

S. 3169. A bill to amend the Federal Food, Drug, and Cosmetic Act and the International Revenue Code of 1986 with respect to drugs for minor animal species, and for other purposes; to the Committee on Finance.

By Mr. DODD (for himself, Ms. COLLINS, and Mr. KENNEDY):

S. 3170. A bill to amend the Higher Education Act of 1965 to assist institutions of higher education to help at-risk students to stay in school and complete their 4-year postsecondary academic programs by helping those institutions to provide summer programs and grant aid for such students, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mr. MURKOWSKI (for himself, Mr. BREAUX, and Mr. STEVENS):

S. 3171. A bill to amend the Internal Revenue Code of 1986 to extend the section 29 credit for producing fuel from a non-conventional source; to the Committee on Finance.

By Mr. KENNEDY:

S. 3172. A bill to provide access to affordable health care for all Americans; to the Committee on Finance.

By Mr. SMITH of New Hampshire (for himself, Mr. WARNER, Mr. INHOFE, Mr. THOMAS, Mr. BOND, Mr. VOINOVICH, Mr. CRAPO, Mr. L. CHAFFEE, Mr. BAUCUS, Mr. MOYNIHAN, and Mr. GRAHAM):

S. 3173. A bill to improve the implementation of the environmental streamlining provisions of the Transportation Equity Act for the 21st Century; read the first time.

By Mr. ABRAHAM:

S. 3174. A bill to amend the Internal Revenue Code of 1986 to allow a long-term capital gains deduction for individuals; to the Committee on Finance.

By Mr. CRAIG (for himself, Mr. CONRAD, Mr. BAUCUS, Mr. BINGAMAN, Mr. BREAUX, Mr. BURNS, Mr. CRAPO, Mr. DASCHLE, Mr. ENZI, Mr. GORTON, Mr. GRAMM, Mr. GRAMS, Mr. GREGG, Mr. HARKIN, Mrs. HUTCHISON, Mr. JEFFORDS, Mr. JOHNSON, Mr. KENNEDY, Mr. KERREY, Mr. LEAHY, Mr. LUGAR, Ms. MIKULSKI, Mrs. MURRAY, Mr. REED, Mr. SARBANES, Mr. SMITH of New Hampshire, Mr. THOMAS, and Mr. WELLSTONE):

S. 3175. A bill to amend the Consolidated Farm and Rural Development Act to authorize the National Rural Development Partnership, and for other purposes; to the Committee on Agriculture, Nutrition, and Forestry.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. MACK:

S. Res. 367. A resolution urging the Government of Egypt to provide a timely and open appeal for Shaiboub William Arsel and to complete an independent investigation of police brutality in Al-Kosheh; to the Committee on Foreign Relations.

By Mr. BROWNBACK (for himself and Mr. TORRICELLI):

S. Con. Res. 142. A concurrent resolution relating to the reestablishment of representative government in Afghanistan; to the Committee on Foreign Relations.

By Mr. MURKOWSKI (for himself and Mr. BINGAMAN):

S. Con. Res. 143. A concurrent resolution to make technical corrections in the enrollment of the bill H.R. 3676; considered and agreed to.

By Mr. LOTT (for himself and Mr. DASCHLE):

S. Con. Res. 144. A concurrent resolution commemorating the 200th anniversary of the first meeting of Congress in Washington, DC; considered and agreed to.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

Mr. BAYH (for himself, Mr. GRAMS, Mr. LEAHY, and Mr. CLELAND):

S. 3164. A bill to protect seniors from fraud; to the Committee on the Judiciary.

PROTECTING SENIORS FROM FRAUD ACT

Mr. BAYH. Mr. President, today I rise as the author of the Protecting Seniors From Fraud Act, a bipartisan bill to prevent fraud against seniors.

The Protecting Seniors From Fraud Act is extremely important because seniors are disproportionately victims of telemarketing and sweepstakes fraud. Even though Americans over the age of 50 account for approximately 27% of the United States population, they comprise 56% of the "mooch lists" used by fraudulent telemarketers. Unfortunately, fraudulent telemarketers prey upon the trusting nature of seniors and as a result seniors lose approximately \$14.8 billion each year.

This can be prevented if seniors are educated about their consumer rights and are informed about methods that are available to them to confirm the legitimacy of an investment or product. According to a national survey, 70% of older fraud victims say it is difficult to identify when fraud is happening and 40% of older Americans cannot distinguish between a legitimate and a fraudulent telemarketing sales call. There is a need to educate seniors about the dangers of fraud and how to avoid becoming a victim of fraud. As a first step to educate seniors in my state of Indiana about fraud prevention, I held a Special Committee on Aging field hearing on protecting seniors from fraud.

I heard testimony from two victims of investment scams in which both lost a large sum of their retirement. Mrs. Georgeanne MaCurdy lost close to \$150,000 and Mr. Owen Saltzgaver lost close to \$50,000. Mr. Saltzgaver said "It was a scam from the beginning, I wish I knew," and Mrs. Georgeanne MaCurdy stated "It is the first thing I think of when I get up in the morning and the last thing I think of when I go to sleep. I thought I could trust him."

At this hearing I highlighted the Protecting Seniors From Fraud Act. This bill would provide necessary resources to local programs part of the National Association of TRIADS, a community-policing program that partners law enforcement agencies with senior volunteers to reduce crime and fraud against the elderly. There are 725 counties with TRIADS nationwide. They help more than 16 million seniors. During the field hearing, Captain Ed Friend, the leader of the TRIAD program in South

Bend, Indiana, testified about the importance of combating fraud and how the South Bend TRIAD program has been providing seminars to Seniors on fraud prevention. He made clear that without federal funding TRIADS' nationwide efforts would have to cease. The authorization for Federal funding provided in this bill should ensure the continuation of TRIADS' efforts. In order to assist TRIAD with those efforts, this bill also requires the Health and Human Services Department to disseminate information to seniors on fraud prevention through the Area Agencies on Aging and other existing senior-focused programs.

In addition to educating seniors, this bill contains provisions which would include seniors in the crime victimization survey and would require the United States Attorney General to conduct a study of crimes committed against seniors. I thank Senator LEAHY for his leadership on this issue. These provisions would allow Congress to gather more information on crimes against seniors in order to react with appropriate legislative action.

Education is one of many steps that needs to be taken to prevent fraud. I also introduced the "Combating Fraud Against Seniors Act" this year to increase enforcement measures and toughen penalties against those promoting fraudulent schemes through mass-marketing. Education and tougher penalties will hopefully protect seniors from fraud.

Protecting seniors from fraud is of growing importance as our population ages and more seniors save more money for their retirement. Our seniors deserve to be informed and their investments deserve to be secure. I urge the Senate to consider this bipartisan legislation and pass it prior to adjournment.

Mr. LEAHY. Mr. President, I join today with Senators BAYH, GRAMS, and CLELAND in introducing the "Protecting Seniors from Fraud Act of 2000." I have been concerned for some time that even as the general crime rate has been declining steadily over the past eight years, the rate of crime against the elderly has remained unchanged. That is why I introduced the Seniors Safety Act, S. 751, with Senators DASCHLE, KENNEDY, and TORRICELLI over a year ago.

The Protecting Seniors from Fraud Act includes one of the titles from the Seniors Safety Act. This title does two things. First, it instructs the Attorney General to conduct a study relating to crimes against seniors, so that we can develop a coherent strategy to prevent and properly punish such crimes. Second, it mandates the inclusion of seniors in the National Crime Victimization Study. Both of these are important steps, and they should be made law.

The Protecting Seniors from Fraud Act also includes important proposals for addressing the problem of crimes against the elderly, especially fraud