

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 con-

sumers 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.

Tom's distinguished service in the Navy can be seen as a blueprint for his many civic accomplishments. He received numerous citations and awards during the six years he served for our country. Among these are the Good Conduct Award, the National Defense Ribbon, the Certification of Accommodation for service in the Arctic Circle, Certification of Accommodation for work with Cuban Refugees. He was also recognized as Sailor of the Month, Service Force of the Atlantic Fleet.

Following his discharge Tom returned to our home town to begin his many years of public service by becoming involved in several different area schools. For four years he was P.T.A. President at MacGregor Elementary School. He was instrumental in helping Central High School resolve their millage, and later he served on the Bay City Public School Housing and Boundaries Committee. From all of his activities during this period, one can see Tom's deep commitment to the youth of Bay County.

Tom's commitment to the less fortunate among us can be seen in his involvement with social service organizations in the area. He served on the Board of Directors of the Bay Area Social Intervention Services, and on the Bay County Substance Abuse Advisory Committee. Representing Bay County, he served on the Saginaw/Bay Substance Abuse Services Commission.

Tom continued his service to our community through local government. He served on the Bay City Planning Commission from 1985 to 1993, and for several years he was the Chairperson of the Commission. He resigned in 1993 to take a seat on the Bay City Commission. Tom served three terms, and as a symbol of the esteem his colleagues had for him, he was elected President twice.

Tom's service as Fourth Ward Commissioner is noteworthy for his many accomplishments. In short, Tom changed the dynamics of our city through his demonstrated philosophy of individual duty for the greater benefit of the community. Tom was responsible for a great many changes, but time allows me to only list

but a few. Using his influence with his colleagues, Tom helped pass a resolution allowing the Bay City staff and elected officials the opportunity of attending a team building training meeting. He sponsored a resolution which allowed the city charter to be placed on the ballot in order that it be revised and modernized. He was heavily involved in the middlegrounds landfill clean-up, and the eastside riverfront clean-up. Privately, he was responsible for a fund-raising effort to modernize the Bay City Fire Department, by purchasing equipment which makes it easier to find individuals during a fire.

As you can see, Mr. Speaker, Tom's contributions to our community are many and are not limited to only one sphere of accomplishment. Tom volunteered for the Navy because he wanted to serve our country. He was involved in our schools because of his concern for our children. Tom was involved in city government because he wanted to make our home, Bay City, a place to be proud of. And, Mr. Speaker, I can say with all confidence that the residents of Bay City are proud and grateful to Tom.

It is my understanding, Mr. Speaker, that in Tom's retirement he intends to spend much time with his wife, Lois, and their three children—Marcie, and her husband Bernie LaBerge and their three children Jessica, Brandon, and Danielle; Cindy-Sue Hernden and her two children Alyssa and Ryan; and Tammi-Rae, and her husband Tom Stein and their child Brittney. It is also my understanding that he will continue his long list of public service by serving on the Board of the Boys and Girls Clubs of Bay County.

Mr. Speaker, I invite you and our colleagues to join me today in honoring Mr. Tom Lock for his many contributions to our community. He truly is an example of exemplary civic duty, and as such, serves as a model to all of those in our country who desire to help others in their communities. Please join me in congratulating Tom, and in wishing him many productive years with his family and his many activities in our community.

TRIBUTE TO AL AND EILEEN
FLORES

HON. GARY G. MILLER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 28, 1999

Mr. MILLER of California. Mr. Speaker, I rise today to honor two exemplary citizens in my district who will celebrate their 40th wedding anniversary on October 31.

Al and Eileen Flores have shared many years and experiences as they traveled around the world and throughout our nation. Since meeting in England in 1958, Mr. and Mrs. Flores have demonstrated their patriotism by their connection to our armed forces, their refreshing commitment to family values as they raised six daughters, and a continuous and active participation in grassroots community organizations. Mr. and Mrs. Flores have fourteen grandchildren, and when asked who his hero is Mr. Flores answers, "My wife Eileen."

Not only do Mr. and Mrs. Flores embody the endless potential available to each American citizen, but also the wondrous result of a

happy and fruitful life. Forty years of marriage is an accomplishment worthy of our respect and honor. Al and Eileen Flores, thank you for your example to our community, and happy 40th anniversary.

IN HONOR OF REV. RALPH A.
BODZIONY

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 28, 1999

Mr. KUCINICH. Mr. Speaker, I rise today to honor Rev. Ralph A. Bodziony for his contributions to Saint John Cantius of Cleveland, Ohio. Father Ralph has spent thirty years at St. John Cantius and is retiring after forty years of priesthood. His family and friends will honor his years of service with a celebration on November 28, 1999.

In his thirty years of service to St. John Cantius, Father Ralph has gone to great lengths to help the parish grow and revitalize. Years ago, when it was not economically feasible to maintain the parish's old convent, Father Ralph helped turn it into The Malt Talbot Inn, an alcoholic rehabilitation center and halfway house. He also was heavily involved in the old elementary school being used for the Positive Education Program. In 1984, under Father Ralph, the parish held its first Polish Heritage Festival. It proved to be a very popular event and is now an annual celebration for parishioners and friends from all over to come and enjoy themselves.

Father Ralph has also led the church to a major facelift recently. In 1992, a beautiful Gothic altar was installed in the sanctuary; in 1994, the church organ was refurbished; and in 1997, the church was painted in anticipation of the one hundredth anniversary. St. John Cantius has come a long way in its one hundred years and, through projects like these, Father Ralph has been able to revitalize the parish alongside the redevelopment of the Tremont area.

St. John Cantius, through the leadership of pastors such as Father Ralph, has served the community for one hundred years. The parishioners, who value their ethnicity and beliefs, have developed new traditions while passing on their Polish ancestry to each new generation in the parish. Father Ralph's leadership and commitment to the parish has helped contribute to its rich and colorful history.

Mr. Speaker, please join me in honoring the beloved Rev. Ralph Bodziony for his dedication to the church and his extraordinary works in the Tremont area. His life and efforts towards a better community have inspired us all.

HONORING JOAN AND RAY CONN
ON THE OCCASION OF THE TEN
YEAR ANNIVERSARY OF CIN-
CINNATI HILLS CHRISTIAN
ACADEMY

HON. ROB PORTMAN

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 28, 1999

Mr. PORTMAN. Mr. Speaker, I rise today to honor my constituents, Joan and Ray Conn,

who will be recognized at a gala dinner and pageant on Saturday, October 30, 1999 for their leadership as one of the founding families of the prestigious Cincinnati Hills Christian Academy (CHCA) located in Mason, Ohio.

CHCA is one of the fastest-growing schools in the country and has earned a reputation for excellent academics, competitive sports and extracurricular activities. In 1997, I had the privilege of presenting the U.S. Department of Education's Blue Ribbon School Award to CHCA Elementary. CHCA's goal is to nurture and support each student toward individual growth. The school embraces students, parents and faculty within the care of a Christian community.

Joan and Ray Conn worked together on many important initiatives for CHCA, including helping to form the vision for the school and spearheading fund raising efforts. They have three children, all of whom have attended CHCA.

Ray was a member of the founding Board of Trustees and provided strong leadership in the school's early years by drafting CHCA's constitution, serving as chair for the first Education Committee and working on the Advancement Committee.

Joan chaired the school's first silent auction, was enrollment chair for the Advancement Committee and served as a consultant on interior design decisions for all three CHCA buildings. Before the school opened, Joan came up with the idea to hold home parties to spread the word about CHCA and helped to interview prospective faculty. She has been very involved with the tennis program and the Joan Davis Conn Tennis Complex was dedicated last Spring.

Joan and Ray Conn are to be commended for their tireless devotion to the community as a whole and for the important role they played in making the dream of Cincinnati Hills Christian Academy a reality.

THE EMPLOYMENT SECURITY AD-
MINISTRATIVE FINANCING ACT
OF 1999

HON. JIM McCRERY

OF LOUISIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 28, 1999

Mr. McCRERY. Mr. Speaker, I rise today, on behalf of myself and Representatives BOEHNER, SHAW, HERGER, BAKER, RAMSTAD, SUNUNU, BACHUS, LATOURETTE, OXLEY, COLLINS, PORTMAN, WATKINS, HAYWORTH, MCINNIS, LEWIS, PRYCE, TRAFICANT, SESSIONS, CHAMBLISS, DICKEY, CUBIN, and HANSEN, to introduce the Employment Security Administrative Financing Act of 1999.

As you know, the employment security system, established as a federal-state partnership more than 60 years ago, is the system employers use to provide unemployment insurance and a public labor exchange for workers. Since its inception, major structural changes to our country's economy have taken place as a result of rapid technological advances and the growth of globalized trade and investment. Adjusting to meet the demands of our changing economy, our nation's labor market has fundamentally changed as well. Therefore, the employment security system should be reformed to meet the demands of the changing