

that improve an elderly person's quality of life, such as ramps and bathroom rails.

Many programs throughout the Nation have tried to address the need to provide safe and affordable housing for these families. One program, Grandfamilies House, in Massachusetts provides 26, two, three and four bedroom apartments that come equipped with the safety features needed by the older and younger residents it hopes to serve. In addition, they provide on site services to residents, including support groups, exercise programs and a before and after school program. This program is serving as a model to other communities that are hoping to create such an environment for their intergenerational families. There are many localities that have begun the process of implementing programs like the Grandfamilies House in: Baltimore, MD; Buffalo, NY; Chicago, IL; Detroit, MI; Nashville, TN; New York City, NY; Cleveland, OH and Philadelphia, PA.

This bill would allow these programs to grow and prosper as well as encouraging other public and private partners to engage in developing these types of programs. Specifically, this bill authorizes the Secretary of the Housing and Urban Development to provide grants under a demonstration program that would be targeted toward meeting the housing and service needs of grandparent headed households. Furthermore, it clarifies key sections of federal housing law to ensure that grandparents raising grandchildren are able to access the federal assistance provided under federal housing programs. Finally, it directs the Secretary of HUD to provide specialized training to HUD personnel focused on grandparent-headed and relative-headed families.

With 4 million children living solely with grandparents or other relatives, safe and affordable housing for these families is a concern that must be addressed. This is a simple and cost efficient way to begin to address this important question. I would like to thank my colleagues, Senator DEWINE and Senator STABENOW, for their support of this legislation. I urge my colleagues to join us in support of this bill and hope that it will become law this year.

STATEMENTS ON SUBMITTED RESOLUTIONS

SENATE RESOLUTION 281—DESIGNATING THE WEEK BEGINNING AUGUST 25, 2002, AS "NATIONAL FRAUD AGAINST SENIOR CITIZENS AWARENESS WEEK"

Mr. LEVIN (for himself, Ms. COLLINS, Mrs. CLINTON, Ms. CANTWELL, Mr. BAYH, Mr. CORZINE, Mr. SPECTER, Mr. SMITH of Oregon, Mr. INOUE, Ms. LANDRIEU, Mr. BREAUX, Mr. TORRICELLI, Mr. BUNNING, Mr. AKAKA, Mr. HAGEL, Mr. CRAIG, Mr. DEWINE, Mr. DURBIN, and Mr. CAMPBELL) submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES. 281

Whereas perpetrators of mail, telemarketing, and Internet fraud frequently target their schemes at senior citizens because seniors are often vulnerable and trusting people;

Whereas, as victims of such schemes, many senior citizens have been robbed of their hard-earned life savings and frequently pay an emotional cost, losing not only their money, but also their self-respect and dignity;

Whereas perpetrators of fraudulent schemes against American seniors often operate outside the United States, reaching their victims through the mail, telephone lines, and the Internet;

Whereas the Deceptive Mail Prevention and Enforcement Act increased the power of the United States Postal Service to protect consumers against those who use deceptive mailings featuring games of chance, sweepstakes, skill contests, and facsimile checks;

Whereas the Postal Inspection Service responded to 66,000 mail fraud complaints, arrested 1,691 mail fraud offenders, convicted 1,477 such offenders, and initiated 642 civil or administrative actions in fiscal year 2001;

Whereas mail fraud investigations by the Postal Inspection Service in fiscal year 2001 resulted in over \$1,200,000,000 in court-ordered and voluntary restitution payments;

Whereas the Postal Inspection Service, in an effort to curb cross-border fraud, is involved in 3 major fraud task forces with law enforcement officials in Canada, namely, Project Colt in Montreal, The Strategic Partnership in Toronto, and Project Emptor in Vancouver;

Whereas consumer awareness is the best protection from fraudulent schemes; and

Whereas it is vital to increase public awareness of the enormous impact that fraud has on senior citizens in the United States, and to educate the public, senior citizens, their families, and their caregivers about the signs of fraudulent activities and how to report suspected fraudulent activities to the appropriate authorities: Now, therefore, be it

Resolved, That the Senate—

(1) designates the week beginning August 25, 2002, as "National Fraud Against Senior Citizens Awareness Week"; and

(2) requests the President to issue a proclamation calling on the people of the United States to observe the week with appropriate activities and programs to—

(A) prevent the purveyors of fraud from victimizing senior citizens in the United States; and

(B) educate and inform the public, senior citizens, their families, and their caregivers about fraud perpetrated through mail, telemarketing, and the Internet.

Mr. LEVIN. Mr. President, I rise today to submit a resolution designating the week beginning August 25, 2002, as "National Fraud Against Senior Citizens Awareness Week." This legislation will bring increased awareness to mail, Internet and telemarketing schemes that frequently target elderly Americans. These schemes rob America's seniors not only of their hard-earned savings, but also of their self respect and dignity. Recognizing that increased awareness, especially on the part of seniors, their families and caregivers, is the best defense, this resolution highlights the efforts being made to protect our nation's elderly.

Last June, the Permanent Subcommittee on Investigations held two days of hearings that focused on the

growing problem of Internet, mail and telemarketing fraud. The Subcommittee found that in this age of international communications, foreign countries have unfortunately become a major point of origin for lottery, sweepstakes, and advance-fee-for-loan scams that prey upon Americans through telemarketing. Worse yet, the Subcommittee found that such schemes often specifically target the elderly, who are often the most vulnerable and least able to afford being defrauded.

Last year, alone, the U.S. Postal Inspection Service, USPIS, responded to 66,000 mail fraud complaints, arrested nearly 1700 mail fraud offenders, and convicted nearly 1500 such offenders. Moreover, mail fraud investigations resulted in over \$1.2 billion in court-ordered restitution and voluntary restitution payments.

The USPIS has joined with the Senior Action Coalition, a grassroots multi-agency organization, to develop a national multi-media fraud prevention campaign. The campaign will include public service announcements as well as newspaper advertisements, mailing inserts and poster displays. Designating National Fraud Against Senior Citizen Awareness Week will highlight these efforts and help reach a wide segment of the elderly population and those who care for them.

I would like to thank Senator SUSAN COLLINS for cosponsoring this legislation as well as all of the other original cosponsors. I hope the rest of my colleagues will consider cosponsoring this resolution and that we can enact it well before the August recess so we can commemorate the week for the first time this year.

Ms. COLLINS. Mr. President, I join Senator LEVIN in submitting a resolution that will designate the week of August 25, 2002, as National Fraud Against Senior Citizens Awareness Week. This designation of this week will increase public awareness of mail, Internet and telemarketing schemes that target elderly Americans. It is through increased awareness on the part of seniors, their families, and their caregivers that such schemes, which rob seniors not only of their hard-earned savings but of their dignity and self respect, can best be prevented.

This kind of fraud, unfortunately, is pervasive. Last year alone, the U.S. Postal Inspection Service responded to 66,000 mail fraud complaints, arrested nearly 1,700 mail fraud offenders, and secured nearly 1,500 convictions.

The elderly are often especially vulnerable, and they are frequently among the least able to afford being defrauded. The AARP, the National Association of Attorneys General, and the Federal Trade Commission have estimated that 85 percent of the victims of telemarketing fraud are age 65 or older.

During hearings of the Permanent Subcommittee on Investigations that I chaired last June on mail, Internet and telemarketing fraud, several elderly witnesses testified about how they had been defrauded of thousands of dollars and the resulting hardships caused by the loss of their life savings.

Mrs. Ann Hersom of Acton, for example, testified that her 80-year-old husband, formerly a successful businessman, had fallen prey to devious telemarketers and clever mail solicitations. She estimated that he lost \$20,000 to these schemes, and described how devastating these losses had been to their family.

The telemarketing fraud industry is a highly mobile, sophisticated racket that very often involves "boiler rooms" in which hundreds of people make high pressure calls, sometimes 16 hours a day, seven days a week. These fraudulent telemarketers often gear their pitches to elderly citizens living alone and fearful of not having sufficient funds for their remaining years. In fact, it appears that some unscrupulous telemarketers may select their elderly victims by using lists to target those who have recently placed a spouse in a nursing home. Thus, the friendship and compassion these telemarketers appear to offer come when the elderly are particularly vulnerable to such enticements.

Foreign countries have unfortunately become a source of entry for lottery, sweepstakes and advance-fee-for-loan scams that prey upon Americans through direct mail and telemarketing. According to Federal Trade Commission figures, U.S. consumers filed nearly 13,000 complaints against foreign companies during calendar year 2001. Similarly, the dollar value of losses reported by consumers against these companies is nearly \$25 million. In the first quarter of 2002, U.S. consumers have filed nearly 7,000 complaints against foreign companies.

How do we fight such fraud? The first line of defense against mail, Internet and telemarketing fraud is to promote public awareness of the dangers of such crimes, the types of schemes in which criminals are likely to engage, and what consumers can do to report fraudulent overtures and help law enforcement officials catch up with the con artists.

National Fraud Against Senior Citizens Week is designed to do just that. During the week of August 25, 2002, the U.S. Postal Inspection Service, together with the Senior Action Coalition, a grassroots multi-agency organization based in Pittsburgh, will launch a national multi-media fraud prevention campaign. The campaign will be kicked off with events in Washington, DC, Maine, and elsewhere.

The campaign will include radio and television public service announcements by national spokesperson Betty White. On Sunday, August 25, announcements in newspapers will run in the 13 states that recorded the most

complaints of fraud by seniors, including Maine. Poster displays highlighting the problem and what seniors and their caregivers can do to protect themselves and report fraud will be displayed in post office lobbies and other public areas, and mailers are planned to be sent to seniors. Designating National Fraud Against Senior Citizens Awareness Week will help reach a wide segment of America's elderly and those who care for them with the time-honored advice of: "If it sounds too good to be true, it probably is too good to be true."

AMENDMENTS SUBMITTED AND PROPOSED

SA 3580. Mr. CLELAND submitted an amendment intended to be proposed by him to the bill H.R. 4775, making supplemental appropriations for the fiscal year ending September 30, 2002, and for other purposes; which was ordered to lie on the table.

SA 3581. Ms. LANDRIEU (for herself, Mr. BREAUX, and Mr. HARKIN) submitted an amendment intended to be proposed by her to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3582. Mrs. BOXER submitted an amendment intended to be proposed by her to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3583. Mr. KENNEDY (for himself, Mr. SMITH of Oregon, Mrs. BOXER, Mr. DODD, Mr. REID, Mrs. MURRAY, and Mr. DURBIN) proposed an amendment to amendment SA 3570 proposed by Mr. REID to the bill (H.R. 4775) supra.

SA 3584. Ms. STABENOW (for herself and Mr. LEVIN) submitted an amendment intended to be proposed by her to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3585. Ms. STABENOW (for herself and Mr. LEVIN) submitted an amendment intended to be proposed by her to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3586. Mr. BOND submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3587. Mr. BOND (for himself and Mr. DURBIN) submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3588. Mr. NICKLES submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3589. Mr. KOHL submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3590. Mr. HOLLINGS (for himself, Mr. BREAUX, and Mr. LOTT) submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3591. Mr. BIDEN (for himself, Mr. CARPER, Mr. TORRICELLI, and Mr. CORZINE) submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3592. Mr. BAYH (for himself, Ms. MIKULSKI, and Mr. SARBANES) submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3593. Mr. MCCONNELL submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3594. Mr. REED submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3595. Mr. REED submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3596. Mr. SPECTER submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3597. Mr. WARNER (for himself, Mr. HELMS, Mr. MILLER, Mr. HATCH, Mr. KYL, Mr. BROWNBACK, Mr. ALLEN, Mr. ENSIGN, Mr. HUTCHINSON, Mr. CRAIG, Mr. SHELBY, Mr. HAGEL, Mr. CRAPO, and Mr. FRIST) submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3598. Mrs. CLINTON submitted an amendment intended to be proposed by her to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3599. Mrs. CLINTON (for herself and Mr. SCHUMER) submitted an amendment intended to be proposed by her to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3600. Mr. TORRICELLI (for himself and Mr. CORZINE) submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3601. Mr. TORRICELLI (for himself and Mr. CORZINE) submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3602. Mr. TORRICELLI submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3603. Mr. TORRICELLI submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3604. Mr. SPECTER submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3605. Mr. SPECTER submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3606. Mr. SPECTER submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3607. Mr. BUNNING submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3608. Mr. KENNEDY (for himself, Mr. SMITH of Oregon, Mrs. BOXER, Mr. DODD, Mr. REID, Mrs. MURRAY, Mr. DURBIN, and Mr. REED) proposed an amendment to the bill H.R. 4775, supra.

SA 3609. Mr. DOMENICI (for himself and Mr. BINGAMAN) submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3610. Mr. DOMENICI (for himself and Mr. BINGAMAN) submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3611. Mr. THOMPSON (for himself and Mr. FRIST) submitted an amendment intended to be proposed by him to the bill H.R. 4775, supra; which was ordered to lie on the table.

SA 3612. Ms. COLLINS (for herself, Mr. NELSON of Nebraska, Mr. SMITH of Oregon, Mr. HUTCHINSON, and Mr. MURKOWSKI) submitted an amendment intended to be proposed by her to the bill H.R. 4775, supra; which was ordered to lie on the table.