

The Internet is transforming the way consumers across this country are buying products and services. Today, 55 percent of the population uses the Internet in the United States, and that number is expected to increase substantially by the end of 1999. Last year, 35 million households purchased something on the Internet. In addition, more than one quarter of all U.S. retailers has an e-commerce Web site, and the U.S. Department of Commerce predicts that online sales could surpass \$300 billion by the end of 2002.

The Internet is a retailer's dream, taking advantage of lower overhead and transaction costs and leveraging its easy access and convenience for millions of consumers. However, online shopping raises concerns for consumers. Is it safe to buy online? Will businesses deliver on their sales promises? Are buyers protected from fraud and privacy infringements?

Overall customer satisfaction among online shoppers is generally good. However, common complaints received about online merchants include: misleading advertising; goods or services not delivered as agreed; guarantees not honored or honored with unsatisfactory service; and credit or billing problems. Complaints about online retailers are similar to the complaints generated by traditional "bricks-and-mortar" businesses.

Retailers wishing to increase sales through the Internet can build consumer trust and confidence in their Web sites by using meaningful third-party assurance seal programs. One such program is CPA WebTrust, which was developed jointly by the American Institute of Chartered Accountants (CICA).

WebTrust is the only comprehensive seal of assurance program for e-commerce sites around the world. CPA's in the United States have been providing assurance services to the public for over 65 years, and WebTrust is a logical extension of their expertise onto the Internet. Uniquely qualified to offer assurance services, CPA's are trusted and respected professionals with the credibility necessary to build confidence among online buyers.

A WebTrust-licensed CPA examines online businesses at least every 90 days to make sure the site is in compliance with the rigorous WebTrust Principles and Criteria. The CPA assures that the online business is abiding by its stated privacy policies, adheres to its stated business practices, processes secure transactions, and provides resolution for customers with complaints about product or service quality. WebTrust assures customers that the Web site has met the most comprehensive e-commerce standards that protect online buyers.

By giving credibility to both small and large e-commerce sites, WebTrust helps them to access a worldwide customer base and bring global electronic commerce to its full potential. It also helps them to deliver on their sales promises and build a loyal, online customer base. WebTrust helps online businesses turn shoppers into buyers by reducing the risks of online shopping, including the potential for fraud.

Global in its focus, WebTrust is currently offered in the United States, Canada, Puerto Rico, England, Scotland, Ireland, Wales, and Australia. Discussions are underway with several other accountancy institutes in Europe

and the Asia-Pacific Rim. WebTrust complies with EU data protection policies and Privacy Bill C-54 in Canada. For more information about CPA WebTrust, you can visit <http://www.cpawebtrust.org>

Mr. Speaker, today over 100 million Americans will surf the Internet, some wishing to make a purchase. Consumers need and deserve to be protected and private-sector programs like CPA WebTrust need to be encouraged to ensure the prosperity and vitality of America's 21st century digital economy.

HONORING JOHN WILLIAMS AS HE ANNOUNCES HIS RETIREMENT AS PRESIDENT OF THE GREATER CINCINNATI CHAMBER OF COMMERCE

HON. ROB PORTMAN

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Monday, October 18, 1999

Mr. PORTMAN. Mr. Speaker, I rise today to honor John Williams, a valued friend and constituent who has served as president of the Greater Cincinnati Chamber of Commerce since November 1, 1984, and has just announced he will step down in February, 2001. John manages the Chamber's active 7,000 member organization, a talented 80 person staff and extensive network of volunteers. Under John's guidance, the nation's fourth largest chamber has twice received the chamber of the Year Award from its peer organizations.

John has been actively involved in every significant civic issue affecting our area. He has been a leader focused on finding solutions to problems, including the campaign to retain Cincinnati's professional sports teams and build two new stadiums; the development of the Blue Chip Campaign for Economic Development and the Partnership for Greater Cincinnati; the growth of the Greater Cincinnati/Northern Kentucky International Airport, the increased importance of small business; and the Chamber's concentration on becoming more inclusive and regionally focused.

A native Cincinnati, John grew up in Dayton and graduated from the Kent School in Connecticut, Princeton University, and the University of Cincinnati College of Law. He served in the U.S. Marine Corps for three years, including a tour in Vietnam as a rifle company commander, where he was injured twice. He was decorated with the Bronze Star with combat V for valor, and two Purple Hearts. In 1971, he joined the prestigious Cincinnati law firm of Taft, Stettinuis and Hollister, and was admitted to partnership in 1977. John practiced corporate and securities law until he left his leadership position to join the Chamber in 1984.

John insists that leading the Greater Cincinnati Chamber of Commerce is the greatest job in the world. That may be true, but only because he has made it so by his activism and success. He also serves our community as a board member of Downtown Cincinnati, Inc.; the Greater Cincinnati Center for Economic Education; the Kenton County Airport Board; the Greater Cincinnati Convention and

Visitors Bureau; and the Queen City Club. John is married to Francie Woodward Williams.

All of us in the Greater Cincinnati area congratulate John on his service. We appreciate his outstanding leadership and friendship, and we wish him well in his final months of service and the new challenges to come.

IN HONOR OF THE AMERICAN ASSOCIATION OF PHYSICIANS OF INDIAN ORIGIN

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Monday, October 18, 1999

Mr. KUCINICH. Mr. Speaker, I rise today to honor the members of the American Association of Physicians of Indian Origin. The members of the Central Ohio chapter will be holding their annual meeting of the Ohio AAPI on the weekend of October 23, 1999.

The American Association of Physicians of Indian Origin represents 32,000 physicians of Indian origin practicing all over the United States. The AAPI is concerned with the treatment of International Medical Graduates as they embark on their journey of medical education and practices here in the United States. They also concentrate their efforts on the health status of the Indian American community in the United States.

There are more than 2,000 medical doctors from India who have settled in Ohio. These men and women have moved across the world from their home towns in order to provide the best medical care to the citizens of the state of Ohio. They are bringing their heritage to our great state to add to the cultural diversity. They have dedicated their lives to selfless acts of giving and deserve the utmost respect.

I urge my fellow colleagues to please join me in recognizing these men and women of the American Association of Physicians of Indian Origin for their dedication to medical care in the state of Ohio.

CONFERENCE REPORT ON H.R. 2684, DEPARTMENTS OF VETERANS AFFAIRS AND HOUSING AND URBAN DEVELOPMENT, AND INDEPENDENT AGENCIES APPROPRIATIONS ACT, 2000

SPEECH OF

HON. NANCY PELOSI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 14, 1999

Ms. PELOSI. Mr. Speaker, I rise to support the VA-HUD conference report. I commend the conferees for the improvements they made to the House passed bill. However, I continue to be concerned that these improvements do not adequately fund America's housing needs.

The conferees provided 60,000 new Section 8 vouchers; increased the funding for operating subsidies for public housing to \$3.1 billion, increased the funding for Housing for

Persons with AIDS (HOPWA) to \$232 million, and increased the funding by \$45 million for programs to prevent homelessness and assist homeless individuals. While these increases will prove useful, we all recognize that the need for Section 8, public housing, HOPWA, and homelessness are significantly greater. For example, the Administration's budget requested 100,000 Section vouchers, and this bill falls far short. In many cities, the waiting lists for Section 8 and public housing apartments are many years long and in some cases closed. Individuals living with AIDS need supportive housing services and despite this bill's increased funding, it falls short of President Clinton's request.

I was disappointed that the Republican House leadership initially had cut housing assistance to low-income Americans. It does not make sense to cut funding to assist homeless persons, the working poor, and persons with AIDS. We should not cut community development programs that revitalize impoverished neighborhoods and produce new affordable housing. I remain disappointed, but support this revised legislation.

It is significant that the conference decided to fund \$20 million for the Clinton-Gore America's Private Investment Companies Initiative (APIC). I hope my colleagues will take the next step and pass legislation as soon as possible to authorize this needed initiative. APIC will leverage this \$20 million and stimulate investments of approximately \$550 million in private issued, government guaranteed loans and an additional \$275 million in private equity capital.

The Community Builders program has provided HUD and America's communities with capable public servants responsive to local needs. These community builders have successfully staffed many locally driven projects and helped streamline HUD services. Their work should be commended.

Despite the accomplishments of this bill, millions of Americans still pay more than half their income for rent and too many Americans remain homeless. This improved bill is a step in the proper direction and will address some of these problems. Nonetheless, more steps are needed. I commend Secretary Cuomo for his leadership on these important housing issues. I hope future budgets will provide more funding to help low-income Americans obtain affordable housing.

TRIBUTE TO THE LATE CHARLES
BLOOMFIELD

HONORABLE SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Monday, October 18, 1999

Mr. McINNIS. Mr. Speaker, I would like to take this opportunity to ask that we pause for a moment in honor of one of the finest people that I have ever had the pleasure of knowing. Charles Bloomfield was a dedicated family man, a hard working rancher and a model American. He gave selflessly to provide for his family and to help his community.

Charles joined the United States Army during World War II and after he returned from

fearless duty, he married Dorothy Parkes in 1946. Together they had two children, Anne and Edward.

In 1949 Charles and his wife bought a beautiful ranch in Meeker, Colorado where Charles truly enjoyed working the land and raising cattle. He was a man of tradition, old fashioned in his ranching methods, which he maintained until just one week before his death.

Charles Bloomfield, aside from working long days on his ranch, gave greatly of his time to many community organizations. In 1946 he was named Water Commissioner, a position that he held for ten years. In the mid-1960's he was County Commissioner and he served as the Republican Committee chairman for many years. Charles was also very involved in his church, the American Legion and Rio Blanco Lodge #80, AF&AM where he was Past Master and lodge secretary for more than 30 years.

It is with this, Mr. Speaker, that I pay tribute to the life of Charles Bloomfield. I wish that everyone could have had the pleasure of knowing and learning from this man what I did. He was a great American and friend.

CELEBRATING THE ROLE OF
WOMEN-OWNED BUSINESSES

HON. BOB FILNER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, October 18, 1999

Mr. FILNER. Mr. Speaker, I rise today to call my colleague's attention to the role of women-owned businesses in our economy, particularly in my home State of California. It is with great pride that I recognize California as No. 1—both in the number of women entrepreneurs and as the fastest growing state for women minority entrepreneurs.

Representing these women in the Business Women's Network (BWN), a giant network of 2,300 women's associations representing 32 million women. I have joined in the BWN's newly formed congressional committee, spearheaded by Chris Warneke and Robin Read, to support businesswomen throughout the United States, and I want to recognize the BWN for its outstanding record in uniting businesswomen.

The entire nation will be watching the International Summit of the Business Women's Network on October 18 and 19, 1999, where women from over 90 countries and from 48 states will come together in celebration of the more than 9 million women entrepreneurs today, of which 1.1 million are minorities.

The female labor force is making great strides. The Bureau of Labor Statistics has projected that 72 million women will be working by the year 2005, representing 63 percent of women 16 and older. As the decade draws to an end and a new millennium approaches, I want to recognize women entrepreneurs as the fastest growing segment in our economy.

Congratulations to the Business Women's Network on the occasion of their International Summit.

TRIBUTE TO THE NEW HAITIAN
TIMES NEWSPAPER

HON. CARRIE P. MEEK

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Monday, October 18, 1999

Mr. MEEK of Florida. Mr. Speaker, I rise today to pay tribute to Yves Colon and Garry Pierre-Pierre, two budding young Haitian-American journalists who will launch, later this week, a new weekly newspaper, The Haitian Times. These two veterans of big city newspapers, Mr. Colon, a Miami Herald editor and reporter on leave from the paper, and Mr. Pierre-Pierre, a former New York Times reporter, have both taken a leap of faith to launch this new venture which is set to hit newsstands in Miami-Dade County, New York City and Port-au-Prince on October 20, 1999.

I commend Mr. Colon and Mr. Pierre-Pierre on their new venture. It's certainly an idea who's time has come. May The Haitian Times be around for many years to come.

I enter into the RECORD the attached news article from the Miami Herald announcing the launch of the Haitian Times.

JOURNALISTS LAUNCH VOICE FOR U.S.
HAITIANS

(By Curtis Morgan)

Their numbers are substantial and growing—some 300,000 in South Florida and twice that in New York City. Yet Haitian-Americans remain an often overlooked ethnic group, registering only faintly on mainstream media radar.

Two journalists, both Haitian-born veterans of big city American newsrooms, hope to change that with a small but ambitious weekly newspaper, The Haitian Times, scheduled to hit stands in Miami-Dade County, New York City and Port-au-Prince on Oct. 20.

While there are already two well-established stateside papers covering Haiti, this one is designed with significant differences, said Yves Colon, a Herald reporter and editor taking leave to serve as editor. For one, its voice will be in English not French or Creole.

The target audience, said publisher Garry Pierre-Pierre, a former New York Times and Sun-Sentinel reporter, are people not unlike himself and Colon: Of Haitian heritage, educated or raised in the States, fluent in all things American.

"It is the quintessential Haitian-American, a person who really wants to be Haitian but is also very much part of the other world," Pierre said. Thus, the message in the masthead, "Bridging The Gap."

While potential readers are reserving judgment until they see the product, some believe the paper, if it succeeds, could be a social milestone.

"I think this is going to fill a vacuum," said Jan Mapou, director of Sosyete Koukouy, a Miami-Dade organization that mounts cultural and arts shows. The two major existing papers stateside—Haiti En Marche, published in Miami, and New York-based Haiti Observateur—are both mostly French, with limited English and Creole. Mapou writes Haiti En Marche's lone Creole page, a column about cultural events.

"Having a newspaper for the Haitian community in English, that will cover the whole community," he said. "We have so many kids that are disconnected with what's going on in Haiti and the community."