

first volunteers dispatched were captured or killed, but on October 5, 1944, the OSS Detachment in Szemao, China, received a radio message from Free Thai agents who had successfully made contact with the resistance. For the remainder of the war, intelligence flowed out of Bangkok. The Free Thai volunteers, working hand-in-hand with the OSS, provided accurate information on Japanese military deployments, rescued captured Allied soldiers, and prepared the ground for the eventual Japanese surrender. We would like to recognize and commemorate their bravery.

#### INTRODUCTION OF CONSUMER FINANCIAL PRIVACY ACT

**HON. EDWARD J. MARKEY**

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 4, 2000*

Mr. MARKEY. Mr. Speaker, I am pleased to join today with the gentleman from New York (Mr. LAFALCE), the gentleman from Michigan (Mr. DINGELL), the gentleman from Missouri (Mr. GEPHARDT) and others to introduce the Clinton-Gore financial privacy proposal.

The American public wants stronger privacy protections. The public wants, at minimum, the right to block a financial institution from transferring information it has gathered about them to both affiliates and third parties—an across-the-board “opt out.” And they want a stronger level of protection for medical information and information about personal spending habits—an “opt-in.” The legislation we are introducing today would provide these protections.

As Chairman of the bipartisan, bicameral Congressional Privacy Caucus, I can also say that there are many Republican members in both the House and Senate who are willing to work with Democrats to enact the type of strong financial privacy protections that are contained in the President's bill. I look forward to working with them towards that end.

But the real question is: will the House and Senate Republican leadership continue to stand with the big banks, brokerage houses, and insurance companies in opposing meaningful privacy protections, or will they allow a debate out on the floor of the House and the Senate on the President's proposal to give the people some measure of control over who gets access to the most sensitive details of their personal lives? I hope that we can have early hearings and action on this bill, so that we can close down the gaps left in last year's banking bill—as the President pledged last year.

Here's what our bill would do:

First, with respect to affiliate sharing under last year's banking bill, consumers have no right to block a financial institution from transferring nonpublic personal information about them to an affiliate. The bill we are introducing today would change that by giving consumers an “opt out” right for both affiliates and non-affiliated third parties.

Second, under last year's banking bill, consumers were given the right to “opt out” of having a financial institution transfer their personal information to nonaffiliated third parties. However, there was a giant loophole in this provision that allowed financial institutions to transfer such information with no consumer “opt out” if they were transferring it to another

financial institution with whom they had a joint marketing agreement. This provision was put in at the behest of small banks who argued that since the large banks were allowed to do affiliate sharing with no opt out, that they should be able to contract with insurance companies or securities firms to cross-market to the consumer with no opt out as well. Since our bill now subjects affiliate sharing to the “opt out” requirement, it makes sense to get rid of this loophole as well.

Third, under last year's bill, there were no protections for health care information or for especially sensitive detailed information about a consumer's spending habits. Under the President's proposal, a financial institution would have to obtain the consumers' prior consent (“opt-in”) before it could obtain, receive, evaluate or consider medical information from an affiliate or third party. An opt-in would also have to be obtained before a financial institution could transfer information about a consumer's personal spending habits (i.e., every check you've ever written and to whom, every charge on your credit or debit card and for what) or any individualized description of a consumer's interests, preferences, or other characteristics.

Fourth, last year's banking bill failed to give consumers any right whatsoever to obtain access to or to correct the nonpublic personal information that a financial institution had collected about them and was disclosing to its affiliates or to nonaffiliated parties. The President's proposal would assure that consumers would have the right to obtain such access and that a financial institution would have to correct any material inaccuracies. Institutions would be permitted to charge a reasonable fee for providing a copy of such information to the consumer.

Fifth, last year's banking bill failed to give the State Attorneys General any power to enforce compliance with the Act, in contrast to many other consumer protection statutes (i.e., the Telephone Consumer Protection Act) that provide for such concurrent enforcement. The President's proposal would make financial institutions that are subject to the jurisdiction of the Federal Trade Commission (i.e., anyone who is not a bank, an insurance company, or a securities firm; someone like a check cashing service), also subject to enforcement by the state attorneys general. In addition, last year's banking bill failed to specify whether a violation of a financial institution's privacy policies would be considered to be a violation of the Act. The President's proposal would make an action a violation of the Act, and would clarify that a violation of any requirement of the Act would be considered to be an unfair or deceptive trade practice.

Sixth, last year's bill required financial institutions to give a consumer a copy of their privacy policy at the time of the establishment of a customer relationship with the consumer. The President's proposal would require that financial institutions provide a copy of their privacy policies to any consumer upon request and as part of an application for a financial product or service from the institution. This will help consumers compare the privacy policies offered by various institutions.

While this bill does not go quite as far as the legislation I introduced last year, H.R. 3320 in adopting an across-the-board opt-in requirement, it is otherwise largely patterned after that proposal, including the provisions to

close the affiliate sharing and joint marketing loopholes, provide access and correction rights, and strengthen enforcement. Moreover, I believe that the Administration's proposal to adopt and across-the-board opt-out, but then establish a higher level of protection for medical information and information about personal spending habits is an equitable compromise that gets to the most sensitive information. This is a good proposal. It deserves to become law, and I urge all of my colleagues to give it their support.

#### TAXPAYER BILL OF RIGHTS 2000

SPEECH OF

**HON. DENNIS MOORE**

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 11, 2000*

Mr. MOORE. Mr. Speaker, many Americans have lost faith in our political system. Routinely, half of those eligible to vote don't. People feel our political system is at best irrelevant, and at worst shot full of corruption. Our country is better than that and deserves congressional leadership that takes responsibility for finding solutions to this problem.

Last September the House of Representatives overwhelmingly passed Shays-Meehan, which would have drastically reformed the campaign finance system. It would have gotten rid of soft money and severely limited independent expenditures, but similar efforts died in the Senate due to the actions of a very small minority.

Though Shays-Meehan remains a necessary reform, a new type of political organization threatens the integrity of our electoral process. Known as “527s,” and named after the provision of the tax law under which they are created, these organizations contend they can accept unlimited funds and never disclose the names of donors, the amount of contributions, or how the money is spent. This is possible because while these groups qualify as political committees under the tax code, they are not subject to the jurisdiction of the Federal Election Commission (FEC). These organizations have caught the eye of many observers, not the least of which is the Joint Committee on Taxation, which made note in a recent report of this disturbing trend in non-profit disclosure.

When I was running for Congress, people told me how fed up they were with “the system.” Though the term meant different things to different people, for most it was campaign finance laws that allow precisely this type of anonymous political activity. The consequences are a public cynicism and apathy that eat away at voter participation, and cause citizens to tune out discussions of very serious issues. It has turned a whole generation of young people away from politics as a means of government and social change.

Simply put, the current campaign finance law alienates voters. I am hoping new legislation I've written will not only begin to restore the public trust, but will also take congressional seats off the 527 auction block.

The Campaign Integrity Act of 2000 (H.R. 3688), cosponsored by 51 of my House colleagues—including my good friend, LLOYD DOGGETT—would require 527s to meet the disclosure and reporting requirements of the Federal Election Campaign Act. This proposal

would rewrite the Internal Revenue Code's section 527 definition of "political organizations" to require public disclosure of the name, address, and other identifying information about the group; a summary of cash on hand and disbursements; an itemized list of contributors, showing name, address, occupation, employer, and amount of contribution; other receipts; and disbursements (including independent expenditures, operating expenditures, refunds, and transfers).

Violations would have stiff consequences—nothing less than loss of the organization's tax-exempt status would be at stake.

This bill will not cure the ills of the campaign finance system, but instead represents two very important and necessary goals. First of all, this act closes the 527 loophole and re-establishes in this country the principle that campaigns will be transparent and subject to scrutiny. Secondly, this bill represents a reasonable political compromise that, in the absence of more comprehensive reform, gives Congress the opportunity to make upcoming elections more open, fair, and honest.

To those who cling to "free speech" as an argument against reform: This legislation would not impose limitations on contributions to 527s, and therefore will not in any way interfere with the First Amendment. It would simply require full disclosure, forcing those who wish to exercise this type of expression to show their face, just like everyone else has to do.

It is high time Congress shine light on 527s and tell special interest groups that the American people are our special interest. For the sake of our democracy, Congress needs to end the era of anonymous attack ads. Congress can—and should—rise to meet that challenge.

#### TRIBUTE TO MRS. LIN STORY AND THE NATIONAL CHILDREN'S PRAYER CONGRESS

**HON. JAMES A. TRAFICANT, JR.**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 4, 2000*

Mr. TRAFICANT. Mr. Speaker, today I pay tribute to a wonderful woman, Mrs. Lin Story, and the organization she has created and fostered over the past decade, the National Children's Prayer Congress.

Last night, I had the privilege and the honor to speak to over one hundred delegates, including children of all ages, to close this year's National Prayer Congress. I was touched by all I heard and saw last night as children from all over the country came together to celebrate their fellowship and oneness under God. These children worked very hard to write their own words to live by and I am submitting several of them today for the record.

Mrs. Lin Story and her husband, Reverend Roger Story, who are dear friends of mine, deserve to be commended for the effort they put forth to make this such a special week for these children. I am also submitting a beautiful passages that Lin wrote for this event. My congratulations go out to Lin on another successful National Children's Prayer Congress.

I submit the following passages for the RECORD:

#### NATIONAL CHILDREN'S PRAYER CONGRESS, MAY 1-3, 2000

SPEECH BY RUTH BRANAM, PRAYER SERVICE AT  
ST. JOHN'S CHURCH

Hi! My name is Ruth Branam and I am ten years old and in 5th Grade.

The day I found out I was going to Washington, D.C., I was filled with joy and excitement. The only thing I felt bad about was those who weren't chosen. Two of them were my sister, Sarah and my friend, Leilani. They ended up being two of the most helpful people along with the Lord in preparing me to go. I prayed a lot that our trip would be poured out with God's blessings and so far, God has been incredible to my team. He has provided the money and everything else we needed. My family has been so great to me about this. I can't say how much I'm thankful.

At first the only ones I really knew were Autumn and some of the grown-ups. Then I got to know everyone else. Through our preparation meetings, we have grown together as a team. We not only learned about God but also about history. We even went on a field trip to the Ronald Reagan Library, which I really enjoyed.

I have the privilege of being home schooled by my mother and every day, we take time to pray for our leaders. God has prepared me to be able to come here and share God's love with the leaders of our country. I hope I will accomplish the mission that He sent me for.

My favorite scripture is Psalm 96, verse 6. "Splendor and majesty are before Him. Strength and glory are in His sanctuary." I can't tell you how many times God has been graceful, because I lost count in the hundreds. If I could count all of them, it would go up to millions.

One of my heroes in American history would be Dr. Martin Luther King. He stood up for Christian principles and fought for his people so there would be peace between all people. We as Christians should also try to share God's love with every non-Christian and learn to be peacemakers.

Don't give up on God because He will never give up on you. He will always love you and be with you. God bless you.

#### NATIONAL CHILDREN'S PRAYER CONGRESS, MAY 1-3, 2000

SPEECH BY JILLIAN MCCANN, CAPITOL HILL  
PRAYER BRIEFING

Hello, my name is Jillian McCann and I am 11 years old. It is a very big honor to be here in Washington, D.C.

I would like to tell you how I came to know the Lord. When I was eight years old, I started going to a Kid's Camp in San Diego, California with my school. One day, I was at a church service and heard the pastor talking about how wonderful our Lord is. So I decided to ask Him into my heart. I felt like a whole new person. The Lord has been with me in good times and helped me through the bad.

There are many leaders having to make all sorts of decisions ranging from war and health care of seniors. They need to know the Lord and ask for guidance throughout every day. Also, we need to pray for our leaders and government, and for their loved ones to give them 100 percent encouragement.

In preparing for Washington, D.C., I learned how many people work for different committees and agencies in the U.S. government. With all these people, it's impossible for us to know all the things we need to pray for. But we have a great hope in the Lord who knows each person by name. When we pray, He meets every need no matter how big.

There are some needs in America that we can pray for such as feeding the hungry chil-

dren and the organizations that help to feed the children. There are also many homeless people throughout our nation and even right here in our nation's capital. Jesus said the greatest commandment is to love the Lord your God with all your heart, and your neighbor as yourself. We not only need to pray, but we need to love others around us.

While we are here in Washington, D.C., our greatest accomplishment would be to bring a leader's heart to God. I would like to take what I learned here and use it to impact my family, friends, and community. Thank you for allowing me to have this opportunity to share my faith and beliefs with all of you today. God bless you.

#### NATIONAL CHILDREN'S PRAYER CONGRESS, MAY 1-3, 2000

SPEECH BY STEVEN KNOTT, CAPITOL HILL  
PRAYER BRIEFING

Hello. My name is Steven Knott and I am eleven years old. I am happy to be here in Washington, D.C. to pray for our leaders. I feel the Lord has guided me to be here.

I am blessed to live in a Christian home and attend a Christian school. My mom told me about Jesus when I was a little child. It's an unbelievable feeling that you'll never forget. Once you accept Jesus, everything will change. He will give you guidance in your life.

Right now, our country's leaders need to know the power of prayer. They need to make the right decisions to lead the country. The power of prayer is very effective. All we need to do is use it the right way. If you were a Congressman, a Senator, or a Vice President, you would need comfort or peace to make the right decisions. That's why I feel I am here, right now, to be involved in the power of prayer.

While I am here in Washington, D.C., I hope to be a good example of my Christian faith. I also want to change our nation's leaders by praying for them. I also would like to see the Washington Monument because I have always felt George Washington was a great leader and President in this country. He has always stood out to me in the way that he acted, his leadership, and his responsibility.

I have learned in my preparation meetings for Washington, D.C. that prayer can change other people's lives. I have also learned that in other countries, some people don't live as good as the life we have. Some live on the streets, some are very poor, and some are barely surviving right now.

I feel the Lord has blessed me to be here in Washington, D.C., our nation's capital, to be here in this very important event. Keep on praying. God bless you all.

#### NATIONAL CHILDREN'S PRAYER CONGRESS, MAY 1-3, 2000

SPEECH BY AUTUMN BRIM, DIPLOMATIC BANQUET

Good evening. My name is Autumn Brim and I am twelve years old. I am very pleased to be here in Washington, D.C. to pray for the leaders of our nation in person. I am very glad to have this opportunity to, in prayer, make a difference in our nation and a difference in our leaders.

I was born into a Christian family and since I can remember, I have always known Jesus was there and that we prayed to him and read the Bible. I began to take a step forward in my walk with Christ. One night while I was in bed, I felt peace and I know it was from God. It's much better to have peace like one I felt than be caught up in what the world does. As I'm getting older, I want more and more for God to be the center of my life. He wants to be my best friend and to help me through all my struggles. This is my testimony and I hope it may encourage you in your own Christian walk and even if you find