

Chair of Biblical Studies in 1993, which brings a speaker to the school each year for Spiritual Life Emphasis Week. He was a member of the founding Board of Trustees and Education Committee.

Martha has participated in and led Bible studies at CHCA, served on the Visioning Committee, helped develop plans for the tennis complex and been very involved in numerous PTF and classroom activities. In addition to all this, Martha and Carl are enthusiastic supporters of the activities of their four children—all of whom attended CHCA.

Martha and Carl Lindner are committed community leaders, and I congratulate them on this much deserved honor.

TELEMARKETING VICTIMS  
PROTECTION ACT OF 1999

HON. MATT SALMON

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 28, 1999

Mr. SALMON. Mr. Speaker, I rise to introduce the Telemarketing Victims Protection Act of 1999. The bill directs the Federal Trade Commission (FTC) to promulgate rules and regulations which require telemarketing firms to notify consumers that they are eligible to be placed on national and state do-not-call lists. If a consumer elects not to be called, the telemarketing firm must report that request to the appropriate state or national authority. Additionally, the legislation prohibits telemarketing firms from blocking the identity of their phone number in order to evade caller ID devices. Furthermore, it requires telemarketing firms to obtain (and reconcile with their own lists) the appropriate do-not-call list. It also amends the time of day telemarketers are allowed to call consumers. Under current law, telemarketers are prohibited from calling consumers before 8 a.m. or after 9 p.m. My bill would amend current law to prohibit pesky telemarketers from disturbing families during dinner hours. And finally, it requires the FTC to study appropriate penalties for telemarketers who repeatedly violate the law. My legislation does not affect organizations already exempt from current law.

As you know, Congress has spent the last decade trying to help consumers cope with an industry that is out of control. Despite Congress' efforts, great advances in technology have enabled bad telemarketers to continue to flourish. According to numerous sources, it is estimated that consumers lose \$40 billion a year to fraudulent telemarketers. As telemarketing operations become more sophisticated, so must our laws governing the industry.

In my home state of Arizona, many consumers—especially seniors—fall prey to fraudulent telemarketers. The Federal Bureau of Investigations (FBI) estimates that Arizonans have lost roughly \$100 million to fraud during the last five years. And, according to the Arizona Republic and Daniel Drake, Executive Assistant U.S. Attorney, victims from Arizona are lucky if they recover five percent of what they lose. According to FBI Special Agent Jim Whalen, "Arizona continues to be a high target area for illegal telemarketers due to the

State's significant number of elderly residents." Agent Whalen recently reported to the Arizona Republic that the average Arizonan loses \$20,000 to \$100,000, including one man who lost roughly \$1.8 million. In another extreme case, the Arizona Republic reported that one family lost \$2 million of its inheritance to fraudulent investment scams. And, Mr. Drake reported that the last three cases his agency prosecuted involved scams of \$17 million.

Many other states besides Arizona are beginning to recognize the problem. Georgia, Indiana, Maryland, and Pennsylvania (to name a few) have or are considering legislation to set up a do-not-call list. The Direct Marketing Association (DMA) currently maintains a national do-not-call list for the industry. But, too often, fraudulent and pernicious telemarketers target the most vulnerable who are unaware of their right to be placed on these lists. Currently, telemarketing companies are not required to subscribe to the DMA's list and simply putting your name on the list does not guarantee that you won't be called. Besides, most consumers are not even aware of their current rights dealing with professional telemarketers.

Telemarketing fraud seems to be alive and well. That is why I believe that my legislation, particularly the consumer information section, is desperately needed. The FTC has repeatedly reported that the elderly are disproportionately represented among victims of telemarketing fraud. And, a survey by the American Association of Retired Persons (AARP) found that seniors, on the whole, were less familiar with their consumer rights than younger people, and they were less suspecting of deceptive sales practices. For consumers who know their rights and ask to be placed on a do-not-call list, it usually takes three months before their request is honored—if at all.

The issue is neither partisan nor political. Leaders on all sides of the political spectrum have joined in the fight to help protect consumers against telemarketing fraud. In his national radio address of April 17, 1999 President Clinton declared war on telemarketing fraud. He said that "we must fight telemarketing fraud that robs people of their life savings and endangers their well-being. Every single year illegal telemarketing operations bilk the American people out of an estimated \$40 billion. More than half of the victims are over 50. That's like a fraud tax aimed directly at senior citizens." And, in a speech declaring the first week of May in Texas as Telemarketing Fraud Prevention Awareness Week, Governor George W. Bush said, "Armed with the right information, elderly Texans can take steps to avoid becoming a victim of telemarketing fraud."

I urge my colleagues to join me in the fight against telemarketing fraud.

HONORING RUTH HARTWICK ON  
THE OCCASION OF HER RECEIVING  
THE WALTER P. REUTHER  
DISTINGUISHED SERVICE AWARD

HON. BART STUPAK

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 28, 1999

Mr. STUPAK. Mr. Speaker, let me say from the outset that the woman whose community

service I wish to recognize here today, Ruth Hartwick of Boyne City, Michigan, understands as well as anyone I know the right and need for workers to organize into unions.

It is Ruth's commitment to that cause that is earning her the Walter P. Reuther Distinguished Service Award, and I rise to pay tribute to her today.

Ruth has served on the organizing committee for UAW Local Union 1403, and she has put in more than 20 years of service to the United Auto Workers.

Ruth was on the bargaining committee and later served as chairperson. She has held the position to president and steward. She has been active with the retirees and was their financial secretary.

Ruth served on the Pension Committee and helped several people with workers compensation problems. She was active on the Community Services Committee and she served on the Local United Way Board. Her union work and her community involvement have earned her the respect of her peers and associates throughout northwestern Lower Michigan.

There are many volunteers who understand the gift of giving and sharing and helping is truly its own reward. I sometimes think, Mr. Speaker, that my northern Michigan congressional district is richer than most in having so many volunteers, people who step up to meet needs and challenges with services not provided by government agencies or chartered organizations.

Among these, I must acknowledge Ruth Hartwick with special affection. She has helped me in many ways since I first ran for this House seat, and I value her close personal friendship and her dedication to organized labor.

I can't think of anyone more deserving of the Walter P. Reuther Distinguished Service Award.

A TRIBUTE TO THE HONORABLE  
THOMAS R. LOCK

HON. JAMES A. BARCIA

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 28, 1999

Mr. BARCIA. Mr. Speaker, I rise today to congratulate a good friend, Mr. Tom Lock of my home town of Bay City, Michigan on the occasion of his retirement from the Bay City Commission. In terms of Tom's civic contributions to our community, I can unequivocally state that there are very few individuals who have had such an impact on the quality of life for residents of Bay City. And in terms of friendship, I can say that Tom is much loved in our community because, quite simply, he is a friend that can be counted on at all times.

Tom's entire life has been devoted to public service, even as a student at Bay City Central High School, where in his spare time he managed the Essexville/Hampton Little League team. After graduation in 1961, he joined the United States Navy, and in 1964, he married Ms. Lois Carol Genow. The Locks went on to have a wonderful family, and on July 18th of this year, they celebrated their 35th anniversary.