

contributing to the good of our community. Long before anyone ever thought of hastening the dream of affordable housing into reality, Milton Wallace was relentless in his creativity and resourcefulness deeply aware of the fact that this project was well worth his effort. His focus saliently maximized his insight, understanding and commitment to those who lack the financial wherewithal to fulfill their wish of someday owning their dream house.

Under his leadership many lives have been saved and countless families have been rendered whole because the opportunity of accessing affordable housing has been expedited. He was the proverbial lone voice in the wilderness in exposing his righteous indignation over the harrowing difficulties of hard-working individuals who just could not cut through the labyrinth of banking regulations impacting housing loans that are truly affordable. At the same time, he has been forthright and forceful in advocating the tenets of equal treatment under the law for the poor who often are unfairly subjected to extensive red-tape and bureaucracy. To this very day his commitment toward them remains firm.

Accordingly, I will join my community in honoring him as a genuine leader whose dedication to affordable housing for all serves as an example of the difference each of us can make on behalf of the less fortunate. Single-handedly he has championed a career-long commitment to affordable housing for all of America's families. As the noble gadfly that he represents, he is one to goad his colleagues toward a more hopeful life for our community's ordinary working families. Milton Wallace thoroughly understands the accoutrements of power and leadership, sagely exercising them alongside the mandate of his conviction and the wisdom of his knowledge, and focusing his energies on the well-being of a community he has learned to love and care for so deeply.

His being honored as the recipient of the First Annual Housing Heroes Awards truly evokes the unequivocal testimony of the respect and admiration he enjoys from our community. Milton Wallace indeed exemplifies a visionary whose courage and perseverance in the face of overwhelming odds appeal to our noblest character. This tribute dignifies his role as a community servant par excellence who gives credence to the generosity and optimism in the American spirit. Indeed, he will always serve as our indelible reminder of the nobility of commitment and the lasting power of public service.

On behalf of a grateful community, I truly salute him, and I wish him the best!

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#### INTRODUCTION OF THE IDENTITY THEFT PREVENTION ACT OF 2000

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**HON. DARLENE HOOLEY**

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 13, 2000*

Ms. HOOLEY of Oregon. Mr. Speaker, today I introduced the bipartisan Identity Theft Prevention Act of 2000. Identity theft has become the latest coast to coast crime wave. This bill includes common sense measures that will allow consumers to work with creditors and credit bureaus to combat this growing problem.

Identity theft occurs whenever someone uses your name, social security number,

mothers maiden name, or any personally identifiable information to purchase goods or services—usually with credit cards. Victims of identity theft never realize they are victims until they receive a bill in the mail, or even worse, a notice from a collection agency for a purchase they never made on a credit card in their name that they don't even own.

While credit issuers have been willing to refund fraudulent charges, victims are still faced with problems of ruined or destroyed credit, the time commitments of redeeming their name with multiple credit bureaus and credit issuers, and the fear and anxiety associated with knowing that someone is using all of their personal information to charge any manner of goods. As a result of identity theft, victims have been turned down for jobs, mortgages, and other important extensions of credit.

Identity theft is a growing problem. Just look at the following statistics: Trans Union credit bureau's fraud victim assistance unit received just 35,235 complaints in 1992 but in 1997 received 522,922. That's a 1,400 percent increase! The Privacy Rights Clearing House estimates that there will be 400,000 to 500,000 new cases of ID fraud this year and the Federal Trade Commission's 1-800 number for ID theft receives an average of 400 calls a week from people like my constituent Paul LaLiberte, from Clackamas, Oregon, who has been a victim of identity theft twice. One of those thousands of calls stated, "Someone is using my name and social security number to open credit card accounts. All the accounts are in collections. I had no idea this was happening until I applied for a mortgage. Because these 'bad' accounts showed up on my credit report, I didn't get the mortgage." May 18, 1999.

This bill attempts to address these problems by empowering consumers and asking creditors and credit bureaus to do their part to combat fraud.

For instance, the bill requires that any time a creditor receives a change of address form, the creditor send back a confirmation to both the new and the old addresses. That way, if a thief attempts to change your billing address so you won't find out about fraudulent charges—you'll know.

The bill also requires credit bureaus to investigate discrepancies in addresses, to make sure that the address for the consumer that they have on file is not the address provided by the identity thief.

This bill codifies the practice of placing fraud alerts on a consumer's credit file and gives the Federal Trade Commission the authority to impose fines against credit issuers that ignore the alert. Too many credit issuers are presently ignoring fraud alerts to the detriment of identity theft victims. It also requires that fraud alerts are placed on all information reported by a credit bureau, including credit scores. Often when a credit score is issued without a full report, the fraud alert does not show up.

This legislation also gives consumers more access to the personal information collected about them, which is a critical tool in combating identity theft, by requiring that every consumer across the nation have access to one free credit report annually. Currently, six States—Colorado, Georgia, Massachusetts, Maryland, Vermont, and New Jersey—have such statutes. This act makes one free credit report a national requirement. In addition, consumers could review the personal information

collected about them by individual reference services. With greater access to their own personal information, consumers can proactively check their records for evidence of identity theft and uncover other errors.

The bill also restricts the type of information a credit bureau can sell to marketers to your name and address only. Currently credit bureaus can sell such personally identifiable information as your social security number or mother's maiden name. This sensitive information would be treated under this bill like any other part of the credit report, with its disclosure restricted to businesses needing the data for extensions of credit, employment applications, insurance applications, or other permissible purposes.

I am introducing the Identity Theft Prevention Act with Representative STEVE LATOURETTE (R-OH) and twelve other cosponsors. This bill has been endorsed by Public Citizen and the Privacy Rights Clearinghouse, and is a companion bill to S. 2328 offered by Senators FEINSTEIN, KYL, and SHELBY. It is my hope that the House Banking Committee will take up consideration of this bill and that we can soon bring it to the floor for a vote by the entire Congress.

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#### LEGISLATION TO REINFORCE ANTITRUST LAWS

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**HON. DAVID MINGE**

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 13, 2000*

Mr. MINGE. Mr. Speaker, following is a summary of my legislation.

A bill to reinforce our antitrust laws by focusing on three main issues:

(1) Broadening our antitrust laws: Antitrust violators should be liable to all injured persons, whether the damages are direct or indirect. Under current federal law, only direct parties have the right to a remedy for antitrust harm. By broadening the scope of persons who can demand reparations for harm caused by antitrust violators, without relying on government bureaucracies to do it for them, our antitrust laws can be more effective.

(2) Modernizing antitrust enforcement: This bill increases the maximum fines from \$10 million to \$100 million to reflect the magnitude of today's economy and potential damages from anti-competitive activity. Moreover, megamergers create heavy workload for the agencies responsible for their approval. The pre-merger notification filing fee structure is changed to reflect that.

(3) Addressing concentration in agriculture: Growing concentration in food processing and distribution has been accompanied by low farm income and the loss of thousands of farmers. The weakening bargaining power of farmers and the potential market power of suppliers, processors and other intermediaries has been accompanied by record earnings. Moreover, the benefits of low farm prices are not passed on to American consumers; food prices are not declining. This bill creates a commission to study this troublesome situation. This bill also clarifies the Packers and Stockyards Act to ensure that small producers are not discriminated against and establishes a senior official position for agriculture at the Antitrust Division of the DOJ.

## THE ARMENIAN GENOCIDE

SPEECH OF

**HON. MARTIN T. MEEHAN**

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 12, 2000*

Mr. MEEHAN. Mr. Speaker, I rise to commemorate the 85th anniversary of the Armenian Genocide. The actual date the anniversary will be observed is April 24, but I rise today while we are in session to pay my solemn respects to the innocent fallen and add my words to history's record of one of the most terrible tragedies known to mankind.

On April 24, 1915, a group of Armenian religious, political, and intellectual leaders were arrested in the city then known as Constantinople, taken to the interior of Turkey, and murdered. What followed from there was nothing less than the systematic deprivation of Armenians living under Ottoman rule of their homes, property, freedom, and lives. The tragic toll of its dark period in world history includes the death of 1.5 million Armenian men, women, and children and the deportation of 500,000 others. Before their tragic deaths, countless Armenian women were subject to unspeakable cruelties, in the form of sexual abuse and slavery.

History is not condemned to repeat itself. We can prevent future tragedies by acknowledging, remembering, and commemorating yesterday's tragedies. Unfortunately, the Turkish Government still refuses to admit its involvement in the Armenian Genocide, and even the current U.S. administration has not fully acknowledged the extent of the wrongdoing between 1915 and 1923. That is why we must make our voices heard. History's record must reflect the truth of what the Armenians experienced: mass murder and genocide. If it does not, only then are we condemned to a future littered with more instances of unspeakable wickedness and cruelty.

My congressional district contains a large and vibrant Armenian-American community, which has contributed so much to the Merrimack Valley's economic vitality and culture. When today's Armenian-American community commemorates the Armenian Genocide, they convey the message to the world that only the continued vigilance of people of good conscience stands between peaceful human coexistence and another instance of genocide.

My respect for my Armenian-American constituents and for their commitment to remembering past tragedy and preventing future tragedy compels me to rise and speak today. It compels me to add my voice to those who speak out against hatred and fear. It should compel us all to remember past horrors, lest they happen again.

## READING DEFICIT ELIMINATION ACT

**HON. WILLIAM F. GOODLING**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 13, 2000*

Mr. GOODLING. Mr. Speaker, today I introduced the Reading Deficit Elimination Act

(RDEA), which is an important step in ensuring that every American has the ability to read. I am also pleased that Senator PAUL COVERDELL (R-GA) is introducing an identical bill today in the Senate.

According to statistics from the National Assessment of Educational Progress (NAEP), 74 percent of third graders remain poor readers when they reach the ninth grade. Overall, 40 percent of fourth-graders are reading at the "below basic" level. The National Adult Literacy Survey, as many as 50 million adults have only minimal reading skills. This situation is absolutely unacceptable.

Yesterday, we passed a resolution in my committee to make good on our commitment to fully fund the Individuals with Disabilities Education Act (IDEA). This legislation is consistent with our efforts to provide funding for special education. It is estimated that as many as 2 million students who are placed in special education are there simply because they haven't been taught to read.

The National Institute for Child Health and Human Development tells us that 90 percent to 95 percent of these students could learn to read and be returned to their regular classrooms if they were given instruction based on the finding of scientific research.

Just this morning, the National Reading Panel released its report on "Teaching Children to Read," in both the Senate and the House. The message we heard confirms what we have known for years: Teaching children to read is essential if they are to be successful in life. We now have scientific research that shows us the way once again.

Based on findings of more than 35 years of research, the Panel reports the following ingredients of what students need to learn if they are to read proficiently:

Phonemic Awareness—letters represent sounds.

Systematic phonics instruction—a necessary, but not sufficient, component of learning to read.

Reading Fluency—rapid decoding of words, practiced until it is automatic.

Spelling—accurate spelling, not the invented kind.

Writing Clearly—which leads to developing good reading comprehension skills.

I believe if we are to eliminate the reading deficit, then it is necessary for students to be taught all of these necessary skills.

Complimentary to the legislation being introduced today is the Literacy Involves Families Together (LIFT) Bill, which I am pleased is part of the Reading Deficit Elimination Act. In addition, Republicans pushed to pass the Reading Excellence Act, which was signed into law by the president in 1998. It is helping teachers in low-income areas and in schools where there is a high illiteracy rate to apply the scientific principles of reading instruction in the classroom.

When President John Kennedy launched Project Apollo in 1962, and set a goal of sending a man to the moon by the end of the decade, all America cheered. That goal was met when Neil Armstrong set foot on the moon in July of 1969.

Our determination to eliminate the reading deficit is no less challenging than going to the moon, and it is equally achievable. For the sake of our children, and the future of our nation, we must not let them down.

I hope we can come together as a nation to cheer on the elimination of the reading deficit

for all our children. The Reading Deficit Elimination Act is an important step in that direction.

## TRIBUTE TO U.P. LABOR HALL OF FAME CHEISTER F. SWANSON

**HON. BART STUPAK**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 13, 2000*

Mr. STUPAK. Mr. Speaker, I pay tribute to the late Chester F. Swanson, one of that great breed of dedicated, lifelong union activists who help ensure a good quality of life for the working men and women of northern Michigan. I offer these remarks on the occasion of Chester's election to the Michigan's Upper Peninsula Labor Hall of Fame.

At age 15 in 1921, Chester began working for a famed gunmaker in my district, Marble Arms Corp. in Escanaba, Mich. He retired from the corporation after 50 years of service, but he returned many times after this retirement to help with the set-up of machines used to make gun sights.

In 1945 a charter was issued by the United Auto Workers for Local 126 at Marble Arms. Proud that the union had come to his shop, Chester made the drive across northern Michigan and took the ferry across the Straits of Mackinac to pick up the charter. He never stopped being a union advocate from that moment on, serving as the local's financial secretary and union steward.

Although Chester died almost 30 years ago, Mr. Speaker, one can still hear many wonderful stories that paint a picture of a man who took joy in each day, who made great friendships, who was respected by his co-workers, even the younger workers who remember him so fondly.

Gary Quick, UAW International Representative for Region 1-D, recalls that when Chester traveled, he called his mother each day, and when he completed the call he would return to his group and announce, "All is fine with Mum!"

Gary also recalls one icy winter night—a black, black night with the temperatures about 30 below zero—when the union leadership, including Chester, found itself traveling home from a meeting about 60 miles away. A side trip was required to take one of the members home in the small community of Rock, a trip on back roads with snowbanks higher than the automobile. Chester wondered aloud if the gang would survive the trip, should they run into trouble. For years afterward, Gary says, Chester would be sure to say, "We made it that cold night to drop off Red in Rock, so I guess we will make it wherever . . . ."

Friends recall that Chester, even at the age of 90 years young, would eat his three good meals every day, would be ready to stay out with the younger fellows until late at night and would be ready to go again in the morning.

They recall that Chester never forgot his camera for important events, recording friends and sharing the prints, and maintaining a photo record of area youth participating in local sports.

Most of all, Mr. Speaker, friends remember Chester as a union man, who cared about his fellow workers, his community, and who cared about the job he performed with pride for more than half a century.