

back together. And I'm doing my best to stop any more family disruption.

Ms. Salazar. And you are aware of the disruptions and the problems?

The President. Oh, absolutely. It's been terrible problems. And I have tried to minimize them, and I will continue to work on it.

New York Senate Race

Ms. Salazar. Well, I was going to ask you about who you were going to vote for in Senate, State Senate of New York, but they won't let me.

The President. I think you know. I will authorize you——

Ms. Salazar. You live in New York now, sir, right?

The President. I will authorize you to tell the people who I'll vote for for Senator in New York.

NOTE: The interview was recorded at 7:20 p.m. on November 4 in the Performance Studio at the Artists Collective for later broadcast and was embargoed for release by the Office of the Press Secretary until 6 p.m. on November 5. In his remarks, the President referred to actor Charlton Heston, president, National Rifle Association; and President Fidel Castro of Cuba.

The President's Radio Address November 6, 1999

Good morning. Today I want to talk to you about new steps we're taking to make America safer for consumers, particularly for older Americans.

For 7 years now, we've worked hard to build safer streets and stronger communities, and our strategy is working. We have the lowest crime rate in 30 years. Our Nation is safer. But no one really believes America is as safe as it can be. We have to fight all kinds of crime at every level.

To many of our most vulnerable citizens, especially our seniors, the greatest threat may not come from a criminal on the street, but from a scam artist on the phone. Every year, illegal telemarketers bilk the American people of an estimated \$40 billion, and more than half the victims are over 50 years of age.

Telemarketing thieves are stealing more than money; they're stealing people's hopes and dreams and their security. In far too many cases, victims have been robbed of savings they've spent a whole lifetime building up. Some have even lost their homes as a result.

Over the years, I've taken a number of steps to crack down on telemarketing fraud. I signed into law the toughest criminal penalties for telemarketing crimes in history. Our enforcement efforts have resulted in more than 300 convictions nationwide. But we have to do more.

Today I am announcing important new tools to help government, organizations, and con-

sumers take action, and I'm directing the Attorney General to send me a plan to crack down on consumer fraud. Specifically, I'm calling on the Justice Department to strengthen prevention and enforcement and improve coordination among the Federal Government, State, and local law enforcement officials and our consumer groups.

Citizens also need new tools to take on telemarketing fraud and to find out where to go for help. According to a recent study, one out of four Americans said they wouldn't know where to turn if they were victimized by a telemarketing scam. This is an even greater concern as we enter the holiday season and the chance of becoming a victim of fraud rises.

That's why today we're launching a new nationwide campaign to help consumers fight telemarketing ripoffs. It's called Project kNOW Fraud, and it's led by the U.S. Postal Service, the American Association of Retired Persons, the Council of Better Business Bureaus, the Department of Justice, the Federal Trade Commission, the National Association of Attorneys General, and the Securities and Exchange Commission.

This campaign will give consumers new resources to slam the phone on telemarketing scams. Beginning November 15th, every household in America will receive an easy-to-read postcard with commonsense tips and practical guidelines to prevent telemarketing fraud. This

is the largest consumer protection mailing in our history. It will provide information you can keep by the phone to help you distinguish between fraudulent and legitimate telemarketers. The bottom line is this: You must familiarize yourself with the telltale signs of fraud, and don't give out important personal financial information to an unknown caller.

We're also establishing a new toll free number that will soon be up and running to help people who believe they've been the victims of telemarketing fraud. It will provide links to law enforcement officials who will be able to share information and track down patterns of fraud. As many as 1½ million callers are expected to utilize this new service every year. We've also created a new website for consumers to receive fraud prevention information and even file a complaint on-line. It can be found at www.consumer.gov.

With our actions today we're sending a clear message to fraudulent telemarketers: We've got your number, and we won't let you off the hook.

As we close out the budget season in Washington, I urge Congress to send the same message, to reject arbitrary, across-the-board cuts that will undermine our law enforcement efforts and instead send me a budget that will protect our families and our communities and advance our values.

Let's all answer the call of the American people, put partisanship aside, and finish the work we've been sent here to do.

Thanks for listening.

NOTE: The address was recorded at 7:15 p.m. on November 5 in the Room 137 at Englewood High School in Chicago, IL, for broadcast at 10:06 a.m. on November 6. The transcript was made available by the Office of the Press Secretary on November 5 but was embargoed for release until the broadcast.

Memorandum on Protecting Consumers From Fraud

November 6, 1999

Memorandum for the Attorney General

Subject: Protecting Consumers from Fraud

My Administration has taken unprecedented steps to safeguard consumers through vigorous law enforcement and prevention, but we must continue to do more. For example, we have announced new initiatives on Internet fraud and identity theft that call on law enforcement to step up their efforts on behalf of consumers. In addition, as part of my 21st Century Crime bill, I announced several new measures that will help protect elderly Americans from fraudulent activities. My crime bill will give the Department of Justice new authority to block and terminate telephone service to illegal telemarketers. In addition, it will give Federal prosecutors new tools to protect nursing home residents from abuse and neglect; to fight health care fraud; and to safeguard retirement and pension plans.

Consumers are often unaware of where to receive assistance. A recent Postal Inspection Service survey found that 12 percent of respondents admitted to being a victim of fraud, but

that 25 percent of all respondents did not know where to go for help if they were the victim of telemarketing or mail fraud.

Today I announced the "kNOw Fraud" project, which is a public-private partnership of the United States Postal Service, the American Association of Retired Persons, the Council of Better Business Bureaus, the Department of Justice, the Federal Trade Commission (FTC), the National Association of Attorneys General, and the Securities and Exchange Commission (SEC). Even though violent crime rates are at record lows, illegal telemarketing fraud costs Americans an estimated \$40 billion every year. Project "kNOw Fraud" will help arm consumers with needed information so that they can protect themselves from telemarketing fraud. This initiative shows how Government can serve the public when working in close coordination to vigorously enforce consumer protection laws and keep the public informed about new scams and how to avoid them.

Federal agencies such as the FTC and the SEC also have initiated important consumer