

million to settle an enforcement action by the Comptroller of the Currency involving marketing practices that the Comptroller described as a "pattern of misconduct to mislead and deceive consumers."

Since implementing its customer satisfaction program in 1999 Providian has completely restructured its consumer marketing and customer relations operations. Particularly impressive has been Providian's willingness to go beyond the minimal requirements in Federal law relating to consumer protection, both in providing consumers with large type, plain-English explanations of credit card terms, as well as providing additional protections for their customer's confidential financial and personal information.

I want to congratulate Providian for the dramatic turnaround it has achieved and for its strong and growing commitment to customer satisfaction. I also wish to commend the Rochester Institute of Technology for its continuing efforts to recognize and promote excellence in business practices and consumer service.

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IN MEMORY OF REV. VINCENT J.  
MORAGHAN

**HON. DENNIS J. KUCINICH**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 19, 2001*

Mr. KUCINICH. Mr. Speaker, I rise today to honor the memory of the Reverend Vincent J. Moraghan for his service to the Cleveland community. He has served as a spiritual leader and mentor to many individuals for nearly four decades.

Rev. Moraghan began his life of religious leadership when he was ordained in 1965. Early in his journey, he served as Director of St. Vincent High School in Akron and later as Associate Superintendent of Schools in the Diocese of Cleveland. I believe there are few roles more honorable than those in the field of education.

Throughout his distinguished career, Rev. Moraghan served as Associate Pastor to a variety of Parishes before developing the new mission of St. Matthias Parish of Parma, where he was the first Senior Pastor. More recently he held the position of Pastor at the Holy Name Parish in Cleveland. During this period, he served as Dean of the Southeast Cleveland Deanery. In the last years of his life, Rev. Moraghan graciously worked as Chaplain at the Cleveland Clinic.

I was honored to attend the funeral of this incredibly compassionate man. Reverend Vincent Moraghan has had a profound impact on the lives of many individuals including family, friends, and the community. He will be dearly missed.

My distinguished colleagues, I ask you to join me in honoring the memory of Reverend Vincent J. Moraghan.

HONORING JIM TRAVIS OF NASHVILLE, TENNESSEE ON THE OCCASION OF HIS RETIREMENT FROM WSMV—CHANNEL 4 NEWS

**HON. BOB CLEMENT**

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 19, 2001*

Mr. CLEMENT. Mr. Speaker, I rise today to honor Mr. Jim Travis of Nashville, Tennessee, on the occasion of his retirement from WSMV—Channel 4 after twenty years working as a political reporter for the station. Travis is often referred to as the "Dean of Nashville Political Reporters" due to his thirty-plus-years experience covering Tennessee politics, first at the local ABC affiliate, where he spent ten years on-air, and then upon moving to the NBC affiliate.

While Jim's retirement is well deserved, his presence on Nashville television will be greatly missed. Travis began his journalism career as an announcer in Oklahoma at the University of Tulsa campus radio station more than forty-one years ago. After college, he spent several years working at television and radio stations in Alabama.

In 1970, Travis made his move to Nashville, Tennessee, working for the local ABC affiliate which made the transition from Channel 8 to Channel 2 during that time period. He furthered his education, graduating from the University of Tennessee at Nashville with a Bachelor of Science degree in Business and Economics.

Beginning in the seventies, he made his mark on Tennessee politics, covering the administrations of Governors Dunn, Blanton, Alexander, McWherter, and Sundquist, as well as numerous sessions of the Tennessee General Assembly.

Jim's institutional knowledge of Tennessee politics and political figures is legendary. In 1982, Jim was awarded the coveted George Foster Peabody Award for excellence in journalism, along with several of his colleagues at WSMV—Channel 4. In recent years his coverage of the ongoing budget debate in the Tennessee General Assembly has garnered high ratings for the station time and again.

Although he has always been first and foremost a journalist, Jim enjoys bluegrass and classical music, as well as operating a ham radio and amateur photography. His love of ham radio began years ago, as a child, and while serving as a radio operator in the U.S. Army from 1963–1965.

Jim is also known for his love of life and close observation of personalities and people. Perhaps those traits have best served him in his chosen field along with his quiet smile and discerning demeanor.

Jim Travis is a beloved figure whose work has impacted literally thousands of Tennesseans over the airwaves during his career. He will be greatly missed upon his retirement, but deserves the very best that life has to offer both now and in the years to come.

INTRODUCTION OF THE MEDICARE DIALYSIS BENEFIT IMPROVEMENT ACT JUNE 19, 2001

**HON. DAVE CAMP**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 19, 2001*

Mr. CAMP. Mr. Speaker, today I am pleased to introduce the Medicare Dialysis Benefit Improvement Act of 2001. This legislation takes important steps to help sustain and improve the quality of care for the more than 250,000 Americans living with end-stage renal disease (ESRD). More specifically, this legislation provides the Medicare reimbursement for a routine fourth dialysis treatment for End-Stage Renal Disease (ESRD) beneficiaries who require more than three dialysis treatments per week.

Currently, Medicare's composite rate for hemodialysis for the individuals with ESRD is a one size fits all reimbursement system. This is despite the fact that more than 250,000 individuals with ESRD come in all ages, shapes, sizes and health statuses. Historically, the standard frequency for hemodialysis treatments to remove excess fluid and accumulated toxins has been three times a week. Simply increasing the usual thrice weekly four hour treatment sessions will not solve a problem as there are diminishing returns for longer sessions and this would decrease the rehabilitation potential of these patients and increase noncompliance.

It is estimated that only 10–15 percent of patients would actually receive a fourth treatment a week. While Medicare rules allow payment for additional hemodialysis treatments beyond the standard three times a week on a case by case basis for fluid overload, pericarditis and a few other unusual conditions, Medicare's fiscal intermediaries rarely approve claims for more than three treatments per week.

Furthermore, this legislation takes into consideration the Medicare Payment Advisory Commission (MedPAC) report recommendation of a 2.6 percent increase to sustain patients' access to dialysis services in the 2002. This proposal would help ensure all dialysis providers receive the reimbursement that is in line with increasing patient load and quality requirements. The dialysis reimbursement is the only Medicare provider reimbursement that does not include an annual inflation adjustment. Therefore the only way in which dialysis reimbursement can be updated is by Congressional action.

As Congress considers further improvements to the Medicare program, I urge my colleagues to support this important effort to ensure patients with kidney failure continue to have access to quality dialysis services. I thank my colleagues for working together on this bipartisan proposal.

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TRIBUTE TO NORM  
KIRSCHENBAUM

**HON. GRACE F. NAPOLITANO**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 19, 2001*

Mrs. NAPOLITANO. Mr. Speaker, I rise today to honor one of California's prominent