

S. 1311

At the request of Mr. LEAHY, the name of the Senator from Minnesota (Mr. WELLSTONE) was added as a cosponsor of S. 1311, a bill to amend the Immigration and Nationality Act to reaffirm the United States historic commitment to protecting refugees who are fleeing persecution or torture.

S. RES. 121

At the request of Mr. KERRY, the name of the Senator from Minnesota (Mr. DAYTON) was added as a cosponsor of S.Res. 121, a resolution expressing the sense of the Senate regarding the policy of the United States at the 53rd Annual Meeting of the International Whaling Commission.

S. RES. 139

At the request of Mr. GRASSLEY, the names of the Senator from Oklahoma (Mr. INHOFE) and the Senator from Kentucky (Mr. BUNNING) were added as cosponsors of S.Res. 139, a resolution designating September 24, 2001, as "Family Day—A Day to Eat Dinner with Your Children."

At the request of Mr. BIDEN, the names of the Senator from Connecticut (Mr. LIEBERMAN), the Senator from New York (Mrs. CLINTON), the Senator from Vermont (Mr. JEFFORDS), the Senator from Michigan (Mr. LEVIN), the Senator from Massachusetts (Mr. KENNEDY), the Senator from Florida (Mr. GRAHAM), and the Senator from Georgia (Mr. CLELAND) were added as cosponsors of S. Res. 139, supra.

S. CON. RES. 44

At the request of Mr. FITZGERALD, the name of the Senator from Idaho (Mr. CRAIG) was added as a cosponsor of S.Con.Res. 44, a concurrent resolution expressing the sense of the Congress regarding National Pearl Harbor Remembrance Day.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. GRASSLEY (for himself and Mr. FEINGOLD):

S. 1397. A bill to ensure availability of the mail to transmit shipments of day-old poultry; to the Committee on Governmental Affairs.

Mr. GRASSLEY. Madam President, I rise today to introduce legislation that will ensure the continued availability of the U.S. mail for the shipment of day-old poultry. For decades, America's hatcheries and family farmers have relied on the United States Postal Service to safely and efficiently deliver live, day-old poultry. However, Northwest Airlines, the last contractor to provide the service to the Postal Service in the Midwest recently decided to discontinue the shipment of live poultry as of September 1.

the decision by the air carriers to stop working with the Postal Service has placed the economic vitality of many rural communities and the livelihoods of many of my constituents in serious jeopardy. In fact, hundreds of Iowans are employed in Iowa hatch-

eries which supply day-old birds to family farmers and hobbyists.

For example, the McMurray Hatchery in Webster City, IA, has shipped day-old chicks and other poultry to customers in all parts of the United States for over eighty years. The hatchery employs up to seventy people in season and is a major contributor to the region's economy. Ninety-five percent of the hatchery's orders are shipped through the mail, and carried by Northwest Airlines. Without the ability to deliver their product to their customers, however, the McMurray Hatchery would likely be put out of business.

In the community of Rudd, the Hoover Hatchery employs thirty people. The Welp Hatchery in Bancroft employs fifty people. For these small, rural communities, each with fewer than a thousand people, loss of these hatcheries would be devastating.

The legislation I introduce today would protect these hatcheries and the economies of Webster City, Rudd, Bancroft, and communities like them across the country. My legislation would authorize the U.S. Postal Service to require an air carrier to accept shipments of any day-old poultry and other live animals that are also allowed by the carriers' cargo service. In addition, my legislation would permit the Postal Service to assess a reasonable postage surcharge on shipments of live poultry to compensate carriers for any necessary additional expenses associated with the handling of live animals.

Most importantly, my legislation would ensure that the commitment of the United States Postal Service to deliver all of the mail, without discrimination, would not be broken. Therefore, I urge my Senate colleagues to support this legislation and to uphold our obligation to America's hatcheries and family farmers.

By Mrs. FEINSTEIN (for herself, Mr. SHELBY, Mr. CORZINE, Mr. KYL, and Mr. GRASSLEY):

S. 1399. A bill to prevent identity theft, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

Mrs. FEINSTEIN. Madam President, I rise to introduce the Identity Theft Prevention Act of 2001 along with Senator SHELBY, Senator CORZINE, Senator KYL, and Senator GRASSLEY.

The goal of this legislation is to require credit bureaus and banks to take precautions against identity theft and to assist identity theft victims in restoring their good name.

What is identity theft? Identity theft occurs when one person uses another person's Social Security number, birth date, driver's license number, or other identifying information to obtain credit cards, car loans, phone plans or other services in the victim's name. The criminal literally assumes the identity of the victim for illicit gain.

Identity theft is one of the fastest growing crimes in the new economy.

The Federal Bureau of Investigation estimates 350,000 cases of identity theft occur annually.

If recent trends continue, reports of identity theft to the Federal Trade Commission will double between 2000 and 2001, to over 60,000 cases.

Fully 40 percent of all consumer fraud complaints received by the FTC in the first three months of 2001 involved identity theft.

Consider some of the following cases: my constituent, Kim Bradbury of Castro Valley, reported that an identity thief obtained a credit card in her name through the Internet in just 10 seconds. The false application only had her Social Security number and birth date correct.

A man's drivers license was stolen at a night club in Florida. The thief opened a checking account in the man's name at multiple banks and used the accounts to engage in financial fraud. The police, in pursuit of the identity thief, mistakenly arrested the victim five times for crimes committed by the identity thief. One of the arrests caused him to miss his honeymoon.

Three youths robbed a young woman on a San Francisco MUNI bus. The thieves stole her driver's license and Social Security card.

While the victim was traveling over the Christmas holiday, the thieves represented themselves as her and drained her bank accounts, and applied for cell phones and credit cards in her name.

This bill attempts to stem the tide of identity theft by requiring banks, credit bureaus, and other financial institutions to take some practical steps to protect sensitive personal information.

1. The Identity Theft Prevention Act of 2001 would require all new credit card machines to truncate any credit card number printed on a customer receipt. Thus, when a store gives a customer a receipt from a credit card purchase, only the last five digits of the credit card number will show. This prevents identity thieves from stealing credit card numbers by retrieving discarded receipts. Existing machines would have to be reprogrammed to truncate credit card numbers on receipts by 2006. Given that most credit machines have a working life of approximately five years, this reprogramming requirement will put a minimal burden on businesses.

2. The bill requires a credit card company to notify consumers when an additional credit card is requested on an existing credit account within 30 days of an address change request.

3. The bill would require credit bureaus to alert credit issuers of discrepancies between the consumer's address in the bureau's records and the address in the consumer's application for credit. Thus, credit card issuers would be alerted to possible fraud.

4. This bill codifies the industry 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 card issuers are granting new cards without adequately verifying the identity of the applicant. Putting some teeth into fraud alerts will curb irresponsible granting of credit.

I also would have reintroduced a provision from the Identity Theft Prevention Act of 2000, requiring that the Federal Trade Commission, FTC, develop a Model Reporting Form for victims to send to creditors.

However, I am pleased to report that the FTC, encouraged by last year's identity theft bill, has drafted this model form.

The new form will be launched in the next several weeks, and will be accepted by the three major credit bureaus as well as several major financial institutions. It will reduce substantially the paperwork burden on identity theft victims who otherwise would have to file literally dozens of reports of fraud.

The simple, concrete proposals of this bill are necessary because financial institutions are the stewards of personal financial data. They have unique access and control over the most sensitive personal information like one's bank account balance or one's credit card number. With this unique access comes a responsibility.

Some may question why Congress needs to impose tighter information practices on banks and credit bureaus to address the identity theft crisis. After all, it is true that banks are on the hook for any personal credit losses over \$50 due to fraud.

Presumably, if banks were losing excessive amounts of money due to identity theft, they would tighten their information practices. However, the problems that face identity theft victims are independent of market forces.

So much of identity theft victims' suffering comes from sources other than credit card losses.

For example, victims often face extreme difficulties clearing their damaged credit, or even a criminal record, caused by the thief. The typical victim of identity theft spends over 175 hours over two years to clear his name.

This legislation has earned the widespread support from a number of consumer and victims groups including the Identity Theft Resources Center, the Privacy Rights Clearinghouse, Consumers Union, U.S. PIRG, and Consumer Federation of America.

The Identity Theft Prevention Act of 2001 requires financial institutions to take some simple precautions to prevent identity fraud and protect a person's good name.

Verifying a credit applicant's address, complying with "fraud alerts", notifying credit card holders of unusual requests for new cards, and truncating credit numbers on receipts are all measures that will make it harder for criminals to engage in identity fraud.

It is appropriate and necessary for financial institutions to take these steps. These companies have a respon-

sibility to prevent fraudsters from using their services to harm the good name of other citizens. Moreover, in this complex, information-driven society, consumers simply can't protect their good name on their own.

Mr. SHELBY. Madam President, I am pleased to join Senator FEINSTEIN in introducing the "Identity Theft Prevention Act of 2001."

Unfortunately, with the growth of electronic commerce, there has been a corresponding growth in the number of high tech crimes. In fact, identity theft is now the fastest growing crime in the United States. Over the last few years, identity thieves have stolen billions of dollars from hundreds of thousands of people.

The difficulties for victims of identity theft do not simply end after the crime that has been committed. It can take years and considerable effort for victims to clear their names, reestablish their credit histories and get themselves back on their feet. In some cases, the crime never ends: stolen personal information is used repeatedly by numerous thieves placing individuals in an endless cycle of victimization.

The "Identity Theft Prevention Act of 2001" is intended as a first step towards combating this devastating crime. The legislation requires new, common sense measures such as: notifying a credit card holder of a request for an additional card or request to change an address; requiring consumer approval prior to the issuance of credit; and truncation of credit card account numbers on print-out receipts. These provisions are intended to reduce the opportunities of thieves to obtain the consumer data they use to commit fraud in the first place.

Additionally, in an effort to ease the considerable burdens the crime places on its victims, the bill makes it easier for consumers to report fraud and for them to quickly restore their credit history after they have been targeted.

The seriousness of the crime of identity theft has already been well documented in economic terms: hundreds of thousands of people have lost billions of dollars. However, the crime causes additional losses that far exceed the economic ones. An identity theft victim can lose his or her hard-earned good name and reputation in a matter of seconds. I believe Senator FEINSTEIN's bill will help prevent such assaults and it will help those who are victimized restore their credit record and their reputation more quickly. I am pleased to be an original cosponsor of this bill.

By Mr. KENNEDY:

S. 1402. A bill to amend title 10, United States Code, to fully integrate the beneficiaries of the Individual Case Management Program into the TRICARE program, to provide long-term health care benefits under the TRICARE program and otherwise to improve the benefits provided under the TRICARE program, and for other

purposes; to the Committee on Armed Services.

• Mr. KENNEDY. Madam President, today, I am introducing legislation to ensure that disabled family members of our active duty military have greater access to the health care they deserve.

Early last year, a young man in the United States Air Force drove over 12 hours with his wife and disabled 4 year old daughter to testify about how important it was to make Medicaid more accessible. Why? Because the military health care system does not provide for his daughter's needs, and Medicaid does. But, in order to continue her eligibility for Medicaid, this service member could not accept his promotion to the next rank.

No member of the Armed Forces, who risk their lives for our country should ever be put in a position of having to decide between health care for their disabled child and doing their job for our country. Nor should these families have to rely on Medicaid to find health care that works. This bill corrects the injustices these families have suffered. The TRICARE Modernization Act integrates services for disabled dependents into the basic military health benefit program, so that no medically necessary services can be denied. It allows disabled dependents to receive care that is necessary to maintain their functions and prevent further deterioration of their disability. It provides skilled nursing care as long as is necessary, and is coordinated with Medicare. And, it authorizes respite care, hearing aids, and other therapies to help a disabled person stay or become independent.

We know how far we have come in the ongoing battle over many decades to guarantee that disabled people have the independence they need to be participating members of their communities. Our military families with disabled dependents should not be denied that opportunity.

Enactment of this legislation is one of the most significant steps we can take in this Congress. It offers a new and better life to large numbers of military families. It gives servicemen and women, and their disabled family members, the health care they need. And, most important for active duty military members and their families, it ensures that disability need no longer end the American dream. •

AMENDMENTS SUBMITTED AND PROPOSED

SA 1481. Mr. THOMPSON proposed an amendment to the bill S. 149, to provide authority to control exports, and for other purposes.

SA 1482. Mr. HELMS submitted an amendment intended to be proposed by him to the bill S. 149, supra; which was ordered to lie on the table.

SA 1483. Mr. HELMS submitted an amendment intended to be proposed by him to the bill S. 149, supra; which was ordered to lie on the table.

SA 1484. Mr. HELMS submitted an amendment intended to be proposed by him to the