

them to an affiliate. The bill we are introducing today would change that by giving consumers an "opt out" right for both affiliates and non-affiliated third parties.

Second, under last year's banking bill, consumers were given the right to "opt out" of having a financial institution transfer their personal information to nonaffiliated third parties. However, there was a giant loophole in this provision that allowed financial institutions to transfer such information with no consumer "opt out" if they were transferring it to another financial institution with whom they had a joint marketing agreement. This provision was put in at the behest of small banks who argued that since the large banks were allowed to do affiliate sharing with no opt out, that they should be able to contract with insurance companies or securities firms to cross-market to the

Third, under last year's bill, there were no protections for health care information or for especially sensitive detailed information about a consumer's spending habits. Under the President's proposal, a financial institution would have to obtain the consumers' prior consent ("opt-in") before it could obtain, receive, evaluate or consider medical information from an affiliate or third party. An opt-in would also have to be obtained before a financial institution could transfer information about a consumer's personal spending habits (i.e., every check you've ever written and to whom, every charge on your credit or debit card and for what) or any individualized description of a consumer's interests, preferences, or other characteristics.

Fourth, last year's banking bill failed to give consumers any right whatsoever to obtain access to or to correct the nonpublic personal information that a financial institution had collected about them and was disclosing to its affiliates or to nonaffiliated parties. The President's proposal would assure that consumers would have the right to obtain such access and that a financial institution would have to correct any material inaccuracies. Institutions would be permitted to charge a reasonable fee for providing a copy of such information to the consumer.

Fifth, last year's banking bill failed to give the State Attorneys General any power to enforce compliance with the Act, in contrast to many other consumer protection statutes (i.e., the Telephone Consumer Protection Act) that provide for such concurrent enforcement. The President's proposal would make financial institutions that are subject to the jurisdiction of the Federal Trade Commission (i.e., anyone who is not a bank, an insurance company, or a securities firm; someone like a check cashing service), also subject to enforcement by the state attorneys general. In addition, last year's banking bill failed to specify whether a violation of a financial institution's privacy policies would be considered to be a violation of the Act. The President's proposal would make an action a violation of the Act, and would clarify that a violation of any requirement of the Act would be considered to be an unfair or deceptive trade practice.

Sixth, last year's bill required financial institutions to give a consumer a copy of their privacy policy at the time of the establishment of a customer relationship with the consumer.

The President's proposal would require that financial institutions provide a copy of their privacy policies to any consumer upon request and as part of an application for a financial product or service from the institution. This will help consumers compare the privacy policies offered by various institutions.

While this bill does not go quite as far as the legislation I introduced last year, H.R. 3320 in adopting an across-the-board opt-in requirement, it is otherwise largely patterned after that proposal, including the provisions to close the affiliate sharing and joint marketing loopholes, provide access and correction rights, and strengthen enforcement. Moreover, I believe that the Administration's proposal to adopt an across-the-board opt-out, but then establish a higher level of protection for medical information and information about personal spending habits is an equitable compromise that gets to the most sensitive information. This is a good proposal. It deserves to become law, and I urge all of my colleagues to give it their support.

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#### TAXPAYER BILL OF RIGHTS 2000

SPEECH OF

**HON. DENNIS MOORE**

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 11, 2000*

Mr. MOORE. Mr. Speaker, many Americans have lost faith in our political system. Routinely, half of those eligible to vote don't. People feel our political system is at best irrelevant, and at worst shot full of corruption. Our country is better than that and deserves congressional leadership that takes responsibility for finding solutions to this problem.

Last September the House of Representatives overwhelmingly passed Shays-Meehan, which would have drastically reformed the campaign finance system. It would have gotten rid of soft money and severely limited independent expenditures, but similar efforts died in the Senate due to the actions of a very small minority.

Though Shays-Meehan remains a necessary reform, a new type of political organization threatens the integrity of our electoral process. Known as "527s," and named after the provision of the tax law under which they are created, these organizations contend they can accept unlimited funds and never disclose the names of donors, the amount of contributions, or how the money is spent. This is possible because while these groups qualify as political committees under the tax code, they are not subject to the jurisdiction of the Federal Election Commission (FEC). These organizations have caught the eye of many observers, not the least of which is the Joint Committee on Taxation, which made note in a recent report of this disturbing trend in non-profit disclosure.

When I was running for Congress, people told me how fed up they were with "the system." Though the term meant different things to different people, for most it was campaign finance laws that allow precisely this type of anonymous political activity. The consequences are a public cynicism and apathy

that eat away at voter participation, and cause citizens to tune out discussions of very serious issues. It has turned a whole generation of young people away from politics as a means of government and social change.

Simply put, the current campaign finance law alienates voters. I am hoping new legislation I've written will not only begin to restore the public trust, but will also take congressional seats off the 527 auction block.

The Campaign Integrity Act of 2000 (H.R. 3688), cosponsored by 51 of my House colleagues—including my good friend, LLOYD DOGGETT—would require 527s to meet the disclosure and reporting requirements of the Federal Election Campaign Act. This proposal would rewrite the Internal Revenue Code's section 527 definition of "political organizations" to require public disclosure of the name, address, and other identifying information about the group; a summary of cash on hand and disbursements; an itemized list of contributors, showing name, address, occupation, employer, and amount of contribution; other receipts; and disbursements (including independent expenditures, operating expenditures, refunds, and transfers).

Violations would have stiff consequences—nothing less than loss of the organization's tax-exempt status would be at stake.

This bill will not cure the ills of the campaign finance system, but instead represents two very important and necessary goals. First of all, this act closes the 527 loophole and re-establishes in this country the principle that campaigns will be transparent and subject to scrutiny. Secondly, this bill represents a reasonable political compromise that, in the absence of more comprehensive reform, gives Congress the opportunity to make upcoming elections more open, fair, and honest.

To those who cling to "free speech" as an argument against reform: This legislation would not impose limitations on contributions to 527s, and therefore will not in any way interfere with the First Amendment. It would simply require full disclosure, forcing those who wish to exercise this type of expression to show their face, just like everyone else has to do.

It is high time Congress shine light on 527s and tell special interest groups that the American people are our special interest. For the sake of our democracy, Congress needs to end the era of anonymous attack ads. Congress can—and should—rise to meet that challenge.

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#### TRIBUTE TO MRS. LIN STORY AND THE NATIONAL CHILDREN'S PRAYER CONGRESS

**HON. JAMES A. TRAFICANT, JR.**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, May 4, 2000*

Mr. TRAFICANT. Mr. Speaker, today I pay tribute to a wonderful woman, Mrs. Lin Story, and the organization she has created and fostered over the past decade, the National Children's Prayer Congress.

Last night, I had the privilege and the honor to speak to over one hundred delegates, including children of all ages, to close this year's

National Prayer Congress. I was touched by all I heard and saw last night as children from all over the country came together to celebrate their fellowship and oneness under God. These children worked very hard to write their own words to live by and I am submitting several of them today for the record.

Mrs. Lin Story and her husband, Reverend Roger Story, who are dear friends of mine, deserve to be commended for the effort they put forth to make this such a special week for these children. I am also submitting a beautiful passages that Lin wrote for this event. My congratulations go out to Lin on another successful National Children's Prayer Congress.

I submit the following passages for the RECORD:

NATIONAL CHILDREN'S PRAYER CONGRESS,  
MAY 1-3, 2000

SPEECH BY RUTH BRANAM, PRAYER SERVICE AT  
ST. JOHN'S CHURCH

Hi! My name is Ruth Branam and I am ten years old and in 5th Grade.

The day I found out I was going to Washington, D.C., I was filled with joy and excitement. The only thing I felt bad about was those who weren't chosen. Two of them were my sister, Sarah and my friend, Leilani. They ended up being two of the most helpful people along with the Lord in preparing me to go. I prayed a lot that our trip would be poured out with God's blessings and so far, God has been incredible to my team. He has provided the money and everything else we needed. My family has been so great to me about this. I can't say how much I'm thankful.

At first the only ones I really knew were Autumn and some of the grown-ups. Then I got to know everyone else. Through our preparation meetings, we have grown together as a team. We not only learned about God but also about history. We even went on a field trip to the Ronald Reagan Library, which I really enjoyed.

I have the privilege of being home schooled by my mother and every day, we take time to pray for our leaders. God has prepared me to be able to come here and share God's love with the leaders of our country. I hope I will accomplish the mission that He sent me for.

My favorite scripture is Psalm 96, verse 6. "Splendor and majesty are before Him. Strength and glory are in His sanctuary." I can't tell you how many times God has been graceful, because I lost count in the hundreds. If I could count all of them, it would go up to millions.

One of my heroes in American history would be Dr. Martin Luther King. He stood up for Christian principles and fought for his people so there would be peace between all people. We as Christians should also try to share God's love with every non-Christian and learn to be peacemakers.

Don't give up on God because He will never give up on you. He will always love you and be with you. God bless you.

NATIONAL CHILDREN'S PRAYER CONGRESS,  
MAY 1-3, 2000

SPEECH BY JILLIAN McCANN, CAPITOL HILL  
PRAYER BRIEFING

Hello, my name is Jillian McCann and I am 11 years old. It is a very big honor to be here in Washington, D.C.

I would like to tell you how I came to know the Lord. When I was eight years old, I started going to a Kid's Camp in San Diego, California with my school. One day, I was at

a church service and heard the pastor talking about how wonderful our Lord

There are many leaders having to make all sorts of decisions ranging from war and health care of seniors. They need to know the Lord and ask for guidance throughout every day. Also, we need to pray for our leaders and government, and for their loved ones to give them 100 percent encouragement.

In preparing for Washington, D.C., I learned how many people work for different committees and agencies in the U.S. government. With all these people, it's impossible for us to know all the things we need to pray for. But we have a great hope in the Lord who knows each person by name. When we pray, He meets every need no matter how big.

There are some needs in America that we can pray for such as feeding the hungry children and the organizations that help to feed the children. There are also many homeless people throughout our nation and even right here in our nation's capital. Jesus said the greatest commandment is to love the Lord your God with all your heart, and your neighbor as yourself. We not only need to pray, but we need to love others around us.

While we are here in Washington, D.C., our greatest accomplishment would be to bring a leader's heart to God. I would like to take what I learned here and use it to impact my family, friends, and community. Thank you for allowing me to have this opportunity to share my faith and beliefs with all of you today. God bless you.

NATIONAL CHILDREN'S PRAYER CONGRESS,  
MAY 1-3, 2000

SPEECH BY STEVEN KNOTT, CAPITOL HILL  
PRAYER BRIEFING

Hello. My name is Steven Knott and I am eleven years old. I am happy to be here in Washington, D.C. to pray for our leaders. I feel the Lord has guided me to be here.

I am blessed to live in a Christian home and attend a Christian school. My mom told me about Jesus when I was a little child. It's an unbelievable feeling that you'll never forget. Once you accept Jesus, everything will change. He will give you guidance in your life.

Right now, our country's leaders need to know the power of prayer. They need to make the right decisions to lead the country. The power of prayer is very effective. All we need to do is use it the right way. If you were a Congressman, a Senator, or a Vice President, you would need comfort or peace to make the right decisions. That's why I feel I am here, right now, to be involved in the power of prayer.

While I am here in Washington, D.C., I hope to be a good example of my Christian faith. I also want to change our nation's leaders by praying for them. I also would like to see the Washington Monument because I have always felt George Washington was a great leader and President in this country. He has always stood out to me in the way that he acted, his leadership, and his responsibility.

I have learned in my preparation meetings for Washington, D.C. that prayer can change other people's lives. I have also learned that in other countries, some people don't live as good as the life we have. Some live on the streets, some are very poor, and some are barely surviving right now.

I feel the Lord has blessed me to be here in Washington, D.C., our nation's capital, to be here in this very important event. Keep on praying. God bless you all.

NATIONAL CHILDREN'S PRAYER CONGRESS,  
MAY 1-3, 2000

SPEECH BY AUTUMN BRIM, DIPLOMATIC BANQUET

Good evening. My name is Autumn Brim and I am twelve years old. I am very pleased to be here in Washington, D.C. to pray for the leaders of our nation in person. I am very glad to have this opportunity to, in prayer, make a difference in our nation and a difference in our leaders.

I was born into a Christian family and since I can remember, I have always known Jesus was there and that we prayed to him and read the Bible. I began to take a step forward in my walk with Christ. One night while I was in bed, I felt peace and I know it was from God. It's much better to have peace like one I felt than be caught up in what the world does. As I'm getting older, I want more and more for God to be the center of my life. He wants to be my best friend and to help me through all my struggles. This is my testimony and I hope it may encourage you in your own Christian walk and even if you find yourself struggling, just remember God will be there to help you. He wants to help everyone, including the leaders of our nation.

It is important to pray for everyone, but it is especially important to pray for our leaders because they make the choices that affect all of us. Our prayer is that the leaders will seek God's help and guidance. Our leaders need our prayers because they have the pressure of running this nation and may not always seek God's will. We need to pray that they will see that if they humble themselves before God, they will find guidance and the answers they need. They can have the peace and happiness of knowing they can share their burden with someone who will never betray them or hurt them. God loves the leaders and we need to pray that they will love God.

Some things we need to pray for the leaders are protection, health, and family. We need to pray that God will shelter them from destruction and shield them from harm. We also need to pray for their health. The leaders need to be strong and healthy so that they might call on God and guide our nation where it needs to go. Another thing to pray for is their families. That God would keep them happy and strong and give the leaders time to be with them and that their families would support them as much as they can.

The reason we came to Washington, DC is to show that we believe that God will make a difference in our nation. I once read a scripture in James that said that if we pray, we must believe God will answer us. I encourage you to believe that God will make a change in the leader's lives and in the lives of others you pray for. Christian leaders in the past such as George Washington and Abraham Lincoln who had Christian values led our nation through some hard times successfully. As we are here in Washington, DC, I encourage you to keep praying that our leaders will answer to God, for that is why we came here; to pray and listen for God's call. Listen to God and He will lead you. Have a wonderful evening and God bless you.

NATIONAL CHILDREN'S PRAYER CONGRESS,  
MAY 1-3, 2000

SPEECH BY AMANDA STEVENS, "AMERICA'S  
CHILDREN PRAY"

Hi! Good evening everybody. My name is Amanda Stevens and I am very happy to be here today. I am eleven years old and I was born on July 20, 1988. I love the Lord with all my heart and that is what I am here today to talk with you about. I find the Lord at

nine years old at Gateway Christian School, but the school that I go to now has brought me closer and closer to God. I told the Lord that I knew that He was there and I wanted Him to be with me always. It's amazing the different ways that people come to find Him. I have learned that God knows every action, every thought, and every move I make. He has done so much for me and I am very grateful for that. I know in my heart that no matter where I go, He will always be with me.

I started attending Harbor Church Schools halfway through the school year, just four months ago, and within the first week of attending the school, I heard about this trip to Washington, DC. I was really excited but most everyone I talked to told me not to expect to be able to go because I was new and other kids would be chosen. But I applied anyway and as I was going through the process, a voice in my heart told me "You're going, so get ready!" I really believe that I have been called to this and God has something great in store.

I really hope to accomplish a lot while I'm here and that people will learn from something I've done. I would be happy if I could just minister to someone and tell them about the Lord. I would like to show people that it doesn't matter if you're just a kid when God calls you to do something. You don't have to be an adult to go out and minister and make a difference. If you simply live a life pleasing to the Lord and shine His light wherever you go, people will listen to you and their lives will be changed. We are all part of the huge world wide family of God and hopefully, if we all work together, we can make a difference. Just as a farmer plants seed, we are all planting the seeds of salvation in everyone we meet, and then someone else will come along and water the seeds until it grows into something beautiful.

Unfortunately, some of our leaders today are not Christians and so we especially need to pray for them. But even Christians need prayer. Sometimes, we fall short and feel like we can't even pray for ourselves. We need to be there for our leaders when they feel like that.

I want to thank you for listening to me tonight. Each one in our group was given the assignment of writing a speech. However, I'm not here because I have to. I'm here because I want to and God has called me. I pray that you will hear the call that He is giving to you today also and that together, He will use us to change our nation. Thank you.

NATIONAL CHILDREN'S PRAYER CONGRESS,  
MAY 1-3, 2000  
SPEECH BY DRAKE MUNOZ, DIPLOMATIC  
BANQUET

Good evening ladies and gentlemen, I am Drake Munoz and I am happy to be a part of the National Children's Prayer Network. I am here to pray for the leaders of this country.

When I was five years of age, I received the Lord. His Word became my manual for life. If you have a question, God will answer that question. He has also helped me through bad times. For example, one of my pets died and I got very sad, so I went to the Lord and He helped me with my problem. As you can see, once you accept the Lord Jesus Christ, your whole life will change. You will also want to go deeper into His Word. I believe that if you receive the Lord Jesus Christ, all of your sins that you have done will be washed away by His blood. If you do not know the Lord, I

would encourage you today to accept Jesus as your personal Savior.

I think we do not only need to pray for the leaders of our country, but for other countries which have problems just like ours. We need to pray that their country would stay strong, and that they would keep their eyes on God. Tonight, our prayer focus has been on the nation of India. There are many differences between our two nations, yet we are a lot alike. Our lifestyle and our food may be different, but we also have something in common. We both have houses, but not made of the same material. Most important, they want to have a normal life just like us.

Right now, I would like to give a message to our current leaders in office. Remember that God gave you a great gift to lead a country as big as the United States of America. I believe that you should treat this responsibility carefully. Also that you would listen to God's direction to lead such a big country. If you have a question, ask God. He will direct you what decision you need to make. The President has a big job which a lot of people could not handle, so all us should be praying for him. I think we should all pray for his health and that his family would be okay. Also that he listens to God to run this country because without God no one can run this country or any other country.

I would like to thank you for your time and patience. I would like to end in a word of prayer.

Dear Jesus, I would like to thank you for such a wonderful day that you have given us. I would like to ask you Lord that you would put your hand over the current leaders of this country. We all know how hard they are working to run this country. It is a tough job that people think is easy, but they do not know what they have to do everyday. I would like to ask you to put your hands over the families of these leaders, that the job they are doing is not affecting their family time. We ask that you would give them the strength to continue to work hard. I ask that you put your hand over India, that they would be a better country, that they would keep strong in faith, and they would put their eyes on You. In your Precious Son's name, Amen.

WRITE IT ON THE GATE  
(By Lin Story)

The gate is a place of entry. It's the door through which provision for the household enters. It is a gathering place and at times a place where businesses transactions occur. In Bible times it was a place where counsel was given and disputes were judged. The gate is also a place of exit. What happens at the gate makes a difference to those who are inside. As you stand at the gate of the White House, remember it is just like the gate of your own heart. What you allow to enter and what you allow to exit will make a great difference in the life you will lead. The Ten Commandments were given to us as an act of God's mercy. He knew we needed to be told and reminded of the way in which we were to relate to God and to our fellow man. In his mercy, he told us the truth. The Ten Commandments are not unreasonable laws given to hold us in bondage. Jesus came as a fulfillment of God's law. That means he gave the law a clear purpose. Because of Jesus our salvation comes through faith and repentance but our quality of life is found in obedience to God's law. If we will obey His law with grateful hearts then we will rejoice in the blessing of obedience. Today at the gate of this most important house we celebrate

the gift of God's law. And we thank Him for the freedom that His law brings into our lives and our nation.

TRIBUTE TO MARGARET MARTIN  
COLE OF HUNTSVILLE, AL

HON. ROBERT E. (BUD) CRAMER, JR.

OF ALABAMA  
IN THE HOUSE OF REPRESENTATIVES

Thursday, May 4, 2000

Mr. CRAMER. Mr. Speaker, today I pay tribute to Margaret Martin Cole of Madison County, AL. Margaret is a dear friend of mine and a friend of my entire community. Today she is being awarded the Madison County Democratic Women's Division's Lifetime Achievement Award. Today's recognition sheds light on the years of good deeds Margaret has accomplished.

She has been a vital leader in the Madison County Democratic Women since she helped form the group in 1961. She has seen it all and has led the women in several capacities. In the past 39 years, she has promoted good citizenship by encouraging Alabamians to exercise their right to vote. She has done everything from serving as a poll worker to organizing Jimmy Carter's presidential campaign for Madison County. Presently, she serves as the Chair of the John F. Kennedy Scholarship Committee.

Margaret's commitment to her community is not limited to the political arena. As founder of the Gothic Guild, she has served as their President and on their Board of Directors. She has also contributed her time and manifold talents to the Historic Huntsville Foundation, the Huntsville Press Club and Trinity United Methodist Church.

I believe this is a fitting honor for one who has given so much to the betterment of our community and our nation. I commend Margaret for her lifetime of achievement and I want to express my sincere gratitude for her bold work for the Democratic party and the patriotic ideals she believes in.

A TRIBUTE TO PETTY OFFICER  
SYLVESTER MICHAEL SIKON

HON. FRANK MASCARA

OF PENNSYLVANIA  
IN THE HOUSE OF REPRESENTATIVES

Thursday, May 4, 2000

Mr. MASCARA. Mr. Speaker, today I pay tribute to one of our unsung heroes, Petty Officer Sylvester Michael Sikon. On February 16, 1945, Petty Officer Sikon made the ultimate sacrifice in defense of his country during World War II—he gave his life.

On Friday, May 5, 2000, a long overdue tribute will be given to this distinguished individual—a Memorial service will be held at the Arlington National Cemetery. Petty Officer Sikon will finally take his rightful place among the other heroes of this great nation.

This day would not be possible without the dedication of one person—Mr. Leo Sikon, Sylvester's cousin. Leo's tireless determination to make sure this country does not forget his cousin's sacrifice will not go unnoticed.