

DOYLE and Ranking Member BOB LATTA, as well as Representative WALBERG and Representative LARSEN from Washington.

More specifically, this bipartisan bill would require the National Telecommunications and Information Administration, or NTIA, in consultation with the Policy and Plans Steering Group, to identify a process to modernize our Federal spectrum management infrastructure. It would require the NTIA to examine ways to improve coordination between Federal agencies and improve the ability of those agencies to meet their mission requirements in congested spectrum environments—in other words, share spectrum.

It would require the NTIA to report back to us in less than a year's time to tell us what the plan is for updating and improving our Federal spectrum management, because this is something that needs to be done sooner rather than later.

Mr. Speaker, this legislation would also require the Comptroller General of the United States to conduct oversight of the implementation of the modernization plan submitted by the NTIA and report to Congress annually on that process.

By managing our Federal spectrum infrastructure and making it interoperable, Federal entities and the NTIA will be able to increase the efficiency of Federal spectrum use. This is a good thing for our country, and it is certainly important that we do it now.

So I hope that my colleagues on both sides of the aisle will join me in voting to pass this important bill, and I reserve the balance of my time.

HOUSE OF REPRESENTATIVES,
COMMITTEE ON ARMED SERVICES,
Washington, DC, November 17, 2020.

Hon. FRANK PALLONE, JR.,
Chairman, Committee on Energy and Commerce,
House of Representatives, Washington, DC.

DEAR CHAIRMAN PALLONE: I write concerning H.R. 7310, the Spectrum IT Modernization Act of 2020. As a result of your having consulted with us on provisions within H.R. 7310 that fall within the Rule X jurisdiction of the Committee on Armed Services, I forego any further consideration of this bill so that it may proceed expeditiously to the House floor for consideration.

The Committee on Armed Services takes this action with our mutual understanding that by foregoing consideration of H.R. 7310 at this time, we do not waive any jurisdiction over subject matter contained in this or similar legislation and that our committee will be appropriately consulted and involved as this bill or similar legislation moves forward so that we may address any remaining issues in our jurisdiction.

Finally, I ask that a copy of our exchange of letters on this matter be included in the bill report filed by the Energy and Commerce Committee, as well as in the Congressional Record during floor consideration, to memorialize our understanding. Thank you for the cooperative spirit in which you have worked regarding this matter and others between our respective committees.

Sincerely,

ADAM SMITH,
Chairman.

HOUSE OF REPRESENTATIVES,
COMMITTEE ON ENERGY AND COMMERCE,
Washington, DC, November 17, 2020.

Hon. ADAM SMITH,
Chairman, Committee on Armed Services,
House of Representatives, Washington, DC.

DEAR CHAIRMAN SMITH: Thank you for consulting with the Committee on Energy and Commerce and agreeing to be discharged from further consideration of H.R. 7310, the Spectrum IT Modernization Act of 2020, so that the bill may proceed expeditiously to the House floor.

I agree that your forgoing further action on this measure does not in any way diminish or alter the jurisdiction of your committee or prejudice its jurisdictional prerogatives on this measure or similar legislation in the future. I would support your effort to seek appointment of an appropriate number of conferees from your committee to any House-Senate conference on this legislation.

I will seek to place our letters on H.R. 7310 into the Congressional Record during floor consideration of the bill. I appreciate your cooperation regarding this legislation and look forward to continuing to work together as this measure moves through the legislative process.

Sincerely,

FRANK PALLONE, JR.,
Chairman.

Mr. WALDEN. Mr. Speaker, I yield myself such time as I may consume.

I rise today in support of H.R. 7310, the Spectrum IT Modernization Act.

I would like to thank Chairman DOYLE and his team for working with us, along with our colleagues in the Senate who introduced this bill, Senators WICKER, CANTWELL, INHOFE, and REED.

Today's bipartisan legislation will help improve NTIA's ability to fulfill its mandate of managing spectrum among Federal agencies.

The Energy and Commerce Committee has long conducted oversight of our Nation's spectrum resources, and we work to balance the critical agency mission needs and the demand to make spectrum available for commercial uses.

Through NTIA and the Federal Communications Commission, we have successfully made Federal spectrum available for commercial use, which is why the United States has led the world in deploying advanced networks such as 3G and 4G, and we are continuing these efforts to maintain U.S. leadership in 5G.

Working across all of the Federal agencies has resulted in unprecedented commercial access to our airwave resources—like the recently announced 100 megahertz of spectrum identified for commercial use that the FCC will auction next year—and has garnered billions of dollars in private investment by the private sector.

In order to leverage the efficiencies and innovation from our free market system, NTIA must have visibility across Federal agencies as to how agencies are using or not using these critical resources consistent with their statutory mission.

As our world continues to demand increased connectivity, it is essential that we harness technological innova-

tions and empower the NTIA to efficiently track Federal spectrum use to identify new opportunities to improve efficiency. Done correctly, this results in benefits for American consumers, taxpayers, and, frankly, the Federal agencies as well.

H.R. 7310 would require NTIA to establish a process to upgrade their spectrum management infrastructure for the 21st century. The bill would direct the policy coordination arm of NTIA to submit a plan to Congress as to how they will standardize the data collection across agencies and then directs agencies with Federal spectrum assignments from NTIA to issue an implementation plan to interoperate with NTIA's plan.

This is a good-government bill—it really is—and with continued support and oversight from Congress, we can continue the United States' leadership in making Federal spectrum available for flexible use by the private sector. So I encourage my colleagues to support the legislation.

Mr. Speaker, I have no further speakers. I urge passage of the legislation, and I yield back the balance of my time.

Mr. PALLONE. Mr. Speaker, I have no additional speakers, so I urge support of the bill, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. HIMES). The question is on the motion offered by the gentleman from New Jersey (Mr. PALLONE) that the House suspend the rules and pass the bill, H.R. 7310.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

□ 1415

FRAUD AND SCAM REDUCTION ACT

Mr. PALLONE. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 2610) to establish a Senior Scams Prevention Advisory Council to collect and disseminate model educational materials useful in identifying and preventing scams that affect seniors, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 2610

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

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the "Fraud and Scam Reduction Act".

(b) TABLE OF CONTENTS.—The table of contents for this Act is as follows:

Sec. 1. Short title; table of contents.

Sec. 2. Commission defined.

TITLE I—PREVENTING CONSUMER SCAMS DIRECTED AT SENIORS

Sec. 101. Short title.

Sec. 102. Senior Scams Prevention Advisory Group.

TITLE II—SENIOR FRAUD ADVISORY OFFICE

Sec. 201. Short title.

Sec. 202. Senior Fraud Advisory Office.

TITLE III—PREVENTING THE TARGETING OF SENIORS DURING EMERGENCIES

Sec. 301. Short title.

Sec. 302. FTC report on scams targeting seniors during emergencies.

Sec. 303. Increasing awareness of scams targeting seniors.

TITLE IV—PREVENTING SCAMS TARGETING INDIAN TRIBES

Sec. 401. Short title.

Sec. 402. FTC report on unfair or deceptive acts or practices targeting Indian Tribes.

TITLE V—ENHANCING CONSUMER PROTECTION ENFORCEMENT

Sec. 501. Short title.

Sec. 502. Unfair and deceptive practices cooperation study.

TITLE VI—DETERMINATION OF BUDGETARY EFFECTS

Sec. 601. Determination of budgetary effects.

SEC. 2. COMMISSION DEFINED.

In this Act, the term “Commission” means the Federal Trade Commission.

TITLE I—PREVENTING CONSUMER SCAMS DIRECTED AT SENIORS

SEC. 101. SHORT TITLE.

This title may be cited as the “Stop Senior Scams Act”.

SEC. 102. SENIOR SCAMS PREVENTION ADVISORY GROUP.

(a) ESTABLISHMENT OF SENIOR SCAMS PREVENTION ADVISORY GROUP.—There is established a Senior Scams Prevention Advisory Group (referred to in this section as the “Advisory Group”).

(b) MEMBERS.—The Advisory Group shall be composed of stakeholders such as the following individuals or the designees of such individuals:

(1) The Chairman of the Federal Trade Commission.

(2) The Secretary of the Treasury.

(3) The Attorney General.

(4) The Director of the Bureau of Consumer Financial Protection.

(5) Representatives from each of the following sectors, including trade associations, to be selected by Federal Trade Commission:

(A) Retail.

(B) Gift cards.

(C) Telecommunications.

(D) Wire-transfer services.

(E) Senior peer advocates.

(F) Consumer advocacy organizations with efforts focused on preventing seniors from becoming the victims of scams.

(G) Financial services, including institutions that engage in digital currency.

(H) Prepaid cards.

(6) A member of the Board of Governors of the Federal Reserve System.

(7) A prudential regulator, as defined in section 1002 of the Consumer Financial Protection Act of 2010 (12 U.S.C. 5481).

(8) The Director of the Financial Crimes Enforcement Network.

(9) Any other Federal, State, or local agency, industry representative, consumer advocate, or entity, as determined by the Federal Trade Commission.

(c) NO COMPENSATION FOR MEMBERS.—A member of the Advisory Group shall serve without compensation in addition to any compensation received for the service of the member as an officer or employee of the United States, if applicable.

(d) DUTIES.—

(1) IN GENERAL.—The Advisory Group shall—

(A) collect information on the existence, use, and success of educational materials and programs for retailers, financial services, and wire-transfer companies, which—

(i) may be used as a guide to educate employees on how to identify and prevent scams that affect seniors; and

(ii) include—

(I) useful information for retailers, financial services, and wire transfer companies for the purpose described in clause (i);

(II) training for employees on ways to identify and prevent senior scams;

(III) best practices for keeping employees up to date on current scams;

(IV) the most effective signage and placement in retail locations to warn seniors about scammers’ use of gift cards, prepaid cards, and wire transfer services;

(V) suggestions on effective collaborative community education campaigns;

(VI) available technology to assist in identifying possible scams at the point of sale; and

(VII) other information that would be helpful to retailers, wire transfer companies, financial institutions, and their employees as they work to prevent fraud affecting seniors; and

(B) based on the findings in subparagraph (A)—

(i) identify inadequacies, omissions, or deficiencies in those educational materials and programs for the categories listed in subparagraph (A) and their execution in reaching employees to protect older adults; and

(ii) create model materials, best practices guidance, or recommendations to fill those inadequacies, omissions, or deficiencies that may be used by industry and others to help protect older adults from scams.

(2) ENCOURAGED USE.—The Federal Trade Commission shall—

(A) make the materials or guidance created by the Federal Trade Commission described in paragraph (1) publicly available; and

(B) encourage the use and distribution of the materials created under this subsection to prevent scams affecting seniors by governmental agencies and the private sector.

(e) REPORTS.—Section 101(c)(2) of the Elder Abuse Prevention and Prosecution Act (34 U.S.C. 21711(c)(2)) is amended—

(1) in subparagraph (C), by striking “and” at the end;

(2) in subparagraph (D), by striking the period at the end and inserting “; and”; and

(3) by adding at the end the following:

“(E) for the Federal Trade Commission, in relevant years, information on—

“(i) the newly created materials, guidance, or recommendations of the Senior Scams Prevention Advisory Group established under section 2 of the Stop Senior Scams Act, and any relevant views or considerations made by members of the Advisory Group that were not included in the Advisory Group’s model materials or considered an official recommendation by the Advisory Group;

“(ii) the Senior Scams Prevention Advisory Group’s findings about senior scams and industry educational materials and programs; and

“(iii) any recommendations on ways stakeholders can continue to work together to reduce scams affecting seniors.”.

(f) TERMINATION.—This title, and the amendments made by this title, cease to be effective on the date that is 5 years after the date of enactment of this Act.

TITLE II—SENIOR FRAUD ADVISORY OFFICE

SEC. 201. SHORT TITLE.

This title may be cited as the “Seniors Fraud Prevention Act of 2020”.

SEC. 202. SENIOR FRAUD ADVISORY OFFICE.

(a) ESTABLISHMENT OF ADVISORY OFFICE.—The Federal Trade Commission shall establish an office within the Bureau of Consumer Protection for the purpose of advising the Commission on the prevention of fraud targeting seniors and to assist the Commission with the following:

(1) OVERSIGHT.—The advisory office shall monitor the market for mail, television, internet, telemarketing, and recorded message telephone call (hereinafter referred to as “robocall”) fraud targeting seniors and shall coordinate with other relevant agencies regarding the requirements of this section.

(2) CONSUMER EDUCATION.—The Commission through the advisory office shall, in consultation with the Attorney General, the Secretary of Health and Human Services, the Postmaster General, the Chief Postal Inspector for the United States Postal Inspection Service, and other relevant agencies—

(A) disseminate to seniors and families and caregivers of seniors general information on mail, television, internet, telemarketing, and robocall fraud targeting seniors, including descriptions of the most common fraud schemes;

(B) disseminate to seniors and families and caregivers of seniors information on reporting complaints of fraud targeting seniors either to the national toll-free telephone number established by the Commission for reporting such complaints, or to the Consumer Sentinel Network, operated by the Commission, where such complaints will become immediately available to appropriate law enforcement agencies, including the Federal Bureau of Investigation and the attorneys general of the States;

(C) in response to a specific request about a particular entity or individual, provide publically available information of enforcement action taken by the Commission for mail, television, internet, telemarketing, and robocall fraud against such entity; and

(D) maintain a website to serve as a resource for information for seniors and families and caregivers of seniors regarding mail, television, internet, telemarketing, robocall, and other identified fraud targeting seniors.

(3) COMPLAINTS.—The Commission through the advisory office shall, in consultation with the Attorney General, establish procedures to—

(A) log and acknowledge the receipt of complaints by individuals who believe they have been a victim of mail, television, internet, telemarketing, and robocall fraud in the Consumer Sentinel Network, and shall make those complaints immediately available to Federal, State, and local law enforcement authorities; and

(B) provide to individuals described in subparagraph (A), and to any other persons, specific and general information on mail, television, internet, telemarketing, and robocall fraud, including descriptions of the most common schemes using such methods of communication.

(b) COMMENCEMENT.—The Commission shall commence carrying out the requirements of this section not later than one year after the date of enactment of this Act.

TITLE III—PREVENTING THE TARGETING OF SENIORS DURING EMERGENCIES

SEC. 301. SHORT TITLE.

This title may be cited as the “Protecting Seniors from Emergency Scams Act”.

SEC. 302. FTC REPORT ON SCAMS TARGETING SENIORS DURING EMERGENCIES.

Not later than 30 days after the date of enactment of this Act, the Federal Trade Commission (referred to in this Act as the “Commission”) shall submit a report to Congress including—

(1) a description of the number and types of scams identified by the Commission as being targeted at senior citizens; and

(2) policy recommendations to prevent such scams, especially as such scams relate to future national emergencies.

SEC. 303. INCREASING AWARENESS OF SCAMS TARGETING SENIORS.

(a) **IN GENERAL.**—As soon as practicable after the date of enactment of this Act, the Commission shall update its web portal to include the latest information, searchable by region and type of scam, on scams targeting seniors, including contacts for relevant law enforcement and adult protective service agencies.

(b) **COORDINATION WITH MEDIA OUTLETS AND LAW ENFORCEMENT.**—The Commission shall work with media outlets and law enforcement to distribute the information included in the web portal of the Commission pursuant to subsection (a) to senior citizens and their families and caregivers.

TITLE IV—PREVENTING SCAMS TARGETING INDIAN TRIBES

SEC. 401. SHORT TITLE.

This title may be cited as the “Protecting Indian Tribes from Scams Act”.

SEC. 402. FTC REPORT ON UNFAIR OR DECEPTIVE ACTS OR PRACTICES TARGETING INDIAN TRIBES.

(a) **FTC REPORT.**—Not later than 1 year after the date of the enactment of this Act, and after consultation with Indian Tribes, the Commission shall make publicly available on the website of the Commission and submit to the Committee on Energy and Commerce of the House of Representatives and the Committee on Commerce, Science, and Transportation of the Senate a report on unfair or deceptive acts or practices targeted at Indian Tribes or members of Indian Tribes, including—

(1) a description of the types of unfair or deceptive acts or practices identified by the Commission as being targeted at Indian Tribes or members of Indian Tribes;

(2) a description of the consumer education activities of the Commission with respect to such acts or practices;

(3) a description of the efforts of the Commission to collaborate with Indian Tribes to prevent such acts or practices or to pursue persons using such acts or practices;

(4) a summary of the enforcement actions taken by the Commission related to such acts or practices; and

(5) any recommendations for legislation to prevent such acts or practices.

(b) **INCREASING AWARENESS OF UNFAIR OR DECEPTIVE ACTS OR PRACTICES TARGETING INDIAN TRIBES.**—Not later than 6 months after the date of the submission of the report required by subsection (a), the Commission shall update the website of the Commission to include information for consumers and businesses on identifying and avoiding unfair or deceptive acts or practices targeted at Indian Tribes or members of Indian Tribes.

TITLE V—ENHANCING CONSUMER PROTECTION ENFORCEMENT

SEC. 501. SHORT TITLE.

This title may be cited as the “FTC Collaboration Act of 2020”.

SEC. 502. UNFAIR AND DECEPTIVE PRACTICES COOPERATION STUDY.

(a) **IN GENERAL.**—

(1) **STUDY REQUIRED.**—Not later than 1 year after the date of the enactment of this Act, the Federal Trade Commission shall conduct a study on facilitating and refining existing efforts with State Attorneys General to prevent, publicize, and penalize frauds and scams being perpetrated on individuals in the United States.

(2) **REQUIREMENTS OF STUDY.**—In conducting the study, the Commission shall examine the following:

(A) The roles and responsibilities of the Commission and State Attorneys General that best advance collaboration and consumer protection.

(B) The policies, procedures, and mechanisms that facilitate cooperation and communications across the Commission.

(C) How resources should be dedicated to best advance such collaboration and consumer protection.

(D) The accountability mechanisms that should be implemented to promote collaboration and consumer protection.

(3) **CONSULTATION AND PUBLIC COMMENT.**—In producing the study required in paragraph (1), the Commission shall—

(A) consult with—

(i) the National Association of State Attorneys General;

(ii) public interest organizations dedicated to consumer protection;

(iii) relevant private sector entities; and

(iv) any other Federal or State agency that the Federal Trade Commission considers necessary; and

(B) provide opportunity for public comment and advice relevant to the production of the study.

(b) **REPORT TO CONGRESS.**—Not later than 6 months after the completion of the study required pursuant to subsection (a), the Commission shall submit to the Committee on Energy and Commerce of the House of Representatives and the Committee on Commerce, Science, and Transportation of the Senate, and make publicly available on the website of the Commission, a report that contains the following:

(1) The results of the study.

(2) Recommended best practices to enhance collaboration efforts between the Commission and State Attorneys General with respect to preventing, publicizing, and penalizing fraud and scams.

(3) Quantifiable metrics by which enhanced collaboration can be measured.

(4) Legislative recommendations, if any, to enhance collaboration efforts between the Commission and State Attorneys General to prevent, publicize, and penalize fraud and scams.

TITLE VI—DETERMINATION OF BUDGETARY EFFECTS

SEC. 601. DETERMINATION OF BUDGETARY EFFECTS.

The budgetary effects of this Act, for the purpose of complying with the Statutory Pay-As-You-Go Act of 2010, shall be determined by reference to the latest statement titled “Budgetary Effects of PAYGO Legislation” for this Act, submitted for printing in the Congressional Record by the Chairman of the House Budget Committee, provided that such statement has been submitted prior to the vote on passage.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from New Jersey (Mr. PALLONE) and the gentleman from Oregon (Mr. WALDEN) each will control 20 minutes.

The Chair recognizes the gentleman from New Jersey.

GENERAL LEAVE

Mr. PALLONE. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on H.R. 2610.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from New Jersey?

There was no objection.

Mr. PALLONE. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise to speak in support of H.R. 2610, the Fraud and Scam

Reduction Act. This bipartisan bill was introduced by Representatives BLUNT ROCHESTER and WALBERG and advanced out of the Energy and Commerce Committee by a voice vote.

Reducing scams and fraud is an issue of utmost importance in every community, and especially so during these uncertain and unprecedented times. Right now, we are, fortunately, seeing the best of humanity, but unscrupulous scammers and fraudsters still abound seeking to capitalize on confusion and fear.

Seniors, Mr. Speaker, are especially vulnerable. According to the most recent report from the Federal Trade Commission, older adults reported nearly \$400 million in losses from fraud in 2018. It is rare to recover these losses. We all need to work together to protect senior citizens from scams before they fall victim and suffer these monetary losses.

This bill, originally titled the Stop Senior Scams Act, establishes a new Senior Scams Prevention Advisory Council composed of relevant government agencies and industry representatives to collect and implement best practices to stop scammers before they can cause harm. It establishes a new program to prevent fraud that targets seniors. The bill will also improve educational materials on senior scams and make sure they are publicly available.

I want to thank Representatives DEUTCH and BUCHANAN for introducing the Seniors Fraud Prevention Act which was incorporated in H.R. 2610 during the full committee’s consideration of the bill. That legislation establishes an office at the FTC dedicated to preventing fraud targeting seniors and monitoring the market for such fraud.

This bill also includes the Protecting Seniors from Emergency Scams Act which was introduced by Representatives KELLY and MARSHALL. This bill streamlines efforts to protect seniors from falling prey to scams during national emergencies, such as the COVID-19 pandemic, by establishing a searchable database of scams targeting seniors.

One often overlooked area in Federal fraud prevention efforts are scams targeting Indian Tribes and Tribal members. The scope and scale of scams affecting Indian Tribes has not been well-documented, hindering efforts to prevent them. So I also want to thank Representative LUJÁN—soon Governor LUJÁN—and also Representative GIANFORTE for their work on this issue and for introducing the Protecting Indian Tribes from Scams Act, which was also incorporated in this bill, H.R. 2610. The legislation that they sponsored requires the FTC to issue a report on scams targeting Indian Tribes or Tribal members and update its website to include information on these scams.

In addition, our State attorneys general play a critical role in enforcing and complementing Federal consumer

protection laws. The FTC Collaboration Act, introduced by Representatives O'HALLERAN and HUDSON and incorporated also into this bill, will help the FTC optimize its collaboration with States attorneys general by studying the matter and issuing a report on how to further promote collaboration.

So I want to commend Representatives BLUNT ROCHESTER and WALBERG for introducing this bipartisan legislation, as well as all of the other lead sponsors of the bills that were folded into this larger legislative package. I also want to thank Ranking Member WALDEN and subcommittee Ranking Member RODGERS for working with us to move this bill through the Energy and Commerce Committee on a bipartisan basis.

As you can see, Mr. Speaker, this bill incorporates a number of important pieces of legislation. For all those reasons, I ask my colleagues to support the measure, and I reserve the balance of my time.

Mr. WALDEN. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in strong support of H.R. 2610, the Stop Seniors Scam Act.

I too want to thank the main sponsors, Representatives WALBERG and BLUNT ROCHESTER. I know we are all keeping Representative WALBERG in our thoughts and prayers as he copes with COVID right now, or he would be here on the floor.

I also want to acknowledge Representatives HUDSON, LUJÁN, O'HALLERAN, KELLY, and GIANFORTE. I guess to follow up on our chairman's comment, this was the bill to cosponsor if you want to move into higher office apparently. Both a future Governor and Senator are cosponsors here, and who knows where the rest of the gang goes.

The Stop Senior Scams Act would establish a Senior Scams Prevention Advisory Council which would create model educational materials to educate employees of retail companies, financial institutions, and wire transfer companies on how to identify and prevent scams. Importantly, this effort prioritizes scams targeting our senior citizens and Native nations, populations that have unfortunately and tragically been targeted at a much higher rate during the COVID-19 pandemic by scammers offering false medications—

Can you imagine that, Mr. Speaker? Or faster ways to claim stimulus checks or Social Security checks. All of them are fraud.

The bill would also help enhance collaborative efforts between the Federal Trade Commission and State attorneys general to prevent, publicize, and penalize frauds and scams targeting U.S. citizens.

It is critical for Congress to do our duty to help end these scams.

Mr. Speaker, I urge passage of this legislation, and I reserve the balance of my time.

Mr. PALLONE. Mr. Speaker, I have a number of speakers from our committee on the various bills incorporated in this, and I will start with the sponsor for the main bill, H.R. 2610.

Mr. Speaker, I yield 3 minutes to the gentlewoman from Delaware (Ms. BLUNT ROCHESTER).

Ms. BLUNT ROCHESTER. Mr. Speaker, today I rise in support of H.R. 2610, the Fraud and Scam Reduction Act.

Mr. Speaker, we have all received those calls and those emails—folks pretending to be from a Federal agency or law enforcement telling you that they need your personal information or money. And while many of us may ignore those calls or send the emails to spam, the reality is that these fraud schemes are real, they are dangerous, and they are often targeted at seniors.

Bad actors preying on older Americans is, unfortunately, nothing new. But in the midst of a global pandemic impacting Americans' lives and livelihoods, cracking down on these scams must be a priority. That is why earlier this Congress I was proud to introduce the Stop Senior Scams Act along with my Republican colleague, Representative TIM WALBERG, who worked very hard on this. We send our thoughts and prayers to him.

This bill, as its name suggests, was aimed at cracking down on these scams by creating a Federal Trade Commission advisory group and was supported by the AARP. The FTC group that would be created would be made up of government agencies, consumer advocates, and industry representatives to help identify potential sources of fraud. It would create educational materials for our Nation's seniors to protect them from these dangerous schemes and ensure that they are not taken advantage of.

Under the leadership of Chairman PALLONE and Chairwoman SCHAKOWSKY, and thanks to Ranking Member WALDEN, who is leaving us—and we are also sorry to see him leave—and Mrs. RODGERS, the Energy and Commerce Committee has been focused on cracking down on fraud. It was in that spirit that our committee combined the Stop Senior Scams Act with other antifraud provisions, creating a stronger and more comprehensive bill. I am also proud to say that protecting our constituents is not a partisan issue and that all five measures under H.R. 2610 are bipartisan.

Mr. Speaker, one of the most fundamental obligations of government is to protect its citizens. Now more than ever, the least we can do is protect already vulnerable seniors from being taken advantage of by bad actors.

The Fraud and Scam Reduction Act would give our seniors the information they need and empower them to avoid these dangerous and malicious scams. This bill is about protecting our grandparents, our parents, our sisters, our brothers, our neighbors, and our aunts and uncles. This is about protecting

Americans, especially during a pandemic.

I am proud to have worked with the Energy and Commerce Committee. I thank all of the other cosponsors and my colleagues, Democrat and Republican, for the work that they did to strengthen this bill.

Mr. Speaker, I urge all of my colleagues to support its passage.

Mr. WALDEN. Mr. Speaker, I yield myself such time as I may consume.

I want to thank the gentlewoman from Delaware, my friend, for her work on this and so many other pieces of legislation and our work together. We have had a good run. There is still more work to be done in the next 40-some days, but I thank her for her kind comments and her good work.

Again, Mr. Speaker, I urge passage, and I reserve the balance of my time.

Mr. PALLONE. Mr. Speaker, I yield 2½ minutes to the gentlewoman from Illinois (Ms. SCHAKOWSKY), who is the chair of our Subcommittee on Consumer Protection and Commerce. The gentlewoman has done such a wonderful job in trying to protect us from these frauds and scams, particularly during the coronavirus.

Ms. SCHAKOWSKY. Mr. Speaker, I thank the chairman for yielding. I am very proud that the next three bills are bills that have come out of the subcommittee that I chair on Consumer Protection and Commerce. I absolutely want to thank all of the authors of the legislation, Representatives BLUNT ROCHESTER and WALBERG; and the authors of the legislation that was incorporated into this bill, Representatives DEUTCH and LUJÁN, for their work on the Seniors Fraud Prevention Act; Representatives KELLY and MARSHALL for the Protecting Seniors from Emergency Scams Act; and Representatives LUJÁN and GIANFORTE for the Protecting Indian Tribes from Scams Act; and Representatives O'HALLERAN and HUDSON for the FTC Collaboration Act.

Some of our most vulnerable fellow Americans have been the targets and the victims of fraud and scams during the COVID-19 pandemic. Scammers especially target seniors. They exploit fear or confusion during crises and emergencies and prey on seniors' trust and assumption that they will be too embarrassed to finally report scams to the relevant authorities. In 2018 alone, seniors lost almost \$400 million to fraud.

Another often overlooked target of fraud and scams are the Indian Tribes and Tribal members. We urgently need a better understanding of fraud targeting these communities.

This legislation tackles these problems. It establishes a new office that focuses on the prevention of fraud that targets seniors, including fraudulent marketing materials, and it does address the problem of the Tribes and Tribal members that need to be protected also from the scams.

So I am very proud of this legislation and grateful to the many sponsors.

Mr. WALDEN. Mr. Speaker, I yield myself such time as I may consume.

I have said before and I will say it again: I don't think there is a more fierce advocate for consumers than the gentlewoman who chairs the subcommittee. She has, once again, brought solid legislation to the floor. We appreciate her and her team working with us to make this bipartisan.

Mr. Speaker, I urge passage, and I reserve the balance of my time.

□ 1430

Mr. PALLONE. Mr. Speaker, I yield 2½ minutes to the gentleman from New Mexico (Mr. LUJÁN). Again, I thank him for all that he has done as our Assistant Speaker and all that he has done for our Indian Tribes.

Mr. LUJÁN. Mr. Speaker, I am proud to support the Fraud and Scam Reduction Act, which includes my bipartisan Protecting Indian Tribes from Scams Act that I introduced alongside Representative GIANFORTE, to address the rise of scams during this deadly pandemic.

As our Nation grieves the loss of more than 247,000 Americans to COVID-19, and millions of families experience financial hardship, it is nothing short of reprehensible that scammers are preying on the most vulnerable amongst us.

Fraud reports to the Federal Trade Commission, which had been steady at 770,000 per quarter over the past 4 years, jumped to 1.1 million this summer, including an increase of 144 percent coinciding with the pandemic. That demonstrates why we must come together to protect Americans against fraud and theft.

Nationwide, predatory schemes have already cost Americans over \$1.5 billion in stolen assets so far in 2020. Scammers have targeted the \$1,200 economic impact payments, peddled false treatments for COVID-19, and attempted to sell defective personal protective equipment at a time when the fears and confusion over COVID-19 remain high.

These scams have put elders', military servicemembers', and families' health and finances at risk, and it is time for Congress to put an end to the despicable practice. This bipartisan effort will help Congress take additional measures to tackle this threat and better understand the scale of this crisis.

As COVID-19 cases and hospitalizations rise in New Mexico and across the Nation, I will continue working, on a bipartisan basis, to provide additional relief and alleviate the financial pressures that all New Mexicans are facing.

Mr. Speaker, I urge my colleagues to support this legislation to protect our communities against scams and fraud.

I thank the chairman for his work. I thank Chairwoman SCHAKOWSKY for her work. And I thank Chairman and current Ranking Member GREG WALDEN for his work, his commitment to his constituents, his service to the people of America.

Mr. Speaker, GREG is a good friend. It has been fun to spar with him. It has been fun to work with him. I look forward to his public service after he retires from the U.S. House of Representatives.

Mr. WALDEN. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I thank my good friend from New Mexico. I think it is worth pointing out that this probably won't make a lot of coverage in national media, but he chaired the Democratic Congressional Campaign Committee when I chaired the National Republican Congressional Committee. We are of different parties and sort of different regions, in a way; we are both westerners. But once again, we are working together for the American people, and we do a lot of that around here. Especially on the Committee on Energy and Commerce, we have a fine record of working things out. We have 16 of these bipartisan things on the floor today, and I just wish our constituents saw more of this.

Mr. Speaker, I wish the gentleman from New Mexico well in his endeavors across the Capitol. He will bring a breath of fresh air over there, and I know his commitment to his State and all who reside in it.

I hope our paths do continue to cross in some manner. I have enjoyed serving with the gentleman from New Mexico.

Mr. Speaker, I reserve the balance of my time.

Mr. PALLONE. Mr. Speaker, may I inquire how much time I have remaining.

The SPEAKER pro tempore. The gentleman from New Jersey has 8 minutes remaining.

Mr. PALLONE. Mr. Speaker, I yield 2 minutes to the gentlewoman from Illinois (Ms. KELLY), who is a member of our committee.

Ms. KELLY of Illinois. Mr. Speaker, since the start of the COVID-19 pandemic, we have seen an increase in scams targeting older Americans. These scammers promise everything from COVID cures and take-home testing kits to insurance and stimulus funds.

That is why I urge my colleagues to support H.R. 2610, the Fraud and Scam Reduction Act. This bill, championed by my friend, Representative LISA BLUNT ROCHESTER, includes my bill and Representative MARSHALL's bill, the Protecting Seniors from Emergency Scams Act. This bipartisan legislation ensures that the FTC makes available resources for older Americans about the type and number of scams targeting their region. It also requires an FTC report to Congress on that information so we can prevent seniors from falling victim to scams during future pandemics.

While we may be closer to a vaccine, this will likely only increase the number of these diabolical scams. Let's arm older Americans with the right information to prevent themselves from falling victim. Let's make locally spe-

cific resources available to caregivers already working around the clock. Let's help the FTC win this fight against scammers.

Mr. Speaker, I urge the passage of H.R. 2610.

Mr. WALDEN. Mr. Speaker, I thank my friend and colleague from Illinois for her support of this legislation and her work on it.

Once again, I urge passage of the legislation, and I yield back the balance of my time.

Mr. PALLONE. Mr. Speaker, I would also urge passage of this bill, which, as we mentioned, includes a lot of other bills as well and makes up an important package dealing with fraud and scams.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New Jersey (Mr. PALLONE) that the House suspend the rules and pass the bill, H.R. 2610, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

The title of the bill was amended so as to read: "A bill to establish an office within the Federal Trade Commission and an outside advisory group to prevent fraud targeting seniors and to direct the Commission to study and submit a report to Congress on scams targeting seniors and Indian tribes, and for other purposes."

A motion to reconsider was laid on the table.

COMBATING PANDEMIC SCAMS ACT OF 2020

Mr. PALLONE. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 6435) to direct the Federal Trade Commission to develop and disseminate information to the public about scams related to COVID-19, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 6435

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 "Combating Pandemic Scams Act of 2020".

SEC. 2. INFORMATION ABOUT SCAMS RELATED TO COVID-19.

(a) DISSEMINATION OF INFORMATION.—

(1) IN GENERAL.—As expeditiously as possible after the date of the enactment of this Act, the Commission, in consultation with the Attorney General, the Secretary of Health and Human Services, the Postmaster General, the Chief Postal Inspector, and the Internet Crime Complaint Center, shall develop and disseminate information to the public about scams related to the novel coronavirus (COVID-19).

(2) REQUIREMENTS.—In carrying out paragraph (1), the Commission shall—

(A) include—

(i) information regarding mail, telemarketing, and internet fraud and illegal