telephone billing for several years. I first became involved when constituents began complaining about extraordinary high charges for calls to 1-900 numbers.

Cramming has emerged in a similar fashion as the fraud that once plagued the 900 Number Industry. As the author of the Telephone Disclosure and Dispute Resolution Act (TDDRA), the bill that regulates the 900 Numbers Industry, I know that, it serves as a basis for cleaning up the cramming problem. That is why my bill adds a new Title to TDDRA and will prohibit this deceptive practice.

Allow me to share a few highlights from my legislation. The Anti-Cramming Prevention Act:

Ensures that the subscriber has knowingly consented to any purchase or charges that appear in the miscellaneous section of their phone bill.

Requires the service or product to be clearly listed and described on the phone bill.

Permits consumers to block blocking for miscellaneous charges, where cramming appears, at their request.

Requires the names and phone numbers of the Service Provider and any third party billing company to be printed on bill for the consumer's information.

Entitles consumers that have been crammed to an automatic refund or credit within 90 days of the billing date.

Orders the Federal Trade Commission to prescribe rules and procedures for the resolution of disputes of unauthorized charges reported after the first 90 days.

Cramming is a spreading problem nationwide, and must be stopped. Mr. Speaker, I encourage all of my colleagues that care about consumer protection to sign on as a co-sponsor to the Anti-Slamming Protection Act.

IN HONOR OF ST. JOHN CANTIUS  
CHURCH

**HON. DENNIS J. KUCINICH**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 4, 1998

Mr. KUCINICH. Mr. Speaker, I rise to recognize the Centennial Anniversary of Saint John Cantius Church.

One hundred years ago, the "Heights" area of Cleveland was a quiet community near the

Cuyahoga River. Many of Cleveland's steel-workers and other laborers were Polish immigrants who, although financially poor, were rich in faith. Their religious fervor transcended their small numbers and His Excellency, the Most Reverend Bishop Ignatius Horstmann appointed Reverend Orlowski to serve the parish of St. John Cantius. Masses were originally held in a two-story barn, but the hard-working parishioners looked forward. The poor immigrants understood the importance of a good education. So, they created a pastoral residence, a school, and a Sisters' home in separate apartments behind the barn.

From those humble beginnings, the community built a magnificent Romanesque church, a grade school and high school, and a convent. Yet the parish never forgot their heritage. Still comprised of, in some instances, fourth generation Polish-Americans, St. John Cantius is as active and vital as ever.

Parishioners serve their church and those around them. They belong to service organizations including the Parish Councilmen, 111 Order of St. Francis, Knights of Columbus, St. Stanislaw Kostki Lodge, and the Booster Club. And like their forefathers, today's parishioners also look toward the future. To reflect the changing neighborhood, the Church has brought in two sisters with experience in Latin America and hold Mass in Spanish on Saturday. They recognize the effects of world communication and urbanization on their children; so, they attempt to combine the sophistication of today, with the goodness and humility of their past.

My fellow colleagues, please join me in applauding this committed congregation and the centennial anniversary of Saint John Cantius Church.

CONGRATULATING RIVER DELL  
REGIONAL HIGH SCHOOL

**HON. MARGE ROUKEMA**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 4, 1998

Mrs. ROUKEMA. Mr. Speaker, I rise to congratulate River Dell Regional High School in Oradell, N.J., on receiving the U.S. Department of Education's prestigious Blue Ribbon Schools Award.

This award recognizes that River Dell Regional High School is one of the finest schools in our entire nation. This proves that public education works and that our young people in Bergen County are among the best and brightest. This honor is the result of hard work on the part of students, their parents, teachers and the Board of Education. Special congratulations go to Principal Lorraine Brooks. As a former teacher and school board member, I am proud of everyone associated with this accomplishment.

Of the thousands of middle schools and high schools across the United States, only 166 this year were found to be outstanding enough to receive this high honor. Recipients of the Blue Ribbon Schools Award have been judged particularly effective at meeting local, state and national goals. The award is presented to schools that have shown strong leadership, a clear vision and sense of mission, high quality teaching, challenging curriculum, a safe environment for learning, solid evidence of family involvement, evidence that the

school helps all students achieve high standards, and a commitment to share best practices with other schools. These schools clearly display the quality of excellence necessary to prepare our young people for the challenges of the next century.

With 750 students, River Dell has been a four-year high school since 1994. It serves the communities of Oradell and River Edge, hence the name River Dell.

River Dell offers its students a variety of rigorous academic courses which emphasize writing, computer and research skills in all disciplines. All students are required to take four years of English and 25 percent take advanced placement English. Innovative courses such as 10th-grade American Studies—combining American history and literature—supplement more-traditional World Cultures and U.S. History. Chemistry, physics, biology, calculus, statistics, business and economics courses are all offered, most of them at the advanced placement level. The Fine Arts Department requires a professional portfolio of students participating in its advanced placement program. Musical opportunities include band/orchestra, strings, chorus, musicianship and ensemble groups. The Business Department operates a real company, the Sweet Tooth Corp. All students are required to take at least two computer courses.

River Dell teachers are exceptionally well-educated, with 7.4 percent holding doctorates and 90 percent holding a master's degree.

The excellence of River Dell's academic program has been repeatedly recognized. The school has won a series of Best Practices Awards from the state Department of Education, recognizing its programs for the gifted and talented, special students, business and history. The success of the academic programs is also proven by students' success—92 percent of the members of the Class of 1997 went on to college.

River Dell students are well prepared by their teachers, parents and role models in the community. They can rest assured they will be able to handle whatever challenges they choose in life. Once again, congratulations to everyone involved in this impressive achievement!

#### REMARKS OF ANDREW J. MAIR

##### HON. BOB SCHAFER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 4, 1998*

Mr. BOB SCHAFER of Colorado. Mr. Speaker, I rise today to introduce the remarks of my friend and constituent, Andrew J. Mair. Even in retirement, Andy continues his long tradition of public service by speaking and writing on important issues of domestic and foreign policy. His insightful commentary on social security and the federal budget was published in the Ft. Collins "Coloradoan" on Sunday, May 31, 1998.

As Andy points out, current surpluses generated by the Social Security tax are being used to finance other functions of the federal government. Of the \$5.5 trillion gross national debt, \$1.7 trillion is held by government accounts. This portion of the debt represents obligations of one government agency, in this case the Treasury Department, to various fed-

eral trust funds. The Social Security trust fund is a good example. I hereby submit for the RECORD, Andy Mair's report.

*May 14, 1998.*

TO THE EDITOR: We are in a period of record prosperity and a booming economy. Unemployment is at a 28-year low. This prosperity has resulted in a record amount of money collected by Social Security in payroll taxes. The surplus goes into the Social Security trust fund.

For decades the federal government has been borrowing the surplus of Social Security and spending it on other federal programs. Therefore, the money owed to Social Security becomes part of the federal public debt.

The current push to reform Social Security and the discussions on what to do with money accumulated by balancing the budget caused me to search out data on the 1998 federal budget.

The White House Office of Management and Budget collects and maintains financial data for the federal government. The data in the attached chart is taken from their report. Copies are available to the public.

The chart shows a rapid expansion in the money collected and the money spent by the federal government. It shows the increase that started in the 1980s has continued through the 1990s.

It shows total receipts, "all money collected" by the federal government; total outlays, all money spent; and the increase in federal debt by fiscal year.

Using three six-year periods in the chart provides the opportunity to evaluate the last six years.

TABLE 1.3.—SUMMARY OF RECEIPTS, OUTLAYS, AND FEDERAL DEBT  
[In billions of dollars]

	Receipts	Outlays	Federal debt
1980 .....	\$517.1	\$590.9	\$909,050
1986 .....	769.3	990.5	2,120,627
1992 .....	1,091.1	1,381.7	4,002,453
1998 .....	1,566.8	1,687.5	5,465,000

Total money collected in 1980 was \$517.1 billion and in 1998 was \$1,566.8 trillion, an increase of over 300% in 18 years. The "outlays," total money spent, went from \$590.9 in 1980 to \$1,687.5 trillion in 1998, and the public debt increased from \$909,050 billion in 1980 to \$5,465,000 trillion as of April 15, 1998.

The annual report from the office of Social Security shows total income for retirement, survivor payments, and disability insurance for 1997 was \$449.9 billion, and total outgo's were \$367.5 billion. This increased the Social Security trust fund by \$75.4 billion.

Projections for fiscal year 1998 show income to Social Security will exceed \$500 billion, and \$100 billion will be added to the trust fund. This will bring the total value of the Social Security trust fund to over \$700 billion.

By the year 2012 projections are that money paid out to retirees will exceed money received, unless drastic changes are made in Social Security. Money to pay Social Security benefits will have to be borrowed by increasing the federal debt, or dramatically raising taxes. Will either of these choices be available?

If a thirty-year-old worker looks at the record of the last 18 years, or the last six years. He cannot be optimistic there will be any Social Security for him.

In prosperous times, with everybody working, why have we increased total federal debt by over \$1 trillion during the last six years? Why have we increased federal spending by over \$300 billion?

No, the day of big government is not over. We are not putting Social Security first. We

have the best government in the world. Social Security is a good program. It can be saved if the government will put its financial house in order and stop the rapid expansion in federal spending.

ANDREW J. MAIR,  
*Retired, U.S. Government.*

By current estimates, the Social Security trust fund will continue to run a surplus until 2012, when the first of the Baby Boom generation begins to retire. After that time, general federal tax revenues will be required to cover the ever-increasing difference between Social Security expenditures, and the revenue from Social Security taxes. Unless changes are made, this situation will place an ever-increasing squeeze on the federal budget, forcing either massive cuts in other programs or cutting Social Security benefits bloating the debt or eventually, a combination of these responses. The arithmetic which makes this a certainty is clear: As recently as 1950, there were 16 workers for every Social Security beneficiary. Today there are only 3.3. By 2025, there will be fewer than two.

What is needed is a fundamental reassessment of how the federal government spends the taxes it collects. Though the budget is technically near-balance, we must continue to reduce spending and real reforms must be instituted to sustain Social Security.

The National Debt Repayment Act (H.R. 2191) offers responsible management for any future budget surpluses. As an original co-sponsor of this legislation, I am working hard to see it become law. The proposal will require an annual surplus of one percent. The proceeds from that surplus will then be used to pay for the various trust funds, tax cuts and debt repayment. This planned, systematic approach to the budget will assure continued progress toward a rational fiscal policy. This will enable us to further decrease interest rates, ensure the integrity of the Social Security and highway trust funds, and eliminate the burden our children and grandchildren would otherwise have to bear. Reforms such as H.R. 2191 are a good first step, but we must act now to assure the government fulfills its obligations to today's retirees, as well as tomorrow's. Clearly, spending the "surplus" on new programs is unacceptable. I thank Andy Mair for his continuing involvement on this and other issues of importance to my constituents and all Americans.

#### HONORING HENDERSONVILLE HIGH SCHOOL STATE SOCCER CHAMPIONS FOR AN OUTSTANDING SEASON

##### HON. BART GORDON

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 4, 1998*

Mr. GORDON. Mr. Speaker, I would like to express my congratulations to the Commandos of Hendersonville High School in Hendersonville, Tennessee as they celebrate their victory in the 1998 TSSAA Class AAA State Soccer Championship.

This is a tremendous achievement for the Commandos as it is their first State Championship since 1989. In a remarkable show of school and community spirit, senior team members aspired to win not only for themselves, but also for alumni who had played before them.