S. 1860

At the request of Mr. DORGAN, the names of the Senator from South Dakota (Mr. DASCHLE), the Senator from South Dakota (Mr. JOHNSON), and the Senator from North Dakota (Mr. CONRAD) were added as cosponsors of S. 1860, a bill to reward the hard work and risk of individuals who choose to live in and help preserve America's small, rural towns, and for other purposes.

S. 1899

At the request of Mr. Brownback, the name of the Senator from Wyoming (Mr. Enzi) was added as a cosponsor of S. 1899, a bill to amend title 18, United States Code, to prohibit human cloning.

S. 1991

At the request of Mr. Hollings, the name of the Senator from Maryland (Mr. Sarbanes) was added as a cosponsor of S. 1991, to establish a national rail passenger transportation system, reauthorize Amtrak, improve security and service on Amtrak, and for other purposes.

S. 1992

At the request of Mr. Kennedy, the name of the Senator from Connecticut (Mr. Lieberman) was added as a cosponsor of S. 1992, a bill to amend the Employee Retirement Income Security Act of 1974 to improve diversification of plan assets for participants in individual account plans, to improve disclosure, account access, and accountability under individual account plans, and for other purposes.

S. RES. 132

At the request of Mr. Campbell, the name of the Senator from Arkansas (Mr. Hutchinson) was added as a cosponsor of S. Res. 132, a resolution recognizing the social problem of child abuse and neglect, and supporting efforts to enhance public awareness of it.

AMENDMENT NO. 2979

At the request of Ms. Landrieu, her name was added as a cosponsor of amendment No. 2979 proposed to S. 517, a bill to authorize funding the Department of Energy to enhance its mission areas through technology transfer and partnerships for fiscal years 2002 through 2006, and for other purposes.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. WELLSTONE (for himself, Ms. Collins, Mr. Kennedy, Mr. DeWine, and Mr. Bayh):

S. 2002. A bill to ensure that victims of domestic violence get the help they need in a single phone call, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

Mr. WELLSTONE. Mr. President, today along with Senators COLLINS, KENNEDY, DEWINE and BAYH, I am proud to introduce the National Domestic Violence Hotline Enhancement Act. Modeled after the Day One project in Minnesota, the Act would create a web site that would allow National Do-

mestic Violence Hotline operators, shelter based advocates and relevant State and local domestic violence service providers around the country to more quickly and easily find the most appropriate shelter for families seeking safety from abuse. The highly secure and confidential web site would keep a continuously updated, nationwide list of available shelter for victims of domestic violence and their families. It would also make available to the Hotline and to advocates information about services and facilities offered by these shelters, such as language, disability, transportation and children's services

In doing so, the new site would ensure that whenever a woman calls the Hotline or a shelter seeking help, the operator can immediately check the web site, get an up-to-the-minute listing of available shelters and services around the country, then, place the caller in the most appropriate shelter to meet her family's needs for safety, location, language and other services without the caller ever having to hang up the phone. The web site will ensure that during one of the most stressful and dangerous times of their lives, victims of domestic violence and their families can get the help they need in a single, easy phone call.

Minnesota's Day One Program, which is the model for this bill, has run a highly successful, confidential web site that links every shelter in Minnesota. Day One has shown what profound benefits this new technology can bring to the lives of battered women and their children. It has broken down barriers families face in their first attempts to find safety, resulting in faster, more appropriate placements. In fact, Day One reports that 90 percent of women and children who call are assured services and shelter in a single call. In other words, when and where they need them most. This is critical since needing to make and receive multiple followup calls to find the most appropriate shelter has been a major barrier for women trying to escape an unsafe situation

The website helps ensure that women and children are placed in shelters that are best for them, whether that means shelters that are near transportation or a school, shelters that provide language or disability services, or shelters that have special programs for children. Finding shelter in a place where families can get the unique supports that they need also overcomes more of the traditional obstacles to safety.

Having an online network of shelters also allows survivors and their children to relocate to a broader number of areas in the state so that they can be as safe as possible from their batterer, if that is necessary.

The Network also benefits families because it benefits the service providers who help families. The new technology has saved staff time by reducing the number of calls staff has to make to find the best placement for clients.

The web site has also opened lines of communication between shelters in Minnesota and has allowed a better sharing of needs and ideas which has led to better relationships and cooperation between shelters. Further, it has led to expanded documentation of occupancy rates and services needed and provided in Minnesota. In a survey of Minnesota shelters, 95 percent of respondents said that their experience with Day One is "excellent." All of this means better service for battered women and their families.

We have used the most advanced technology to improve education, science, medicine and almost every aspect of our lives. None of us can have failed to recognize the powerful change the Internet has brought to our society. None of us can deny that we must embrace this change and use it to our greatest advantage. The National Domestic Violence Hotline Enhancement Act now will apply America's newest and best technology to help solve one of our nation's oldest, most confounding and brutal problems, domestic violence. This move is long overdue. The National Network to End Domestic Violence estimates that only 43 percent of shelters in the United States have Internet access, leaving well over half of all shelters without services the rest of us have come to think of as routine. In linking the shelters on an electronic network, this bill would help every shelter in the country have Internet access. It gives us the opportunity to use one of the century's greatest advances to save the lives of women and children.

Last year at least 32 women and 10 children were murdered as a result of domestic violence in Minnesota. Across the Nation, a woman is battered every 15 seconds. Three to 10 million children nationally are estimated to witness domestic violence each year, 70 percent of whom are abused themselves. Domestic Violence is in all of our communities. Despite its pervasiveness, there is still nowhere where violence is more isolated from view, more difficult to combat and more far reaching in its impact than violence in the home. It is a problem we cannot afford to ignore. People who will try to keep family violence quiet and hidden behind the walls of the home ignore its tragic echoes in our schools, in the workplace and on the streets.

I do not want to hear one more story about a woman being murdered by her husband or by her boyfriend. I do not want to hear one more story about a woman being beaten, or her child fighting in school because he saw fighting in his home.

If we are going to put an end to this horrible pattern, we must put an end to the pattern where women seek shelter, but give up in frustration when they find none. We must put an end to the pattern that one quarter of homeless people on any given night are victims of domestic violence and their children. This bill is one step in that direction

Over the past six years, the National Domestic Violence Hotline has received over 500,000 calls from women and children in danger from abuse. If we ensure that a web site similar to the one in Minnesota were made available to all of these families seeking help, so that women can get shelter and services when and where they need it, we could take a strong step to ensuring the safety and well being of hundreds of thousands of families fleeing domestic violence around the country. Technology gives us the tools to help undo one of the greatest wrongs we confront as a society. We cannot turn our backs on this opportunity. I urge my colleagues' support of this important legislation.

Ms. COLLINS. Mr. President, today I join Senators Wellstone, Kennedy, Dewine, and Bayh in introducing the National Domestic Violence Hotline Enhancement Act. This legislation would authorize the Department of Health and Human Services to oversee the creation of a secure web site that would link every domestic violence shelter and service provider in the United States and the National Domestic Violence Hotline.

The objective is to enable victims of domestic violence and their families who are seeking safety from abuse to more quickly and easily find the shelter and other services they so desperately need. The secure and confidential web site would keep a continuously updated, nationwide list of available shelter and services, such as transportation and children's services, for victims of domestic violence and their families.

Once the web site is operational, whenever a woman calls the Hotline, a shelter or other domestic violence project, the operator can immediately check the site and get an up-to-date listing of available shelters and services around the country. With a single phone call, a victim of domestic violence and her family can be placed in the most appropriate shelter to meet their needs or more quickly obtain the other services that will enable them to escape a dangerous situation.

Domestic violence is the number one cause of injury to women in the United States. In this country, a woman is battered every 15 seconds. It is estimated that one in five women admitted to emergency rooms is there due to battering. Almost one-third of the American women murdered each vear are killed by their current or former partners, usually a husband. In the State of Maine, the overall crime rate dropped by 12 percent in 2000, but domestic violence reports increased by 12.5 percent. It is the leading cause of murder in Maine, resulting in over half the state's homicides.

Even when children aren't the target of family violence, those who witness abuse in their homes do not escape unscathed. Tragically, they too are victims, with effects that can include physical, psychological and behavioral problems. Moreover, many of the millions of children who suffer or witness abuse in their homes grow up to perpetuate the legacy of family violence. A report by the American Psychological Association found that a "child's exposure to the father abusing the mother is the strongest risk for transmitting violent behavior from one generation to the next."

According to one estimate by the American Medical Association, domestic violence costs the nation from \$5 to \$10 billion annually in medical expenses, police and court costs, shelters and foster care, sick leave, absenteeism, and nonproductivity. Add the untold costs in suffering and destroyed lives caused by domestic abuse, and the need to more effectively intervene and break the cycle of violence becomes even more compelling.

Information technology has improved many aspects of our lives in recent years, and it is time we used advances in technology to help victims and break the cycle of domestic violence. The National Domestic Violence Hotline Enhancement Act will do just that by more effectively helping women and children escape unsafe and violent situations.

To achieve the goal of linking the National Domestic Violence Hotline and every domestic violence shelter and service provider on an electronic network, the legislation authorizes the use of funds to provide Internet access and training to shelters that currently do not have the necessary technology. This is a critical element of the bill because only 43 percent of shelters in the United States have Internet access, leaving over half of all shelters without services that many of us now take for granted.

The National Domestic Violence Hotline Enhancement Act would create a national domestic violence website and secure network, and it will give service providers the tools to both contribute to and benefit from that network. By doing so, the bill would help ensure that hundreds of thousands of women and children in need of help to escape violence will find the safety and well-being they deserve. I urge my colleagues to support this important legislation.

By Mr. NELSON of Florida (for himself, Mr. McCain, Ms. LANDRIEU, Mr. CONRAD, Mr. BINGAMAN, Mr. BREAUX, and Mr. JOHNSON):

S. 2003. A bill to amend title 38, United States Code, to clarify the applicability of the prohibition on assignment of veterans benefits to agreements regarding future receipt of compensation, pension, or dependency and indemnity compensation, and for other purposes; to the Committee on Veterans' Affairs.

Mr. NELSON. Mr. President, I rise today to introduce legislation, on behalf of Senators JOHN McCAIN, Ms. LANDRIEU, Mr. CONRAD, Mr. BINGAMAN,

Mr. Breaux, and Mr. Johnson, to protect our veterans from financial predators who offer "instant cash" in exchange for future pensions or disability pay.

Current law prohibits the direct sale of a veteran's pension or disability benefits. These payments are a tax-free, monthly check from the government, meant to provide important financial support to veterans who were disabled or wounded in service to our country. In the State of Florida alone, 245,000 veterans or their survivors received such compensation last year; and the Department of Veterans Affairs paid out nearly \$21.3 billion nationwide.

To get this pot of money, some companies have used a loophole that enables them to enter into contract with veterans and offer them "instant cash" in exchange for future benefits.

These contracts require veterans to sign away their disability benefits or pensions for a certain period, often 8 years. In exchange, companies give them a lump-sum cash payment, typically valued at only 30 cents per dollar and in certain cases, companies require veterans to put up collateral, such as taking out a life insurance policy, potentially leaving a veteran's family out in the cold.

The VA has called this practice a "financial scam." The VA Inspector General says: "These schemes seem to target the most financially desperate veterans who are the most vulnerable. For many unsuspecting veterans, these benefit buyouts could be financially devastating." In one case, a veteran received a lump total of \$73,000 in return for his monthly benefit checks of \$2,700 over 10 years. An annual interest rate of 28.5 percent.

I find this practice reprehensible. The intent of the law that prohibits the assignment of a veteran's benefits is being skirted. My bill expands the definition of assignment of benefits and makes a violation punishable by a stiff fine, and up to 1 year in jail.

The second part of my bill creates a 5-year education and outreach campaign, through the VA, to provide information to veterans about what legitimate financial services are available to them.

The Disabled American Veterans, Paralyzed Veterans of America, Vietnam Veterans of America, and AMVETS have endorsed this bill. I look forward to having the support of this body as we move to better protect our veterans from "instant cash" and other financial schemes.

I would like to conclude with a comment from one of our country's veterans. "... My pension isn't a lottery winning. It's an award from the American people for serving my country, and it's appalling to think there are those out there that would rob you of this honor and steal your future."

I ask unanimous consent that the text of the bill be printed in the ${\tt RECORD}.$

There being no objection, the bill was ordered to be printed in the RECORD, as follows:

S 2003

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Veterans Benefits and Pensions Protection Act of 2002".

SEC. 2. APPLICABILITY OF PROHIBITION ON ASSIGNMENT OF VETERANS BENEFITS TO AGREEMENTS ON FUTURE RECEIPT OF CERTAIN BENEFITS.

- (a) IN GENERAL.—Section 5301(a) of title 38, United States Code, is amended—
- (1) by inserting "(1)" after "(a)";
- (2) by designating the last sentence as paragraph (2) and indenting such paragraph, as so designated, two ems from the left margin; and
- (3) by adding at the end the following new paragraph:
- "(3)(A) For purposes of this subsection, in any case where a beneficiary entitled to compensation, pension, or dependency and indemnity compensation enters into an agreement with another person under which agreement such other person acquires for consideration the right to receive payment of such compensation, pension, or dependency and indemnity compensation, as the case may be, whether by payment from the beneficiary to such other person, deposit into an account from which such other person may make withdrawals, or otherwise, such agreement shall be deemed to be an assignment and is prohibited.
- "(B) Any agreement or arrangement for collateral for security for an agreement that is prohibited under subparagraph (A) is also prohibited.
- "(C)(i) Any person who enters into an agreement that is prohibited under subparagraph (A), or an agreement or arrangement that is prohibited under subparagraph (B), shall be fined under title 18, imprisoned for not more than one year, or both.
- "(ii) This subparagraph does not apply to a beneficiary with respect to compensation, pension, or disability and indemnity compensation to which the beneficiary is entitled under a law administered by the Secretary."
- (b) EFFECTIVE DATES.—(1) Subparagraphs (A) and (B) of paragraph (3) of section 5301(a) of title 38, United States Code (as added by subsection (a) of this section), shall apply with respect to any agreement or arrangement described in such subparagraphs, whether entered into before, on, or after the date of the enactment of this Act, and any such agreement or arrangement entered into before the date of the enactment of this Act is void and unenforceable as of such date.
- (2) Subparagraph (C) of such paragraph shall apply with respect to any agreement or arrangement covered by such subparagraph that is entered into on or after the date of the enactment of this Act.
- (c) OUTREACH.—The Secretary of Veterans Affairs shall, during the five-year period beginning on the date of the enactment of this Act, carry out a program of outreach to inform veterans and other recipients or potential recipients of compensation, pension, or disability and indemnity compensation benefits under the laws administered by the Secretary of the prohibition on the assignability of such benefits under law. The program shall include information on various schemes to evade the prohibition, and means of avoiding such schemes.
- (d) AUTHORIZATION OF APPROPRIATIONS.— There is hereby authorized to be appropriated for the Department of Veterans Af-

fairs for each of fiscal years 2003 through 2007, \$3,000,000 for purposes of carrying out the program of outreach required by subsection (c).

STATEMENTS ON SUBMITTED RESOLUTIONS

SENATE RESOLUTION 222—COM-MENDING AND SUPPORTING THE TROOPS

Mr. DASCHLE (for himself and Mr. LOTT) submitted the following resolution; which was considered and agreed to

S RES 222

Whereas, Al Qaeda, which attacked the United States on September 11 and killed thousands of people, remains a threat to the national security of the United States:

Whereas, the servicemen and women of the United States, who have undertaken more than twenty weeks of courageous and successful operations, are currently engaged in the largest ground combat operation in Afghanistan since the October 7, 2001 start of U.S. and allied military efforts;

Whereas, United States military personnel face tremendous risks in Afghanistan, as evidenced by the fierce attacks that killed at least 8 American servicemen and injured more than 30 American servicemen during the conduct of Operation Anaconda;

Whereas, we are engaged in an unprecedented global conflict, one that presents many new and dangerous challenges to the men and women of the Armed Forces;

Whereas, the Senate has supported all of the President's requests to meet this deadly new threat to world peace;

Whereas, this conflict will require our unflinching resolve, and the first priority of the Congress is to provide our soldiers, sailors, airmen, and marines with the necessary resources and tools required for victory;

Whereas, the United States remains steadfastly determined to bring to justice the perpetrators of the September 11 attacks against America.

Now, therefore, be it

Resolved by the Senate, That

- (1) The Senate expresses the gratitude of the Nation to:
- (A) The United States Armed Forces who are participating in Operation Enduring Freedom.
- (B) The families of American service men and women participating in Operation Enduring Freedom, who have borne the burden of separation from their loved ones, and staunchly supported them during this effort.
- (2) The Senate expresses its condolences to the families of the brave American service personnel who have lost their lives defending America in the war against terrorism.
- (3) The Senate reaffirms that it stands united with the President in the ongoing effort to defeat terrorism.

SENATE RESOLUTION 223—DESIGNATING MARCH 8, 2002, AS "INTERNATIONAL WOMEN'S DAY"

Mr. BIDEN (for himself, Mrs. Boxer, Mr. Dodd, Mrs. Clinton, Ms. Cantwell, Mr. Carper, Mrs. Murray, Ms. Landrieu, Ms. Collins, Mr. Feingold, Mr. Kohl, Mr. Hatch, Mr. Breaux, Ms. Stabenow, Mr. Schumer, Mr. Specter, Mr. Sarbanes, Mr. Wellstone, Mr. Kennedy, Ms. Snowe, Mrs. Feinstein,

Mr. SMITH of Oregon, Mr. BAYH, Ms. MIKULSKI, Mrs. LINCOLN, Mrs. CARNAHAN, Mr. LEVIN, Mrs. HUTCHISON, Mr. JEFFORDS, Mr. DURBIN, Mr. MURKOWSKI, Mr. DOMENICI, Mr. AKAKA, Mr. KERRY, Mr. STEVENS, Mr. BURNS, and Mr. BINGAMAN) submitted the following resolution; which was considered and agreed to.

S. Res. 223

Whereas all over the world women are contributing to the growth of economies, participating in the world of diplomacy and politics, and improving the quality of the lives of their families, communities, and nations;

Whereas discrimination continues to deny women full political and economic equality and is often the basis for violations of women's basic human rights;

Whereas worldwide the lives and health of women and girls continue to be endangered by violence that is directed at them simply because they are women;

Whereas worldwide violence against women includes rape, genital mutilation, sexual assault, domestic violence, dating violence, honor killings, sexual trafficking in women, dowry-related violence, female infanticide, sex selection abortion, forced pregnancy, forced sterilization and forced abortion:

Whereas worldwide at least 1 in 3 females has been beaten or sexually abused in her lifetime;

Whereas 1 in 6 women in the United States has experienced an attempted or completed sexual assault:

Whereas somewhere in the United States, a woman is battered, usually by her intimate partner, every 15 seconds;

Whereas somewhere in the United States, a woman is raped every 90 seconds;

Whereas it is estimated that 1 in 5 adolescent girls in the United States becomes a victim of physical or sexual abuse, or both, in a dating relationship;

Whereas only 17 countries consider marital rape to be a criminal offense;

Whereas worldwide, women account for almost half of all cases of HIV/AIDS, approximately 32,400,000, and in countries with high HIV prevalence, young women are at a higher risk than young men of contracting HIV:

Whereas worldwide sexual violence, including marital rape, has been denounced as a major cause of the rapid spread of HIV/AIDS among women;

Whereas % of the world's 876,000,000 individuals who are illiterate are women;

Whereas of the 125,000,000 school-aged children not in school all over the world, % are girls:

Whereas worldwide girls are less likely to complete school than boys;

Whereas in the United States, in the 3 decades since 1971, the educational attainment rates of females has increased faster than those of males, and by the year 2000, not only did females have higher rates of completing high school and some college, but there were no differences in the percentages of males and females with a bachelor's degree or high-

Whereas it is estimated that women and their children make up more than 70 percent of the 1,300,000,000 poorest people in the world;

Whereas worldwide, women remain vastly underrepresented in national and local assemblies, accounting for less than 10 percent of the seats in parliament, on average (except for East Asia where the figure is approximately 18 to 19 percent), and in no developing region do women hold more than 8 percent of the ministerial positions;