

to violations occurring after the date of the enactment of this Act.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 424—DESIGNATING OCTOBER 2004 AS “PROTECTING OLDER AMERICANS FROM FRAUD MONTH”

Mr. CRAIG submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES. 424

Whereas perpetrators of financial crimes frequently target their fraud schemes at older Americans because older Americans possess a large percentage of the individual household wealth in the United States;

Whereas many older Americans have been divested of their hard-earned life savings by fraud and frequently pay a high emotional cost, losing not only their money, but also their self-respect and dignity;

Whereas perpetrators of fraud schemes against older Americans reach their victims through the telephone, the mail, or the Internet;

Whereas the United States Postal Inspection Service responded to nearly 80,000 fraud complaints, arrested 1,453 fraud offenders, secured nearly 1,387 fraud convictions, and initiated 102 civil or administrative actions involving fraud in fiscal year 2003;

Whereas fraud investigations by the United States Postal Inspection Service in fiscal year 2003 resulted in nearly \$1,500,000,000 in court-ordered and voluntary restitution payments;

Whereas older Americans are often the disproportionate targets of cross-border fraud, including prize promotions, sweepstakes scams, foreign money offers, advance-fee loans, and foreign lotteries, and file 20 percent of all cross-border fraud complaints;

Whereas there was an 80 percent increase in 2003 of reports of Internet fraud targeting older Americans, and the amount of money lost by older Americans to Internet fraud increased from \$2,690,618 in 2002 to \$12,818,313 in 2003, a 375 percent increase in money lost;

Whereas the Federal Trade Commission reports that 27,300,000 people in the United States have been victims of identity theft in the last 5 years, including 9,900,000 people in the last year alone, and that identity theft has cost businesses and financial institutions nearly \$48,000,000,000, in addition to the reported \$5,000,000,000 in out-of-pocket expenses incurred by consumer fraud victims;

Whereas there was a 200 percent increase in 2002 of identity theft targeting older Americans, and credit card fraud is perpetrated against older Americans at a higher rate than the general population of the United States;

Whereas the Federal Trade Commission continues to successfully implement its do-not-call registry, with 60 percent of consumers surveyed stating that they registered and 80 percent of the registered consumers surveyed reporting fewer calls, but more older Americans need to be aware that the do-not-call registry is available;

Whereas fraud schemes targeting older Americans have caused losses estimated at millions of dollars a year, and have cost some older Americans their homes;

Whereas consumer awareness is the best protection from telemarketing, mail, Internet, and identity fraud schemes, and the Federal Trade Commission and the United States Postal Inspection Service have resources available to educate and assist the public; and

Whereas it is vital to increase public awareness of the enormous impact that fraud has on older Americans and to educate the public, older Americans, their families, and their caregivers about a wide array of fraud schemes, such as telemarketing, mail, Internet, and identity fraud, and how to report suspected fraud to the appropriate authorities: Now, therefore, be it

Resolved, That the Senate—

(1) designates October 2004 as “Protecting Older Americans From Fraud Month”; and

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

(A) prevent the purveyors of telemarketing, mail, Internet, and identity fraud from victimizing the people of the United States; and

(B) educate and inform the public, older Americans, their families, and their caregivers about a number of financial crimes, such as telemarketing, mail, Internet, and identity fraud.

SENATE RESOLUTION 425—HONORING FORMER PRESIDENT WILLIAM JEFFERSON CLINTON ON THE OCCASION OF HIS 58TH BIRTHDAY

Mr. DASCHLE (for himself and Mr. REID) submitted the following resolution; which was considered and agreed to:

S. RES. 425

Whereas former President William Jefferson Clinton was born in Hope, Arkansas, on August 19, 1946;

Whereas William Jefferson Clinton attended Georgetown University as an undergraduate and received a Rhodes Scholarship in 1968;

Whereas William Jefferson Clinton received a law degree from Yale University in 1973;

Whereas William Jefferson Clinton established a record of public service as Attorney General of Arkansas, Governor of Arkansas, and Chairman of the National Governors Association;

Whereas William Jefferson Clinton campaigned for and won the Democratic nomination for President in 1992;

Whereas William Jefferson Clinton was elected the 42d President of the United States in 1992 and was reelected for a second term in 1996;

Whereas during William Jefferson Clinton's time in office the United States experienced 8 years of economic expansion, job growth, and the transformation of a budget deficit into a budget surplus;

Whereas William Jefferson Clinton rallied the members of the North Atlantic Treaty Organization to put an end to ethnic cleansing in the Balkans and to depose the murderous regime of Slobodan Milosevic, actions which eventually led to the signing of the Dayton Peace Accords;

Whereas William Jefferson Clinton played a major role in the Good Friday Peace Accords which finally brought peace to war-torn Northern Ireland; and

Whereas, in the words of President George W. Bush, William Jefferson Clinton “showed a deep and far-ranging knowledge of public policy, a great compassion for people in need, and the forward-looking spirit the Americans like in a President”: Now, therefore, be it

Resolved, That the Senate honors former President William Jefferson Clinton on the occasion of his 58th birthday on August 19, 2004, and extends best wishes to him and his family.

AMENDMENTS SUBMITTED AND PROPOSED

SA 3630. Mr. DODD (for himself, Mr. SPECTER, Mr. HARKIN, Mr. LEVIN, Mr. SARBANES, Mr. KENNEDY, Mr. DASCHLE, Mr. SCHUMER, Mrs. CLINTON, and Mr. REID) proposed an amendment to the bill H.R. 4567, making appropriations for the Department of Homeland Security for the fiscal year ending September 30, 2005, and for other purposes.

SA 3631. Mrs. CLINTON (for herself, Mrs. FEINSTEIN, Mr. DODD, and Mr. SCHUMER) proposed an amendment to the bill H.R. 4567, supra.

SA 3632. Mrs. CLINTON (for herself, Mr. SCHUMER, Mr. KENNEDY, and Mr. CORZINE) submitted an amendment intended to be proposed by her to the bill H.R. 4567, supra.

SA 3633. Mr. REED submitted an amendment intended to be proposed by him to the bill H.R. 4567, supra.

SA 3634. Mrs. BOXER submitted an amendment intended to be proposed by her to the bill H.R. 4567, supra.

SA 3635. Mr. FEINGOLD (for himself and Mr. LEAHY) submitted an amendment intended to be proposed by him to the bill H.R. 4567, supra.

SA 3636. Mr. BAUCUS (for himself, Mr. BURNS, Mr. CONRAD, Mr. ROBERTS, Mr. DORGAN, Mr. BROWNBACK, Mr. NELSON of Nebraska, Mr. HAGEL, Mr. COLEMAN, Mr. DAYTON, Mrs. CLINTON, Mrs. MURRAY, Ms. STABENOW, Mr. JOHNSON, Mr. DASCHLE, and Mr. LEVIN) submitted an amendment intended to be proposed by him to the bill H.R. 4567, supra.

SA 3637. Mr. DASCHLE submitted an amendment intended to be proposed by him to the bill H.R. 4567, supra; which was ordered to lie on the table.

SA 3638. Mr. HATCH (for himself and Mr. LEAHY) submitted an amendment intended to be proposed by him to the bill H.R. 4567, supra.

SA 3639. Mr. BINGAMAN (for himself and Mr. DOMENICI) proposed an amendment to the bill H.R. 4567, supra.

SA 3640. Mrs. BOXER submitted an amendment intended to be proposed by her to the bill H.R. 4567, supra.

SA 3641. Mrs. BOXER (for herself, Mr. CARPER, and Mrs. CLINTON) proposed an amendment to the bill H.R. 4567, supra.

SA 3642. Mrs. BOXER (for herself and Mr. SCHUMER) submitted an amendment intended to be proposed by her to the bill H.R. 4567, supra.

SA 3643. Mr. ROBERTS submitted an amendment intended to be proposed by him to the bill H.R. 4567, supra.

SA 3644. Ms. MURKOWSKI (for herself, Mr. INOUE, and Mr. STEVENS) submitted an amendment intended to be proposed by her to the bill H.R. 4567, supra.

SA 3645. Mrs. DOLE submitted an amendment intended to be proposed by her to the bill H.R. 4567, supra.

SA 3646. Mr. TALENT (for himself and Mr. BOND) submitted an amendment intended to be proposed by him to the bill H.R. 4567, supra.

SA 3647. Ms. STABENOW (for herself, Mr. CRAIG, and Mr. LEVIN) submitted an amendment intended to be proposed by her to the bill H.R. 4567, supra.

SA 3648. Mr. SHELBY submitted an amendment intended to be proposed by him to the bill H.R. 4567, supra.

SA 3649. Mr. BYRD (for himself, Mr. LEVIN, Mr. BINGAMAN, and Mr. FEINGOLD) proposed an amendment to the bill H.R. 4567, supra.

SA 3650. Mr. BAYH (for himself and Mr. LUGAR) submitted an amendment intended to be proposed by him to the bill H.R. 4567, supra; which was ordered to lie on the table.

SA 3651. Mrs. CLINTON (for herself and Mr. SCHUMER) proposed an amendment to the bill H.R. 4567, supra.