issue subpoenas during investigations, and provide for judicial enforcement of such subpoenas.

The Commissioner of Social Security is directed to coordinate enforcement of the provisions of this section with the Justice Department's enforcement of criminal provisions relating to fraudulent identification documents, and with the Federal Trade Commission's jurisdiction relating to identity theft violations.

The provisions of this section do not preclude state laws relating to protection of privacy that are consistent with this section. The effective date of this section would be two years after enactment of this bill.

If a person refuses to do business with an individual because the individual will not consent to disclosure of this or her SSN, then such refusal will be considered an unfair or deceptive act of practice under section 5 of the Federal Trade Commission Act (15 U.S.C. § 45). The Commission may issue a cease and desist order, violation of which is subject to civil money penalties of up to $10,000 per violation.

SECTION 4. RESTRICTION ON USE OF SOCIAL SECURITY NUMBERS BY STATE DEPARTMENTS OF MOTOR VEHICLES

18 U.S.C. § 2721(b) sets forth permissible uses of personal information obtained by a state department of motor vehicles. This section provides that, with respect to the SSN of an individual, such personal information may only be disclosed to a government agency, court or law enforcement agency in carrying out its functions to the extent permitted or required under section 205(c)(2) of the Social Security Act, 42 U.S.C. § 405(c)(2), section 7a(2) of the Privacy Act of 2974, 5 U.S.C. § 552a note, section 6109(d) of the Internal Revenue Code, or any other provision of law specifically identifying such use. This section would also prohibit the disclosure of SSNs by state departments of motor vehicles for bulk distributions for surveys, marketing or solicitations purposes.

SECTION 5. RESTRICTION ON USE OF PHOTOGRAPHS BY STATE DEPARTMENTS OF MOTOR VEHICLES

Section 5(a) would add a new subsection to 18 U.S.C. § 2721, which currently generally prohibits the release of certain personal information from state motor vehicle records. This new subsection would prohibit the release of an individual's photograph, in any form or format, by a state department of motor vehicles without the express written consent of the individual. An exception would be permitted for disclosure of an individual's photograph to a law enforcement agency of any government for a civil or criminal law enforcement activity if authorized by law and pursuant to a written request.

Section 5(b) would make technical amendments to 18 U.S.C. § 2721(a) and (b) to conform that section to the new provisions added by this section. It would also amend 18 U.S.C. § 2722(a) to reference the new subsection (e) added by this section.

SECTION 6. REPEAL OF CERTAIN PROVISIONS RELATING TO THE CONSUMER REPORTS IN CONNECTION WITH CERTAIN TRANSACTIONS NOT INITIATED BY THE CONSUMER

Section 6(a) would amend § 604(c) of the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681b(c), which governs prescreening to determine a consumer's eligibility for credit or insurance. Prescreening is a practice whereby a user of consumer reports, such as a lender or insurer, contacts a consumer reporting agency without having received an application for credit or insurance from a particular consumer. The user might submit a list of names and ask the agency to identify persons on he list who meet criteria that the user specifies. Or it might ask the consumer reporting agency to create its own list based on the user's criteria. Section 604(c) currently prohibits prescreening, except in two situations, to determine a consumer's eligibility for credit or insurance. It prohibits, in other words, except in two situations, a consumer reporting agency from furnishing a report on a consumer who has not applied for credit or insurance.

The two situations in which it permits prescreening are when: (1) the consumer authorizes the consumer reporting agency to provide the report, or (2) the lender or insurer will make a firm offer to the consumer if prescreening shows the consumer eligible for credit or insurance, and the consumer has not previously asked to be excluded from prescreening done by the consumer reporting agency. Section 6(a) would, in effect, prohibit presceening in connection with credit and insurance except when authorized by the consumer. It would amend § 604(c)(1) to provide that a consumer reporting agency would be permitted to furnish a consumer report in connection with a ''credit or insurance transaction that is not initiated by consumer only if the consumer provides express written authorization in accordance with paragraph (2). . . .'' ''Paragraph (2)'' refers to § 604(c)(2) of the FCRA, which would be rewritten by § 6(b) of the bill.

Section 6(b) would rewrite § 604(c)(2) to provide: ''No authorization referred to in paragraph (1) [§ 604(c)(1)] with respect to any consumer shall be effective unless the consumer received a notice before such authorization is provided which fully and fairly discloses, in accordance with regulations which the Federal Trade Commission and the Board of Governors of the Federal Reserve System shall jointly prescribe, what specifically is being authorized by the consumer and the potential positive and negative effects the provision of such authorization will have on the consumer.'' The regulations would have to require that the notice be prominently displayed on a separate document or, if the notice appears on a document with other information, that it be clear and conspicuous.

Section 6(c) would repeal the provision, mentioned above, that allows consumers to exclude themselves from prescreening lists. The provision would be unnecessary if prescreening were prohibited except when a consumer had authorized it.

SECTION 7. SALE OR TRANSFER OF TRANSACTION OR EXPERIENCE INFORMATION PROHIBITED

Section 7(a) would add a new § 626 to the FCRA. New § 626(a) would provide: ''No person doing business with a consumer may sell, transfer, or otherwise provide to any other person, for the purpose of marketing such information to any other person, any transaction or experience information relating to the consumer, without the consumer's express written consent.'' A consumer's consent would not be required for the sale, transfer, or provision of transaction or experience information for a purpose other than marketing.

New § 626(b) would define ''transaction or experience information'' as ''any information identifying the content or subject of 1 or more transactions between the consumer and a person doing business with a consumer. . . .'' Section 626(c) would allow six exceptions, where a consumer's consent would not be required for the provision of transaction or experience information: (1) communications ''solely among persons related by common ownership or affiliated by corporate control,'' (2) information provided pursuant to court order or federal grand jury subpoena, (3) ''[i]nformation provided in connection with the licensing or registration by a government agency or department, or any transfer of such license or registration, of any personal property bought, sold, or transferred by the consumer,'' (4) ''[i]nformation required to be provided in connection with any transaction in real estate,'' (5) ''[i]nformation required to be provided in connection with perfecting a security interest in personal property,'' and (6) ''[i]nformation relating to the amount of any transaction or any credit extended in connection with a transaction with a consumer.''

Section 7(b) would make a technical amendment to § 603(d)(2)(A) of the FCRA to ensure that it does not conflict with new § 626, and § 7(c) would make a clerical amendment to add a reference to new § 626 to the table of sections for the FCRA.

IN RECOGNITION OF THE CANTON HIGH SCHOOL MARCHING BAND'S INTERNATIONAL COMPETITION CHAMPIONSHIP IN DUBLIN, IRELAND

HON. RALPH M. HALL

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 15, 1999

Mr. HALL of Texas. Mr. Speaker, I rise today to acknowledge and honor the latest achievement of a wonderful group of young men and women from my district—the Canton, Texas, Mighty Eagle High School Band. Just last month, on St. Patrick's Day, I came before the House to honor the numerous awards and recognitions that have been bestowed upon these youngsters. In addition, I wanted to publicly acknowledge them for being chosen to represent the State of Texas in Dublin, Ireland, on St. Patrick's Day, for that city's St. Patrick's Day Parade.

Mr. Speaker, not only did the Canton High School Band go to Dublin, Ireland to perform, but they won the international competition by winning the event's top prize. The Eagle Band ''wowed'' the five member international judging panel with its rendition of ''Festive Overture'' by Demitri Shostakovich. For its winning performance, the Eagle Band was recognized by Dublin Lord Mayor, Joe Doyle, with the parade competition championship trophy.

Playing before crowds of people and ambassadors from France, Russia, Argentina, England and Germany, the Canton Band proudly represented their home town, the State of Texas and the United States. As we adjourn today, let us do so in honor of the Canton Mighty Eagle Band and their latest achievement.

NOBEL LAUREATE ELIE WIESEL TEACHES ABOUT THE TRAGEDY OF INDIFFERENCE

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 15, 1999

Mr. LANTOS. Mr. Speaker, few Americans more epitomize the nobility of America's moral strength than Dr. Elie Wiesel, the 1986 recipient of the Nobel Peace Prize and a survivor of the Holocaust. Elie has devoted his life to ensuring that the tragedy of his youth is never again repeated. His passionate and unyielding defense of human rights is a model to all of us.

Last Monday night, Elie Wiesel spoke at the White House at a Millennium Evening Forum including President and Mrs. Clinton and an audience of distinguished guests. His speech—''The Perils of Indifference: Lessons Learned From A Violent Century''—eloquently describes the most lasting moral peril of the Holocaust nightmare: the apathy of those who sat silently while millions were slaughtered by Nazi Germany. As reports of Hitler's atrocities mounted during the late 1930's and early 1940's, corporations continued to conduct business with the Third Reich, refugees were denied admission to a host of nations, tragically including to the United States, and free peoples refused to act to stop Hitler's killing machine.

Without such passive disregard for human life, many of the six million victims of the Holocaust might have lived. ''In a way, to be indifferent to that suffering is what makes the human being inhuman,'' explained Dr. Wiesel, ''Indifference, after all, is more dangerous than anger and hatred.''

The reflections of Elie Wiesel are particularly significant given the ongoing war crimes of Slobodan Milosevic and the Serbian government against untold thousands of Kosovar Albanians. Elie acknowledged the undeniable moral character of NATO's military campaign against these outrageous human rights atrocities, and he pointed out the sharp contrast with the world's reaction during the Holocaust: ''This time, the world was not silent. This time, we do respond. This time, we intervene.''

Mr. Speaker, Elie Wiesel is right. America must remain committed to military campaign to help the suffering Albanian victims of Milosevic's brutal campaign of ethnic cleansing in Kosova. We must also maintain our commitment to fight against human rights abuses throughout the world.

Dr. Elie Wiesel is the Andrew W. Mellon Professor in the Humanities at Boston University. In addition to the Nobel Peace Prize, he has been awarded the Presidential Medal of Freedom, the United States Congressional God Medal, and the Medal of Liberty Award. Elie's talents as a teacher, author, and orator have enlightened generations of students and citizens for nearly five decades.

Mr. Speaker, as we mark the Days of Remembrance this week, I urge my colleagues to read carefully the thoughtful reflections of Dr. Elie Wiesel.

THE PERILS OF INDIFFERENCE: LESSONS LEARNED FROM A VIOLENT CENTURY, REMARKS AT MILLENNIUM EVENING, THE WHITE HOUSE, APRIL 12

Mr. WIESEL. Mr. President, Mrs. Clinton, members of Congress, Ambassador Holbrooke, Excellencies, friends: Fifty-four years ago to the day, a young Jewish boy from a small town in the Carpathian Mountains woke up, not far from Goethe's beloved Weimar, in a place of eternal infamy called Buchenwald. He was finally free, but there was no joy in his heart. He thought there never would be again.

Liberated a day earlier by American soldiers, he remembers their rage at what they saw. And even if he lives to be a very old man, he will always be grateful to them for that rage, and also for their compassion. Though he did not understand their language, their eyes told him what he needed to know—that they, too, would remember, and bear witness.

And now, I stand before you, Mr. President—Commander-in-Chief of the army that freed me, and tens of thousands of others—and I am filled with a profound and abiding gratitude to the American people.

Gratitude is a word that I cherish. Gratitude is what defines the humanity of the human being. And I am grateful to you, Hillary—or Mrs. Clinton—for what you said, and for what you are doing for children in the world, for the homeless, for the victims of injustice, the victims of destiny and society. And I thank all of you for being here.

We are on the threshold of a new century, a new millennium. What will the legacy of this vanishing century be? How will it be remembered in the new millennium? Surely it will be judged, and judged severely, in both moral and metaphysical terms. These failures have cast a dark shadow over humanity: two World Wars, countless civil wars, the senseless chain of assassinations—Gandhi, the Kennedys, Martin Luther King, Sadat, Rabin—bloodbaths in Cambodia and Nigeria, India and Pakistan, Ireland and Rwanda, Eritrea and Ethiopia, Sarajevo and Kosovo; the inhumanity in the gulag and the tragedy of Hiroshima. And, on a different level, of course, Auschwitz and Treblinka. So much violence, so much indifference.

What is indifference? Etymologically, the word means ''no difference.'' A strange and unnatural state in which the lines blur between light and darkness, dusk and dawn, crime and punishment, cruelty and compassion, good and evil.

What are its courses and inescapable consequences? Is it a philosophy? Is there a philosophy of indifference conceivable? Can one possibly view indifference as a virtue? Is it necessary at times to practice it simply to keep one's sanity, live normally, enjoy a fine meal and a glass of wine, as the world around us experiences harrowing upheavals?

Of course, indifference can be tempting—more than that, seductive. It is so much easier to look away from victims. It is so much easier to avoid such rude interruptions to our work, our dreams, our hopes. It is, after all, awkward, troublesome, to be involved in another person's pain and despair. Yet, for the person who is indifferent, his or her neighbor are of no consequence. And, therefore, their lives are meaningless. Their hidden or even visible anguish is of no interest. Indifference reduces the other to an abstraction.

Over there, behind the black gates of Auschwitz, the most tragic of all prisoners were the ''Muselmanner,'' as they were called. Wrapped in their torn blankets, they would sit or lie on the ground, staring vacantly into space, unaware of who or where they were, strangers to their surroundings. They no longer felt pain, hunger, thirst. They feared nothing. They felt nothing. They were dead and did not know it.

Rooted in our tradition, some of us felt that to be abandoned by humanity then was not the ultimate. We felt that to be abandoned by God was worse than to be punished by Him. Better an unjust God than an indifferent one. For us to be ignored by God was a harsher punishment than to be a victim of His anger; Man can live far from God—not outside God. God is wherever we are. Even in suffering? Even in suffering.

In a way, to be indifferent to that suffering is what makes the human being inhuman. Indifference, after all, is more dangerous than anger and hatred. Anger can at times be creative. One writes a great poem, a great symphony, have done something special for the sake of humanity because one is angry at the injustice that one witnesses. But indifference is never creative. Even hatred at times may elicit a response. You fight it. You denounce it. You disarm it. Indifference elicits no response. Indifference is not a response.

Indifference is not a beginning, it is an end. And, therefore, indifference is always the friend of the enemy, for it benefits the aggressor—never his victim, whose pain is magnified when he or she feels forgotten. The political prisoner in his cell, the hungry children, the homeless refugees—not to respond to their plight, not to relieve their solitude by offering them a spark of hope is to exile them from human memory. And in denying their humanity we betray our own.

Indifference, then, is not only a sin, it is a punishment. And this is one of the most important lessons of this outgoing century's wide-ranging experiments in good and evil.

In the place that I come from, society was composed of three simple categories: The killers, the victims, and the bystanders. During the darkest of times inside the ghettoes and death camps—and I'm glad that Mrs. Clinton mentioned that we are now commemorating that event, that period, that we are now in the Days of Remembrance—but then, we felt abandoned, forgotten. All of us did.

And our only miserable consolation was that we believed that Auschwitz and Treblinka were closely guarded secrets; that the leaders of the free world did not know what was going on behind those black gates and barbed wire; that they had no knowledge of the war against the Jews that Hitler's armies and their accomplices waged as part of the war against the Allies.

If they knew, we thought, surely those leaders would have moved heaven and earth to intervene. They would have spoken out with great outrage and conviction. They would have bombed the railways leading to Birkenau, just the railways, just once.

And now we knew, we learned, we discovered that the Pentagon knew, the State Department knew. And the illustrious occupant of the White House then, who was a great leader—and I say it with some anguish and pain, because, today is exactly 54 years marking his death—Franklin Delano Roosevelt died on April the 12th, 1945, so he is very much present to me and to us.

No doubt, he was a great leader. He mobilized the American people and the world, going into battle, bringing hundreds and thousands of valiant and brave soldiers in America to fight fascism, to fight dictatorship, to fight Hitler. And so many of the young people fell in battle. And, nevertheless, his image in Jewish history—I must say it—his image in Jewish history is flawed.

The depressing tale of the *St. Louis* is a case in point. Sixty years ago, its human cargo—maybe 1,000 Jews—was turned back to Nazi Germany. And that happened after the Kristallnacht, after the first state sponsored pogrom, with hundreds of Jewish shops destroyed, synagogues burned, thousands of people put in concentration camps. And that ship, which was already on the shores of the United States, was sent back.

I don't understand. Roosevelt was a good man, with a heart. He understood those who