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## Senate

The Senate met at 11:59 a.m., and was called to order by the President pro tempore [Mr. THURMOND].

### PRAYER

The Chaplain, Dr. Lloyd John Ogilvie, offered the following prayer:

Lord of creation, You have written Your signature in the bursting beauty of this magnificent spring morning in our Nation's Capital. The breathtaking splendor of the cherry blossoms are about to blanket the city with fairyland wonder. The daffodils and crocuses have opened to express Your glory. Now Lord, tune our hearts to join with all of nature in singing Your praise.

We thank You for the rebirth of hope that comes with this season of renewal and resurrection. You remind us, "Behold I make all things new." As the seeds and bulbs have germinated in the earth, so You have prepared us to burst forth in newness of life. We forget the former things and claim Your new beginnings for us. Help us to accept Your forgiveness and become giving and forgiving people. Clean out the hurting memories of our hearts so that we may be open channels for Your vibrant, creative spirit as we tackle problems and grasp the possibilities of this day.

Lord, we want to live this day in the flow of Your grace. We put You and truth first, our Nation and its future second, and our party third. Help us not to reverse the order. For the sake of the future of our beloved Nation and by Your power, through our Lord and Saviour. Amen.

### RECOGNITION OF THE MAJORITY LEADER

The PRESIDENT pro tempore. The able majority leader is recognized.

Mr. LOTT. I thank the Chair.

### ORDER OF PROCEDURE

Mr. LOTT. Mr. President, I ask unanimous consent that the routine re-

quests through the morning hour be granted.

The PRESIDENT pro tempore. Without objection, it is so ordered.

### MORNING BUSINESS

Mr. LOTT. Mr. President, I ask unanimous consent that there now be a period of morning business.

The PRESIDENT pro tempore. Without objection, it is so ordered.

### MESSAGES FROM THE PRESIDENT

Messages from the President of the United States were communicated to the Senate by Mr. Williams, one of his secretaries.

#### EXECUTIVE MESSAGES REFERRED

As in executive session the Presiding Officer laid before the Senate messages from the President of the United States submitting sundry nominations which were referred to the appropriate committees.

(The nominations received today are printed at the end of the Senate proceedings.)

### MEASURE PLACED ON THE CALENDAR

The following measure was read the second time and placed on the calendar:

H.R. 1122. An act to amend title 18, United States Code, to ban partial-birth abortions.

### INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second time by unanimous consent, and referred as indicated:

By Mr. KYL:

S. 512. A bill to amend chapter 47 of title 18, United States Code, relating to identity fraud, and for other purposes; to the Committee on the Judiciary.

By Mr. MACK (for himself, Mr. D'AMATO, Mr. BOND, and Mr. BENNETT):

S. 513. A bill to reform the multifamily rental assisted housing programs of the Federal Government, maintain the affordability and availability of low-income housing, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

### STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. KYL:

S. 512. A bill to amend chapter 47 of title 18, United States Code, relating to identity fraud, and for other purposes.

#### THE IDENTITY THEFT AND ASSUMPTION DETERRENCE ACT OF 1997

Mr. KYL. Mr. President, with increasing frequency, criminals are using the Social Security numbers and other personal information of law-abiding citizens to assume their identity and take their money. Identity fraud can be more serious than a criminal picking someone's pocket and lifting cash or a credit card. Identity theft involves criminals—who may have ties with international criminal syndicates—obtaining enough information on another person that they can open up new credit card accounts in the law-abiding person's name. Some call identity theft high-technology bank robbery. But law-enforcement officials say committing identity fraud is easier than robbing a bank.

Identity fraud is one of the fastest growing financial crimes. An alarming 2,000 cases occur each week. Credit-card fraud losses—the major financial loss in personal-identity thefts—may amount to as much as \$2 billion a year.

The statistics don't reveal the hardship these crimes can cause. Imagine the anxiety of knowing that a criminal has been able to gain hold of your most personal identification information to open credit cards or apply for loans in your name. Even when fraudulent charges are cleared from a victim's financial records, he or she cannot be sure that the perpetrator of the crime

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



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