

benefits for our Gold Star Wives. Specifically, it provides that remarriage of the surviving spouse of a veteran after attaining age 57 would not result in termination of dependency and indemnity compensation (DIC), home loan, or education benefits eligibility.

This legislative package would also repeal current law restricting a surviving spouse or dependent children to receiving no more than two years of accrued benefits if the veteran dies while a claim for VA periodic monetary benefits is being processed. I have worked to end this unfair restriction for a number of years. This provision is drawn from a bill I introduced a few years ago. I am pleased to finally have succeeded in repealing this two-year cut off.

The provisions reinstating VA's vendee loan program that previously passed the House are included in H.R. 2297. I would note that the language has been changed slightly. The change is intended to assure that VA will be required to operate a vendee loan program through September 30, 2013. I believe that these changes are necessary after reviewing an opinion of the Comptroller General concerning VA's authority to terminate the program.

H.R. 2297, as amended also contains a number of important measures that aim to expand self-employment training opportunities and provide valuable career and employment counseling to servicemembers transitioning from the military to civilian life. The bill also provides a substantial increase in monthly payments under the survivors' and dependents' educational assistance program. This action is consistent with my goals to improve and restore all veterans' education benefits to the necessary levels. As we all know, we have much to do in the area of veterans' education programs to keep up with the ever-increasing costs of higher education.

Another important measure that I am pleased the negotiated bill contains is the provision to authorize certain contracting opportunities for service-disabled veteran owned and controlled small businesses. A fair opportunity is all that veterans request. This provision should lead to improved results with respect to federal contracting with disabled veterans. However, improved results will also require increased efforts by the Administration to reach out to disabled-veteran owned and controlled small businesses. Indeed, federal agencies have a 3 percent contracting goal for service-disabled veteran small businesses, and currently not one federal agency comes close to meeting this goal. Hopefully, this provision will allow all federal agencies to improve their record in this area, as well as provide more opportunities for veteran entrepreneurs and a much-needed spark to the small business sector of this economy.

I am also pleased that in this package we have included provisions to permit state cemeteries to receive VA burial plot allowances for burial of all eligible veterans, including peace time veterans; allow a remarried surviving spouse to retain eligibility for burial in a national cemetery based on a prior marriage to a deceased veteran; and make permanent the State Cemetery Grants Program. We must do all we can to provide a dignified final resting place for our veterans and be attentive and caring to the surviving family members.

Mr. Speaker, this bill also authorizes the receipt of full compensation, dependency and in-

demnity compensation (DIC) and burial benefits to eligible members of the New Philippine Scouts, and other individuals who served in the organized military forces of the Commonwealth of the Philippines, including organized guerilla units, if the individual to whom the benefit is payable resides in the United States and is either a citizen of the U.S. or an alien lawfully admitted for permanent residence. The bill also extends the authority of the Secretary of Veterans Affairs to maintain a regional office in Manila, Philippines, through December 31, 2009. I want to thank Representatives BOB FILNER and JUANITA MILLENDER-MCDONALD for their tireless work on this important issue.

On another important matter contained in this legislative package, I would like to express my thanks and applaud the actions of my friend and colleague Representative TED STRICKLAND of Ohio. Representative STRICKLAND, along with Senator BILL NELSON of Florida, introduced legislation to clarify the prohibition on assignment of veterans' benefits. This provision would protect veterans, their survivors' and dependents from unscrupulous business entities that attempt to prey on unsuspecting or elderly beneficiaries. Mr. STRICKLAND's language would make clear that certain arrangements, including opening joint bank accounts that remove control and choice from the veteran over the receipt of veterans' benefits, are illegal.

I am also pleased that the bill removes a provision that the VA has indicated could limit benefits to veterans. This language was contained in section 5103 of title 38, United States Code and was intended to provide claimants with one year to submit information or evidence requested by the Secretary of Veterans Affairs. Unfortunately, the language used in that section "no benefits may be paid" could be interpreted to bar consideration of evidence that a claimant submitted in connection with an appeal. That language has now been removed, so that no claimant should lose benefits as a result of its application. The bill also permits the VA to decide claims in less than one year. If the claim is denied and evidence supporting the claim is submitted within the year, the Secretary is required to consider the evidence.

Mr. Speaker, H.R. 2297, as amended, contains many provisions that will make a difference in the lives of this nation's veterans and their families. It is a good bill, and I urge all Members to show their support for the men and women who have worn the uniform in defense of our country by voting to pass this legislative package.

CONFERENCE REPORT ON H.R. 2622,
FAIR AND ACCURATE CREDIT
TRANSACTIONS ACT OF 2003

SPEECH OF

HON. MICHAEL G. OXLEY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Friday, November 21, 2003

Mr. OXLEY. Mr. Speaker, I am inserting for the RECORD an exchange of correspondence between myself and the gentleman from Wisconsin (Mr. SENSENBRENNER), the Chairman of the Committee on the Judiciary, regarding his committee's jurisdictional interest in the Sen-

ate amendment to H.R. 2622, the Fair and Accurate Credit Transactions Act of 2003.

HOUSE OF REPRESENTATIVES,
COMMITTEE ON THE JUDICIARY,
Washington, DC, November 19, 2003.

Hon. MIKE OXLEY,
Chairman, Committee on Financial Services,
House of Representatives, Washington, DC.

DEAR CHAIRMAN OXLEY: In recognition of the desire to expedite conference consideration of H.R. 2622, the "Fair and Accurate Credit Transactions Act of 2003," I will not request that Members of the Committee on the Judiciary be appointed as additional conferees. However, certain of the provisions contained in the Senate-passed version of H.R. 2622 do fall within the Rule X jurisdiction of the Committee on the Judiciary, and the Committee on the Judiciary takes this action with the understanding that the Committee's jurisdiction over these provisions is in no way diminished or altered.

Section 115 of the Senate version of H.R. 2622 makes some minor amendments to 18 U.S.C. 1028, the existing identity theft provision in the criminal code. These amendments add possession of false identification documents to the criminal prohibition and increase the penalty from the 3 to 5 years.

Section 151 of the Senate version of H.R. 2622 adds new provisions to §609 of the Fair Credit Reporting Act that provide for a new right to consumer victims of identity theft to obtain records from businesses of fraudulent transactions conducted in their name. The right is only enforceable by the public agencies under existing law. However, new §609(e)(9) provides for a new affirmative defense for the businesses so that they can show they have searched for the records and do not have any.

Section 156 of the Senate version of H.R. 2622 amends the current statute of limitations under the Fair Credit Reporting Act. Under current law, the statute allows the claim to be brought until the later of two years from the date on which the liability arises or two years from the date of discovery if there has been willful misrepresentation. The bill would change this to the earlier of two years from the date of discovery, irrespective of misrepresentation, or five years from the date on which the liability arises.

I understand that our staffs have worked out a mutually acceptable resolution of these provisions that will be included in the conference report. I appreciate your willingness to work together on these provisions. I would appreciate your including this letter in the Congressional Record during consideration of the conference report on H.R. 2622 on the House floor. I appreciate your attention to these matters.

Sincerely,

F. JAMES SENSENBRENNER, JR.,
Chairman.

COMMITTEE ON FINANCIAL SERVICES,
Washington, DC, November 20, 2003.

Hon. F. JAMES SENSENBRENNER, JR.,
Chairman, Committee on the Judiciary,
House of Representatives, Washington, DC.

DEAR CHAIRMAN SENSENBRENNER: Thank you for your recent letter regarding your committee's jurisdictional interest in certain provisions of the Senate amendment to H.R. 2622, the Fair and Accurate Credit Transactions Act of 2003. I appreciate your willingness to forgo the appointment of additional conferees on those provisions in an effort to expedite the conference on this important legislation. I agree that your decision not to seek additional conferees on those sections in no way diminishes or alters the jurisdiction of the Committee on the Judiciary with respect to those provisions.

You are correct that our staffs have worked closely to ensure that those issues were resolved to our mutual satisfaction and I greatly appreciate your cooperation in this effort. I will include a copy of your letter and this response in the Congressional Record during House consideration of the conference report.

Again, thank you for your cooperation.
Yours truly,

MICHAEL G. OXLEY,
Chairman.

TRIBUTE TO MR. JOHN MUTKA

HON. PETER J. VISCLOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 25, 2003

Mr. VISCLOSKY. Mr. Speaker, it is with great pleasure that I congratulate one of the most dedicated and hardworking citizens of the First Congressional District of Indiana, Mr. John Mutka. John has spent the past 40 years of his life working as a sports writer and columnist for the Post Tribune newspaper in Northwest Indiana. He will retire on Monday, November 24, 2003. His career in journalism has allowed him the opportunity to reach out to numerous people, and therefore has made a positive impact within his community.

John is an institution in Northwest Indiana, a household name to the thousands of residents who have read his work for the past 40 years. He is also known statewide and nationally for his excellence in sports journalism. This year, John was named Sportswriter of the Year by the National Sportswriters and Sportscasters Association. Also this year, he was honored by being inducted into the Indiana Sportswriters and Sportscasters Hall of Fame, and subsequently earned a Lifetime Achievement Award at the Lake County Sportsman-sport banquet.

John has given his time and efforts generously throughout his career. Along with his many accomplishments, John has also been recognized by the Indiana High School Athletic Association, the Indiana Football Coaches Association, and the Indiana Basketball Coaches Association for his dedication and hard work.

Mr. Speaker, John exemplifies the values of all great Hoosiers through his dedication, his work ethic, his loyalty and humility. His continued commitment and devotion to all of Northwest Indiana is worthy of the highest commendation. I respectfully ask that you and my other distinguished colleagues join me in congratulating him on his well-deserved retirement, and continued success in all his future endeavors.

EXPRESSING CONDOLENCES TO THE HSBC FAMILY

HON. VITO FOSSELLA

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 25, 2003

Mr. FOSSELLA. Mr. Speaker, I rise today to express my deepest condolences and sympathy to the victims of the tragic terrorist attacks in Istanbul, Turkey yesterday. Following the attacks last weekend on two synagogues in Istanbul, yesterday's attacks are further evi-

dence of the war on terrorism our country and our allies are facing. I am pleased the House passed H. Res. 453 today expressing condolences to the families of the individuals murdered and to those injured in the terrorist attacks. We must continue to stand in solidarity with Turkey in the fight against terrorism.

In addition, on behalf of my New York Delegation and all my colleagues, I would like to express my profound regret to the more than 40 employees at HSBC who were injured. As of today, many of those employees are still in critical condition, while it has cost others their own lives.

Often referred to as the "World's Local Bank", HSBC employs people in over 80 countries, including 50,000 in the United States, with over 400 offices in my home state of New York and in Staten Island. While the headquarters was attacked as a symbol of global commerce, I take my hat off to the HSBC employees in Turkey for re-opening their office today and for their leadership in committing to stay in Turkey and not backing down in the face of terrorism. Again, I extend my deepest sympathies to the entire HSBC family on the tragic loss of their colleagues.

PEARL COLEMAN KIDD

HON. EDDIE BERNICE JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 25, 2003

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, I appreciate this opportunity to tell my colleagues about a proud American and a beloved Dallas resident: Pearl Coleman Kidd. Mrs. Kidd was well known to generations of Dallas Metroplex residents who grew up coming to know and respect her for her remarkable contributions to our community.

Pearl Coleman Kidd was born in 1922 in Pulaski, Tennessee. After marrying Foster Kidd, the couple moved to Dallas in 1953. Two of our nation's core values, family and community, were also central commitments for Pearl Coleman Kidd. She loved Foster Kidd, her husband of 50 years. They rejoiced in their daughters Cheryl Kidd and Dr. Jocelyn Kidd of Dallas. Mrs. Kidd was also an active community volunteer. She was a devoted member of the New Hope Baptist Church.

It was through her endeavors in our community that Mrs. Kidd was able to volunteer in many Dallas Metroplex organizations. She received numerous awards for her contributions.

Mr. Speaker, Mrs. Kidd was an American treasure. Throughout her long life she gave tirelessly of herself for the advancement of her race and of all persons in need. Mrs. Kidd passed on October 16, 2003. Though our community is diminished by her loss, I ask that my colleagues join me, her family, and friends, in celebrating the remarkable life of this woman who truly symbolized our community and America at its best.

IN MEMORY OF NARAYAN D. KESHAVAN

HON. GARY L. ACKERMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 25, 2003

Mr. ACKERMAN. Mr. Speaker, I rise today to pay tribute to the memory of Narayan Keshavan who passed away suddenly and unexpectedly last week.

Keshavan worked for me from January of 1998 until June of 2001. During much of that time I was the Co-chair of the Congressional Caucus on India and Indian-Americans and Keshavan helped me stay abreast of the issues facing India and Indian-Americans and stay in contact with the vibrant community here.

Keshavan had a love for two countries. His adopted home, the United States and his ancestral home, India. So few people modestly and selflessly served to help U.S.-India relations through such dramatic periods of growth and change. Keshavan was an early and vocal advocate for a different kind of relationship between the oldest and largest democracies in the world. He saw the possibility—in fact the necessity—of India and the United States working closely together well before it was evident to leaders in either country. In a clear example of bringing the two cultures closer together, Kesh was one of the Indian-Americans who made the October 23, 2003 First Deepavali Event at the White House happen.

Born May 31, 1950 in Hyderabad, India, Keshavan was a graduate of Andhra University (Visakhapatnam, India) where he received a BA in Pharmacy and Osmania University (Hyderabad, India) with a BA and MA in journalism. Over his impressive career as a journalist, Kesh was respected for his vision and commitment to politics and Indo-U.S. Relations.

In addition to working for the Congressional Caucus on India and Indian-Americans, he was the Founder and Executive Director of the Indian-American Republican Council, and President of the Indian-American Forum for Political Education (NYC and LI chapter). He also was a founder of the Indo-U.S. Parliamentary Forum. He served as a mentor to countless individuals of all ages and faiths, deeply touching the lives of many here and in India, even those he knew only a short time. People loved Kesh for his honesty, intelligence, and humor.

Kesh, passed away on Thursday, November 13 after he appeared on CNN in a interview with Lou Dobbs where he defended India in the growing political issue of outsourcing. Keshavan is survived by his father and sister.

I ask all my colleagues to join me in paying tribute to a journalist, public servant, and tireless community activist, Narayan Keshavan.

THE IMPACT OF LEFT-WING SPECIAL INTEREST GROUPS ON THE JUDICIAL NOMINATION PROCESS

HON. MARK E. SOUDER

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 25, 2003

Mr. SOUDER. Mr. Speaker, over the last three days I have commented on Democratic