

blocks voluntarily. Therefore, CBO estimates that the direct cost to comply with those mandates would not be significant.

Other notification and disclosure requirements

Other provisions of the bill would impose private-sector mandates as follows:

Prohibit any person who receives a copy of a police report from a consumer regarding identity theft from furnishing any negative information on the consumer to a consumer reporting agency;

Require a financial institution that extends credit to provide a one-time notice in writing to a customer, no later than 30 days after the institution furnishes negative information to a consumer reporting agency regarding credit extended to the customer;

Require credit card issuers to clearly and conspicuously disclose to a consumer their ability to increase an annual percentage rate in certain circumstances when making unsolicited offers of credit to consumers; and

Require a debt collection agency that learns information in a consumer report is the result of identity theft or otherwise is fraudulent to notify the furnisher of the information or the relevant consumer reporting agency that the information is fraudulent.

Based on information from various industry and government sources, CBO expects the direct cost to comply with those mandates would not be as significant as the direct costs of other mandates in the bill.

In addition, the bill would impose other private-sector mandates as follows:

Require a consumer reporting agency that receives a request for a consumer report using an address substantially different for the addresses in the consumer's file to notify the requester of the existence of the discrepancy;

Require credit and debit card issuers that receive a request for additional or replacement cards on an existing account within a short period of time after receiving a change of address form to notify the cardholder at the former address or use other means to confirm the address change; and

Prohibit a consumer reporting agency from providing credit reports that contain medical information with some exceptions and would require medical companies to identify themselves as such when reporting credit information.

According to industry sources, many entities currently comply with such requirements voluntarily, and therefore, the direct cost to comply with those mandates would not be significant.

Estimate prepared by: Paige Piper/Bach.

Estimate approved by: Roger Hitchner, Assistant Director for Microeconomics and Financial Studies Division.

TRIBUTE TO MOTHER TERESA

HON. MARTIN FROST

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 9, 2003

Mr. FROST. Mr. Speaker, I rise today to honor the late Mother Teresa of Calcutta for her many years of dedication to the world's poorest citizens.

Ordained as a sister in 1928, Mother Teresa originally served as a teacher at St. Mary's High School in Calcutta from 1929 to 1948. In 1948, the poverty outside her convent inspired her to leave her school and begin working to help the country's most vulnerable citizens.

In 1950, she founded the Sisters of Charity with a mission to serve the poor, the suffering,

and the dying in whatever place they called home. Today Mother Teresa's order has over 5,000 sisters and brothers and over 50 different relief efforts to help the "poorest of the poor" in India. In her later years, she worked to establish hospice programs for AIDS patients.

Mother Teresa has been recognized worldwide for her devotion to the poor. She was awarded the Nobel Peace Prize in 1979 and the Presidential Medal of Freedom and the Lifetime Achievement Award from the Foundation for Hospice and Homecare in 1985.

Mr. Speaker, few people have served humanity with more compassion and love than Mother Teresa. Mother Teresa was a perfect example of love and compassion to people of all nations and all religious backgrounds. Once quoted as saying, "Let no one come to you without leaving better and happier," Mother Teresa lived her faith. While her work lives on today in the work of her order, she deserves special recognition for her tremendous achievement. I know that my colleagues will join me today in honoring Mother Teresa's life and wishing her religious order the greatest success in their future endeavors.

TRIBUTE TO BOBBY SPIEGEL—2003 BOY SCOUTS OF AMERICA DISTINGUISHED CITIZEN

HON. KEN CALVERT

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 9, 2003

Mr. CALVERT. Mr. Speaker, I rise today to honor and pay tribute to an individual whose dedication and contributions to the community of Corona, California are exceptional. Corona has been fortunate to have dynamic and dedicated community leaders who willingly and unselfishly give their time and talent and make their communities a better place to live and work. Bobby Spiegel is one of these individuals. On September 30, 2003, Bobby will be honored at the 2003 Distinguished Citizens Awards Dinner organized by the Boy Scouts of America.

Bobby graduated from Corona High School and has been a Corona resident since 1973. He attended Fullerton Junior College and began his career as an entrepreneur with his first business, The Flower Shoppe. He sold the business to work in the family electrical business in 1980. In 1989, while still working for the family business, he and his wife, Karen, a Corona City Council Member, started Spiegel Enterprises/Publications.

Bobby began volunteering at a young age when he first joined the Jaycees, the Junior Chamber of Commerce, in 1976. He served in almost every capacity and learned from the experience. He served as state president in 1986 and 1987 and was honored with one of the top ten awards in the nation for his service. Over the years, Bobby has also served on the Board of Directors for several community and professional organizations including the American Cancer Society, The National Electrical Contractors Association, and the YMCA. Bobby was also the charter president of the Circle City Rotary Club and is past president of Congregation Beth Shalom. He currently serves as Chairman for the Corona Regional Medical Center Foundation.

Bobby has been recognized for his impressive community service and exemplary leadership. He was the recipient of the Outstanding Young Men of America award, the California Jaycees and US Jaycees awards, Rotary International award, and was named 1988 Corona Citizen of the Year.

Bobby and Karen have five children, Tanya, Rebecca, Rachel, Isaac, and Joshua who continue their parent's commitment to community involvement and service.

Bobby's tireless passion for community service has contributed immensely to the betterment of the community of Corona, California. He has been the heart and soul of many community organizations and events and I am proud to call him a fellow community member, American and friend. I know that many community members are grateful for his service and salute him as he receives the 2003 Boy Scouts of America Distinguished Citizen Award.

CONGRATULATING ALEIDA VARONA, ADMINISTRATOR OF THE PUERTO RICO CHILD SUPPORT ADMINISTRATION, FOR RECEIVING THE COMMISSIONER OF CHILD SUPPORT ENFORCEMENT'S "ACHIEVEMENT BEYOND THE CALL OF DUTY" AWARD

HON. ANÍBAL ACEVEDO-VILÁ

OF PUERTO RICO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 9, 2003

Mr. ACEVEDO-VILÁ. Mr. Speaker, I want to take this opportunity to share some excellent news with my colleagues, and to give credit where credit is due. I am very proud to announce that Puerto Rico's Child Support Enforcement Administrator, Ms. Aleida Varona, has been singled out by the HHS's Administration of Children and Families' Office of Child Support Enforcement (OCSE) to receive their first ever Achievement Beyond the Call of Duty Award. What makes me even more proud, especially in these times, is that her "beyond the call of duty" project was part of the effort to mobilize our troops to Iraq. Ms. Varona's award is therefore not only a recognition of her own commitment and hard work and that of the administration of Gov. Sila María Calderón. I believe this award, more importantly, recognizes two of the highest values that Puerto Ricans hold dear: the central importance of family and our great pride in and loyalty to our country, the United States of America.

I have mentioned before how committed Gov. Sila Calderón and her administration is to protecting the well being of our children, and especially to making sure that all of Puerto Rico's children receive the resources and support they need to grow safely and soundly into productive, healthy citizens. Ensuring that every child gets the appropriate support from each of their parents is a cornerstone of this goal. To achieve this the Commonwealth of Puerto Rico has developed one of the most modernized and effective Child Support enforcement programs in the Nation. Last year, the Commonwealth collected \$223 million in child support payments for approximately 151,000 families. This amounts to three times Puerto Rico's welfare grant—a ratio that is

three times the national average, even though the average monthly child support payment was only \$123. Moreover, this represents a nearly 1,200 percent return on the federal investment of \$18.9 million. The Commonwealth also served an additional 86,000 families by helping to locate non-custodial parents and proving paternity. In addition, last year Puerto Rico became the second jurisdiction in the country to move to a completely paperless payment system, where all families receive their support payments either by direct deposit or an electronic benefit transmission card. These achievements speak for themselves as a testament to the Commonwealth's commitment to children and to the economic self-sufficiency of our families.

With the recent mobilization of American troops to Iraq, our Child Support Enforcement Administration pushed the envelope of achievement even further. As you all know, Puerto Ricans are deeply patriotic people, and historically, our contributions to the military have also exceeded the call of duty. Puerto Rico has one of the highest per capita rates of military service in the country. When Operation Iraqi Freedom came along it was no different. More than 5,300 National Guard, Air National Guard, U.S. Army Reserve and U.S. Marine troops were called up in Puerto Rico's largest military mobilization ever. Only seven States had larger mobilizations, and more than 1,500 servicemen and women remain on active duty in Iraq and Kuwait to this day.

When called upon by our country, Puerto Ricans have always served with pride, and have consistently and willingly endured the sacrifices required to fulfill our patriotic duty. We all know that for the service men and women that are also Moms and Dads, this is a particularly difficult sacrifice, because it means saying goodbye to their children. This was where Ms. Varona stepped in. She set up a project to give these parents the peace of mind that, whether they had custody of their children or not, those children would receive all of the support that they are entitled without interruption. This project provided these children with the support to which they are entitled, even though Daddy had a different job or that they were living with Grandma now because Mommy was fighting a war.

In cooperation with the office of Puerto Rico's Governor and Puerto Rico's Department of the Family, Varona partnered with National Guard Commanding Officer General Francisco A. Márquez Haddock and Army Commander Brigadier General José M. Rosado to operate seven Family Assistance Centers in the various armories where activated personnel were being processed. Varona provided experienced agency employees to assist individuals in ensuring that the correct amount of child support would be received by service men and women's families during their deployment without interruption. This guaranteed that virtually every activated soldier subject to a support order received relevant orientation services, and if appropriate, participated in a modification and/or wage withholding initiation process. It also guaranteed that custodial parents had the opportunity to communicate changes in the temporary guardianship of their children during their deployment.

This initiative is a vibrant, living testament of Puerto Rico's strong tradition of military service. Fittingly, the OCSE changed the name of

this award, which was originally for customer service, when it found out how Ms. Varona did, indeed, go beyond the call of duty to ensure the smooth mobilization of our soldiers to Iraq with the least disruption possible to their families. Thanks to Ms. Varona's concern and commitment to our military personnel and their dependents, and her willingness to go the extra mile, Puerto Ricans were able to fulfill their vital responsibilities to their country knowing that their fundamental responsibilities to their families were being met.

AL ZAMPA MEMORIAL BRIDGE

HON. GEORGE MILLER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 9, 2003

Mr. GEORGE MILLER of California. Mr. Speaker, within the next few months the people of my district and the San Francisco Bay Area will be celebrating the opening of the new Carquinez bridge span across the Carquinez Straits. This event will be more than the opening of a new highway bridge; it will be the celebration of a man's life, the revitalization of a community, and the ongoing building of America.

The new bridge will be named the "Al Zampa Memorial Bridge." It celebrates the life of a great American, Alfred Zampa, an ironworker, his family, his son Dick Zampa, and his grandsons, Dick and Don Zampa, who carry on his great tradition. It is my privilege to share with my colleagues the account of this achievement in the San Francisco Chronicle, August 31, 2003:

[From the San Francisco Chronicle, Aug. 31, 2003]

BRIDGE TO THE FUTURE

CROCKETT COUNTING ON NEW CARQUINEZ SPAN TO MAKE IT A DESTINATION TOWN

(By Jenny Strasburg)

There's big talk these days in the small town of Crockett—in its corner taverns and grocery marts—about plans for a November fireworks show, memories of a departed ironworker named Alfred Zampa and the opening of the bridge that bears his name.

The four-lane Al Zampa Memorial Bridge is nearing completion over the Carquinez Strait, the first major suspension bridge to be built in the United States in 30 years, and the longest one built in almost 40 years.

Labor Day weekend lends an appropriate bit of timing for the home stretch of a \$300 million-plus project constructed by union hands and named after a Bay Area labor legend.

For more than three years, traffic disruptions, dust and the din of jackhammers, pile drivers and earthmovers have tested residents and business owners in the unincorporated burg on the southern edge of the strait.

Now, Crockett is ready to get its freeway ramps back. But it's looking for more than just relief from the noise and detour signs. Many see the eye-catching new bridge as a welcome gateway to revitalization opportunities for the town of 3,200—home to a C&H Sugar refinery in operation since 1906.

Crockett grew up a company town. But looking forward, it has bigger aspirations.

It wants day-trippers from San Francisco and Oakland. It wants streams of out-of-town customers for its handful of art galleries, antique shops and sandwich delis.

Toot's Tavern, Club Tac and Ray's Corner Saloon—survivors of a once-teeming population of watering holes that served thousands of plant workers in a bygone era—wouldn't mind seeing a few more rear ends on their bar stools.

"Nobody stops in Crockett the way they used to. You have to go 3 miles out of your way" because of Interstate 80 off-ramp detours, said Ken McBee, who owns Club Tac on Pomona Street, the main artery.

"Crockett hasn't really been publicized," added McBee, a Crockett resident for 28 years. "Nobody knows it's here. They know about C&H, but they don't know what's around it."

During the past few years, a steady flow of iron- and steelworkers, painters, engineers and other bridge crew members, most of whom commute from other towns, have brought some business to Crockett.

Several shop owners, however, said they're still scraping by financially.

"Construction workers—that's all the business we get at lunch," whereas more highway travelers used to stop over, said Chris Choo, owner of the Pomona Deli downtown. "Access is closed here, closed there. You don't understand how hard it is to survive."

To drum up business for his bar, McBee started serving Mexican dinners on Mondays and steak dinners on Wednesdays. Ten dollars buys a New York strip or rib-eye with a baked potato and dessert.

Maybe word will spread when the new bridge opens, McBee figures, and more city dwellers will find their way to his tavern for dinner in a charming small town.

"I certainly hope so," he said. "I'm hurting."

It's clear elsewhere in town that Crockett, as soon as possible, wants a bit of the spotlight being shone on the bridge that pays tribute to the life of Al Zampa, who as a child lived down the road in the now-defunct town of Selby. His family moved to Crockett when he was a teenager.

"This truly puts Crockett on the map in a way that's never been done before," said Gene Pedrotti, who lives in Crockett and runs a store that started there, Pedrotti Ace Hardware, now located in nearby Benicia.

A tireless Crockett promoter, Pedrotti is the central organizer of a dozen bridge-opening committees that pull members from Crockett, Vallejo and other nearby towns.

For months they have worked to line up sponsors, fireworks, speeches, a parade and other events to coincide with the bridge's grand opening.

The main events are tentatively planned for the weekend of Nov. 8 and 9—though a hard-to-predict construction schedule could change that, a Caltrans spokesman warned. Caltrans is overseeing construction of the bridge, which is expected to carry 120,000 vehicles per day west bound on Interstate 80 toward San Francisco.

Pedrotti says that one of the biggest draws regionally, once the bridge-opening fanfare has passed, will be its two-way pedestrian and bicycle path.

The Al Zampa Bridge will introduce pedestrian access to the Carquinez span, closing a gap in the Bay Trail that's being developed in encircle San Francisco Bay.

Traffic could flow on the new span within days of the November opening ceremonies. The pedestrian and bicycle path might not be open for several more weeks after that, according to Caltrans.

A 5-acre landscaped park is planned for the hillside leading down to the waterfront underneath the bridge.

"I think a lot of people are going to suddenly discover Crockett when they realize there's a cool bridge to walk across on a nice summer day," Pedrotti said.