Competitive Enterprise Institute's book The Future of Financial Privacy, published last year.

Critics of this snooping both inside and outside the postal service are howling mad that the agency's reputation for protecting the privacy of its customers is being compromised. ''It sounds to me that they're going past the Treasury guidelines,'' says Rick Merritt, executive director of Postal Watch, a private watchdog group. The regulations, for example, do not give specific examples of suspicious activity, leaving that largely for the regulated companies to determine. But the postal-service training video points to lots of ''red flags,'' such as a customer counting money in the line. It warns that even customers whom clerks know often should be considered suspect if they frequently purchase money orders.

The video, which Gibson says cost $90,000 to make, uses entertaining special effects to illustrate its points. Employing the angel-and-devil technique often used in cartoons, the video presents two tiny characters in the imagination of a harried clerk. Regina Goodclerk, the angel, constantly urges the clerk to file suspicious-activity reports on customers. ''Better safe than sorry,'' she says. Sam Slick, the devil, wants to give customers the benefit of the doubt.

Some of the examples given are red flags such as a sleazy-looking customer offering the postal clerk a bribe. But the video also encourages reports to be filed on what appear to be perfectly legal money-order purchases. A black male teacher and Little League coach whom the female clerk, also black, has known for years walks into the post office wearing a crisp, pinstriped suit and purchases $2,800 in money orders, just under the $3,000 daily minimum for which the postal service requires customers to fill out a form. He frequently has been buying money orders during the last few days.

''Gee, I know he seems like an okay guy,'' Regina Goodclerk tells the employee. ''But buying so many money orders all of a sudden and just under the reporting limit, I'd rather be sure. He's a good guy, but this is just too suspicious to let go by.''

Gillum says this is part of the message that postal clerks can't be too careful because anyone could be a potential money launderer. ''A Little League coach could be a deacon in the church, could be the most upstanding citizen in the community, but where is that person getting $2,800 every day?'' Gillum asks. ''Why would a baseball coach, a schoolteacher in town, buy [that many money orders]? Our customers don't have that kind of money. If he's a schoolteacher, if he's got a job on the side, he's going to have a bank account and going to write checks on it, so why does he want to buy money orders? That's the point.''

Despite the fact that the Little League coach in the video was black, Gillum insists that the postal service tells its employees not to target by race or appearance.

One thing that should set off alarms, the postal service says, is a customer objecting to filling out an 8105–A form that requests their date of birth, occupation and driver's license or other government-issued ID for a purchase of money orders of $3,000 or more. If they cancel the purchase or request a smaller amount, the clerk automatically should fill out Form 8105–B, the ''suspicious-activity'' report. ''Whatever the reason, any customer who switches from a transaction that requires an 8105–A form to one that doesn't should earn himself or herself the honor of being described on a B form,'' the training manual says.

But the ''suspicious'' customers might just be concerned about privacy, says Solveig Singleton, a senior analyst at the Competitive Enterprise Institute. And a professional criminal likely would know that $3,000 was the reporting requirement before he walked into the post office. ''I think there's a lot of reasons that people might not want to fill out such forms; they may simply think it's none of the post office's business,'' Singleton tells Insight. ''The presumption seems to be that from the standpoint of the post office and the Bank Secrecy regulators every citizen is a suspect.''

Both Singleton and Nojeim say ''Under the Eagle's Eye'' unfairly targets the poor, minorities and immigrants—people outside of the traditional banking system. ''A large proportion of the reports will be immigrants sending money back home,'' Nojeim says. Singleton adds, ''It lends itself to discrimination against people who are sort of marginally part of the ordinary banking system or who may not trust things like checks and credit cards.''

There's also the question of what happens with the information once it's collected. Gillum says that innocent customers should feel secure because the information reported about ''suspicious'' customers is not automatically sent to the Treasury Department's Financial Crimes Enforcement Network (FinCEN) to be shared with law enforcement agencies worldwide. Although he says FinCEN wants the postal service to send all reports along to it, the postal authorities only will send the clerks' reports if they fit ''known parameters'' for suspicious activity. ''We are very sensitive to the private citizenry and their rights,'' Gillum insists. ''For what it's worth, we have every comfort level that, if we make a report, there are all kinds of reasons to believe that there is something going on there beyond just a legitimate purchase of money orders.''

But Gillum would not discuss any of the ''parameters'' the postal service uses to test for suspicious activity, saying that's a secret held among U.S. law-enforcement agencies. And if a clerk's report isn't sent to the Treasury Department, it still lingers for some time in the postal-service database. Gillum says that by law the postal service will not be able to destroy suspicious-activity reports for five years.

Gillum says the postal service is very strict that the reports only can be seen by law-enforcement officials and not used for other purposes such as marketing. A spokeswoman for the consulting company Information Builders stated in an e-mail to Insight, ''Information Builders personnel do not have access to this system.''

Observers say problems with ''Under the Eagle's Eye'' underscore the contradiction that despite the fact that the postal service advertises like a private business and largely is self-supporting, it still is a government agency with law-enforcement functions.

Gibson says his agency must set an example for private businesses on tracking money orders. ''Being a government agency, we feel it's our responsibility that we should set the tone,'' he said. The Treasury Department ''basically challenged us in the mid-nineties to step up to the plate as a government entity,'' Gillum adds.

In fact, Gillum thinks Treasury may mandate that the private sector follow some aspects of the postal-service's program. He adds, however, that the postal service is not arguing for this to be imposed on its competitors.

In the meantime, the private sector is getting ready to comply with the Treasury regulations before they go into effect next January. But if 7-Eleven Inc., which through its franchises and company-owned stores is one of the largest sellers of money orders, is any guide, private vendors of money orders probably will not issue nearly as many suspicious-activity reports as the postal service. '''Our philosophy is to follow what the regulations require, and if they don't require us to fill out an SAR [suspicious-activity report] . . . then we wouldn't necessarily do it,'' 7-Eleven spokeswoman Margaret Chabris tells Insight. Asked specifically about customers who cancel or change a transaction when asked to fill out a form, Chabris said, ''We are not required to fill out an SAR if that happens.'' So why does the U.S. Postal Service?

That's one of the major issues raised by critics such as Postal Watch's Merritt. He says that lawmakers and the new postmaster general, Jack Potter, need to examine any undermining of customer trust by programs such as ''Under the Eagle's Eye'' before the postal service is allowed to go into new businesses such as providing e-mail addresses. ''Let's hope that this is not a trend for the postal service, because I don't think the American people are quite ready to be fully under the eagle's eye,'' he says.

TRIBUTE TO LLOYD OYSTER

HON. DAVE CAMP

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 27, 2001

Mr. CAMP. Mr. Speaker, I rise today to pay tribute to Lloyd Oyster, a decorated soldier from World War II. I would like to acknowledge his bravery as a servicemen fighting on the front lines in Europe at the Battle of the Bulge. His many medals and awards demonstrate his bravery and patriotism. I am proud to stand and honor this outstanding citizen of the United States and would like to call his admirable actions to the attention of my colleagues in the House of Representatives.

I have attached for the record an article printed in the Ogemaw County Herald by Deanna Cahill about Mr. Oyster's experience as a World War II soldier.

Six decades ago, at the end of World War II, Lloyd Oyster was given a choice. The Lupton man had to decide whether or not to spend an extra few months in Europe and receive the medals he was entitled to, or return home to his wife and baby daughter.

Critically wounded in the Battle of the Bulge, Oyster didn't hesitate. He wanted to go home. He didn't regret that decision until recently, when he remarked to his youngest son, Joe, that he wished he would have stayed and received his medals.

Without letting his father know, Joe went on a mission to grant his father's wish.

On Monday, June 4, that wish was granted when Rep. Dave Camp presented Oyster, one by one, with the Good Conduct Medal, Purple Heart, European-African-Middle Eastern Campaign Medal with four Bronze Stars, the World War II Victory Medal, the American Campaign Ribbon, Combat Infantryman Badge and the Honorable Service Lapel Button WW II.

An honored but humble Oyster graciously accepted his medals from Camp, but said many others were far more deserving.

''I didn't do any more than anybody else did,'' he said.

Lloyd Oyster was born at home Jan. 19, 1922, to parents Joseph and Verna Mae Oyster in Lupton. The youngest of six boys, Oyster lost his mother when he was only 5 years old. She died giving birth to her seventh son. The baby died as well.

''I remember burying her,'' said Oyster somberly. ''(After his mother died) we stayed together and Dad raised us on the farm.''

Eventually two of his older brothers enlisted in the service. One went off to fight in Europe, the other in the Pacific. At the age of 21, Oyster was working at Borden's Dairy in West Branch and met 17-year-old Marge.

Oyster worked with Marge's sister's husband, and Marge and her sister would often visit at the dairy. He would walk Marge home after he was finished with work because she was frightened to walk alone.

''That started it,'' Oyster said. ''That is how we got acquainted, and from there she tried to rope me in, and she did.''

In late 1942 Oyster was drafted into the Army. He could have been deferred because Borden made products for the government, but Oyster opted against deferment.

''I was no worse or better than anyone else,'' he said. Thirty days before he was shipped overseas, he received word that his brother had been killed in Europe.

His brother's death made him a bit uneasy about the future, but he still wanted to serve his country.

''I wanted to go over and finish the job,'' he said.

On Dec. 7, 1942, Oyster embarked on the first leg of his journey. He attended basic training at Camp Claibourne, La., and went on to Camp House, Texas, where he was trained as a machine gunner.

On his first furlough from the service, Oyster married Marge on April 21, 1942.

He was then shipped to New York. Three days later he boarded the U.S.S. Montacella for the long trip across the Atlantic.

''I went over to France on my honeymoon,'' Oyster said. His young bride stayed with her parents in West Branch while he set off to fight for his country.

''(The journey) was kind of hairy,'' Oyster remembered. ''We would run into a storm and have to change course. One time we had to change course for an enemy submarine.''

''There were close living conditions,'' he said, adding that he volunteered for duty with the Navy sailors in the PX to get out from below decks. ''You can't realize—(below decks) it was three bunks high by six to eight bunks wide. Let me just say this—you didn't want to be on the bottom bunk.''

The soldiers finally arrived in France and went directly across into Germany. For six months Oyster, assigned to Company E of the 103rd Infantry Division, served on the front lines as a machine gunner.

''The Germans didn't like machine gunners,'' he said, adding that the gunners were the first targets of the enemy. The battles were fierce and Oyster witnessed the deaths of many of his fellow soldiers and friends.

''When your buddies got killed right alongside of you, it makes you want to finish it,'' he said. ''You really didn't have time to think. You do what you have to do, and that was it.''

Oyster added that fear was always present.

''Anyone who says they weren't afraid, they're nuts,'' he said. ''You have got guns and artillery aimed at you.''

In December 1944 as Allied forces were pushing their way into Germany, the Germans made a surprise counterattack and the Battle of the Bulge ensued.

During an artillery barrage, Oyster was showered with shrapnel. He was hit in the leg and a small piece of shrapnel struck him in the back.

He was taken to a field hospital for treatment. The hospital was located in the woods and consisted only of some tents. Oyster underwent surgery and lay there for several days. The battle was still being waged and he couldn't be moved.

By the time Oyster got to a hospital in England, gangrene had set in.

''They said they were going to take my leg,'' Oyster said. ''I said no. At this time penicillin was just being introduced.''

Doctors administered penicillin to Oyster.

''The infection cleared up and I got to save my leg,'' he said.

On Dec. 31, 1944, as Oyster lay in a hospital in England, Marie gave birth to their first child, Nancy. Oyster was then put into limited service and transferred to the Air Force.

''I wanted to be in the Air Force in the first place,'' he said. ''It (the Air Force) is the best place you can be, as far as I'm concerned. It was almost like sending me home, putting me in there.''

For the remainder of the war, Oyster was stationed at the 8th Army Headquarters, located about 30 miles from London, taking care of three generals' vehicles.

''They were going to send our division to Japan,'' he said. ''But before we got shipped out, the war was over.''

Oyster sailed home, this time on the Queen Mary. Upon arrival back into the United States, Oyster was given a choice.

''They told me that I could go in the hospital for two to three months and get my disability. I wanted to go home,'' he said, looking at his wife of 59 years.

Oyster returned home to claim his bride, and the couple settled back into the Lupton area.

Two more daughters, Joyce and Susan, followed in 1946 and 1948. Oyster yearned for a son.

''You take them as they come,'' he said. ''But I wanted a boy.''

In 1950, Marge delivered their first son, Larry. Another daughter, Jean, arrived in 1951, followed by Russell in 1954, Linda in 1956, and finally Joe was born in 1957.

''I kept trying to have a good one,'' said Oyster teasingly. ''If I couldn't do better than that, I thought I better stop.''

The Oysters now have 23 grandchildren and 11 great-grandchildren.

Years later Oyster traveled to the veterans' hospital to receive his medical benefits. He didn't realize that when he was discharged from the hospital in England, he was listed as a amputee.

''Veterans records showed that I had a wooden leg,'' he said, chuckling. ''They wanted to know where my wooden leg was.''

For many years, Oyster worked construction for Strand Steel Construction and also worked for himself for a time. At age 65, he retired on Social Security, but never stopped working.

In fact, at 79, Oyster still works full-time as a park ranger at the Rifle River Recreation Area in Lupton. He is expecting to finally retire later this summer after 20 years at the park.

In addition to working full-time, he also takes care of Marge, who is now confined to a wheelchair.

''My day starts at 5 a.m. and ends at 9 p.m., seven days a week,'' he said. ''I just do it.''

A couple of years ago, Oyster was reading a VFW magazine and remarked that he wished that he would have stayed in the service and received his medals.

His son, Joe, went home and told his wife. They contacted the Veteran's Affairs office in West Branch to determine how they would go about acquiring his medals.

They filled out a medal request form and mailed it to St. Louis, Mo. After six months, they heard nothing. Joe then mailed in a second request and still received no satisfaction.

A representative at Veteran's Affairs suggested they contact Camp, and within just a matter of a few months the medals were in Camps possession.

Camp hand-delivered those medals to a surprised Oyster at Joe's home on June 4.

Joe had invited his father to his home on the pretense of having a pizza party. Oyster patiently waited for the pizza to arrive. He was getting hungry and also a bit suspicious.

''You don't very often surprise me,'' Oyster said. ''But they did surprise me. It felt good.''

''I didn't expect to get them. There are a lot of soldiers who deserve the same thing,'' he added. ''I was just defending my country. I didn't do any more than anybody else did.''

''I would do it again before I would send my grandsons to do it,'' he added.

KNOEBELS AMUSEMENT PARK CELEBRATES 75TH ANNIVERSARY

HON. PAUL E. KANJORSKI

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 27, 2001

Mr. KANJORSKI. Mr. Speaker, I rise today to call the attention of the House of Representatives to the 75h anniversary of the formal beginning of one of Northeastern Pennsylvania's primary tourist destinations, the Knoebels Amusement Park near Elysburg, which is also Pennsylvania's largest free admission amusement park.

In those 75 years, Knoebels has grown from a small local park to hosting more than a million guests each year. At the same time, the Knoebel family maintains a strong sense of tradition and family.

The land has been owned by the Knoebel family since 1828, when it was purchased by the Reverend Henry Hartman Knoebel. His grandson and namesake was the one who first envisioned the land's recreational potential. The younger Henry, better known as H.H. or ''Ole Hen,'' farmed the land and pursued a lumbering business operating saw mills at several locations on the property.

Around the start of the 20th century, the Knoebel farm began to be visited by ''tally-hos,'' Sunday afternoon rides with a destination, in this case people who came to sit by the creek banks, picnic in the woods and jump from the covered bridge to the swimming hole below.

As the site became more popular, the family installed picnic tables and benches, hired a lifeguard to protect the swimmers, and began selling food and soft drinks. The formal beginning of the amusement park was July 4, 1926, the opening of a concrete swimming pool. That same year, the family opened the first ride, a steam-powered merry-go-round, and the first restaurant.

Since that time, Knoebels has grown tremendously. Today, in addition to 50 rides and great food, the park offers the award-winning Alamo Restaurant, unique gift shops, numerous games, a miniature golf course, two campgrounds, picnic pavilions and the large Crystal Pool with its 900,000 gallons of mountain spring water. Knoebels is a major contributor to the economy of the region, employing 1,400 seasonal workers.

Voted ''America's Best Park for Families'' two years in a row by the National Amusement Park Historical Association, Knoebels is also known as ''Pennsylvania's Hometown Park.'' The park is managed by the third generation of the Knoebel family, and members of the fourth generation are coming on board and taking their places. Brothers Dick and Ron Knoebel serve as co-general managers of the park.