

I am thankful we have a bipartisan group of Senators who have cosponsored it. I think this is achievable legislation this year. It is the beginning of keeping our promise.

I commend this legislation to my colleagues.

I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Mr. LOTT. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

EXTENSION OF MORNING BUSINESS

Mr. LOTT. Mr. President, since the next order of business is the education savings account bill and those Members are currently involved in a very important Finance Committee hearing with regard to China trade, I ask that the morning business period be extended until 2 p.m. today under the same terms as previously ordered.

The PRESIDING OFFICER. Without objection, it is so ordered.

EDUCATION SAVINGS ACCOUNTS

Mr. LOTT. I inform our colleagues that the managers on this legislation, the chairman of the Finance Committee and the ranking member, Senator MOYNIHAN, will be available at 2 o'clock and we will begin the process to consider the education savings account bill. I certainly support this legislation. It has broad support across the country. We did pass it a couple of years ago. It was vetoed by the President. But it is a bill whose time has come.

People should be able to save for the education of their children, for their needs in education—whether kindergarten, 4th grade, 10th grade, or 12th grade. We need to allow parents who can and want to, to save for their needs, whether it is a computer for their child, whether tutoring, remedial assistance in reading, or whatever it may be. It is unconscionable that we can do that for a child's higher education but not for their education needs in the fourth grade.

Some say it will benefit middle-income people and upper-income people who can afford to save for their children's needs. That is fine. The important thing is to help our children, all of our children, at the lowest economic level, but also to encourage savings across the board for education in general.

I am glad we will have this full debate. I commend Senator COVERDELL for his pertinacious support for this legislation. He is dogged. He will not

quit. I predict this bill will become law.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Mr. TORRICELLI. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. BURNS). Without objection, it is so ordered.

INTERNET PRIVACY

Mr. TORRICELLI. Mr. President, if Americans knew that every time they walked through their local shopping mall or wandered through the shopping district of their hometown their movements were being tracked, every purchase was being recorded, and every conversation was being monitored, they would be outraged. Americans would consider this level of surveillance a violation of their most basic constitutional right. Yet that very expectation of privacy we expect in our traditional shopping in the local mall, or our visiting with friends, or searching for information in our hometown is exactly what is not happening in the shopping center of the 21st century in cyberspace.

Whenever a citizen ventures online to pay a bill, seeks medical advice, purchases a product, checks the latest news, or engages in a conversation on the Internet, there is a chance that someone is gathering information about us, recording their information, and then selling it, or giving it to others. It is a very disturbing new look at a very exciting new technology.

Indeed, there are companies now being formed for the specific purpose of monitoring our travels through cyberspace and recording this very information.

The situation, while unsettling, does not need to necessarily be menacing. Marketing both online and offline is very common in our daily lives. By collecting some of this information, businesses, indeed, can benefit, if they know the kind of products we want, what our tastes might be, our sizes, and our preferences in what we want to read and want to purchase. The question is whether consumers can control that information because, indeed, companies having access to this information can be more efficient and allow our time to be used more efficiently. I may want a retailer of clothing to know the kind of clothes I want to buy so that I receive the proper advertising. I may want a book company to know the things that I like to read and my areas of study so I can receive products more properly.

That is having information used at its best. One can only imagine how it can be used at its worst.

This information about what I want to read in the wrong hands can reveal my most private political thoughts that I would rather have others not know. It could reveal sexual orientation or party affiliation. Indeed, if I seek medical advice online for psychiatric care or for a disease for myself or a child or a mate, it very well probably would be information I wouldn't want generally available to other people for commercial purposes, political purposes, or worse.

Too often web sites underinform or misinform the public about how they intend to use this information or have presented work to be used improperly or where it can be misused. The fact is that over 90 percent of our most popular web sites do not reveal that they gather and share consumer information with other businesses. And if the public knew that 90 percent of these sites were sharing this information, we as consumers and citizens would be more careful about what we reveal or what we purchase.

A 1999 Georgetown survey also concluded that only 36 percent of leading web sites that admit to gathering information fully explain how they intend to utilize it. So the consumer, the citizens, are not able to make an informed decision about what information they are providing and what risks they might be taking.

Many consumers are now being informed through the popular media that without our consent or knowledge, programs known as "cookies" monitor and collect information regarding our web site browsing habits.

Personal data is also routinely extracted directly by web sites whenever we transmit the information required to purchase a product or surf the net for a specific topic.

In both cases, our actions are monitored and our information will be shared unless we specifically request that a company do not do so, a process known as opting out.

Opting out requires that a user directly contact a site to decline disclosure. The problem with opting out is that the location on web sites where one clicks to opt out, to take your information out of circulation, is often not prominently displayed and therefore is not known by the consumer.

One leading marketing company that tracks 80 million online consumer profiles has revealed it receives an average of only 12 opt out requests per day; 80 million customers, 12 opt out per day.

It is unlikely that only 12 people are concerned about privacy of their purchases or other vital personal information. I suggest to the Senate it is much more likely that the opt out location on the web page is obscured or in some form inadequate.

Privacy policies meant to inform users of both the scope and scale of this information are very often inaccessible. A recent California Healthcare