

These are, after all, the de facto U.S. national identity cards, whether we choose to refer to them that way, or not.

Mr. Speaker, I ask that the complete text of the article be included in the record, and I commend its reading to my colleagues.

#### TIME TO OVERHAUL THE DRIVERS' LICENSE

This commonplace piece of plastic has by default become the national identification card. Adding readily available advanced technology, such as integrated-circuit chips, can make it more reliable for a post-9/11 world—and pave the way for chip-based payment cards, to boot, says Joel Lisker.

What is the most valuable piece of paper/plastic in your possession? One that can have a huge impact on the quality of your life; maybe even save your life. Is it your health-care Card? Social Security card? Medicare card? Credit card? Nope. It's that little piece of low-end plastic with your photo and a few personal details issued by your State Department of Motor Vehicles, in hundreds of versions, with a variety of features.

The few standards that do apply to these cards have been deliberately set at the low end for reasons of cost, because in fairness, not too long ago, the drivers' license was just that. As a consequence, operational quality, functionality, security, consistency, and currency vis-à-vis state-of-the-art technology have not been factors. Yet now, these are the very cards that increasingly say with authority who we are, and, most important, that we are who we say we are.

In fact, the ubiquitous, poorly designed and equally poorly crafted drivers' license is the de facto national identity card. But we need something better—and urgently. Why?

In the aftermath of 9/11, government at every level has struggled with the challenges generated by the life-or-death need to make us more secure—no easy task. Several meaningful steps have been taken, but what is lacking, at the core, is a single, self-authenticating piece of identification upon which authorities may rely. So what's the problem? The problem in a word is reliability. The drivers' license has become the primary means of identification that government has come to regard as reliable at a time when counterfeit and fraudulent applications are rampant.

For example, we may question the abilities of the Transportation Security Administration and now private screeners to authenticate drivers' licenses, given that they are called upon to examine hundreds of different licenses on any given shift.

I submit that several excellent solutions now exist that can be implemented, without adding great cost to already strained state and federal budgets. Some of these solutions, if applied in volume to drivers' licenses, would have the added benefit of creating economies of scale for chip-based payment cards in North America.

#### CATCHING FRAUD

Let's examine a relevant private-sector initiative. Most banks submit all new U.S. credit card applications to a database to check prior use of key data elements. Two of those elements are the Social Security number (SSN) and address. I envision a similar database of all license holders and applicants that would also contain these two data elements. These could be compared with an SSN/current-address file maintained by the Social Security Administration, kept current based on information furnished by the Internal Revenue Service and contained on the Form 1040.

When a criminal steals a Social Security number, he will always use an address different from that of the true account holder. This process would catch most of the cases of

attempted fraud while revealing no other 1040 information. A follow-up mailing to the address listed would confirm that a license using that address had been issued.

The drivers' license itself need's work. For example, it can now be enhanced using readily available and very secure integrated-circuit technology, in use in some markets by the payment card companies, combined with optical memory card technology, now in use on all U.S. permanent resident or "green" cards, Southern Border-crossing cards, Canadian "green" cards, and an increasing number of Canadian drivers licenses.

In fact, these technologies would permit the security screener to simply swipe or insert the license in a secure reader, the same as a credit card, thereby allowing for authentication of the document as validly issued and currently in force. It could not be effectively copied or skimmed.

Thus, not only could the card be authenticated, but, by using biometric information such as that derived from fingerprints, a validation of the cardholder could also be achieved while protecting the privacy of the licensee's data stored on the card in their possession. This process would be far superior to the current "hit or miss" system, which depends entirely on the ability of the TSA Screener to discern a false document.

#### BEWARE THAT CELL PHONE

This optical-memory card approach, with up to 2.8 megabytes of data per card, would allow for all 10 fingerprints, an iris template, facial template, or just about anything else you might want. This would be entirely consistent with the recommendations of the 9/11 Commission contained in Section 12.4 of its report. Moreover, the deployment of the IC feature of the new drivers license, numbering more than 100 million units, would pave the way for the rapid deployment of a financial payments industry IC card, on a very cost-effective basis. How would government support the additional costs associated with some of the enhancements described here? I submit that a modest increase in the cost of the drivers' license would more than cover this expense. The TSA portion, which would result from the deployment of card-reading terminals at each point of access, could be funded with a modest tax on each airline ticket, one that most air travelers would gladly pay.

To those who would argue against such enhancements on the grounds that they will bring us closer to the dreaded "national identification card," allowing the tentacles of government to slither even more deeply into our lives and privacy, I say this: You better take another look at that GPS cell phone of yours. And what about that OnStar service or EZ Pass? Your ATM Card?

The drivers' license, in its present form is a seriously flawed de facto national identification card. We have cost-effective, proven, secure technologies at hand. Let's use them.

#### TRIBUTE TO DR. ALBERT J. LEWIS, JR.

#### HON. DONALD M. PAYNE

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, November 19, 2004

Mr. PAYNE. Mr. Speaker, I ask my colleagues here in the House of Representatives to join me as I rise to acknowledge the accomplishments of Dr. Albert J. Lewis, Jr., founder and CEO of the World Gospel Musical Association. Dr. Lewis was inducted into the International Gospel Music Hall of Fame and

Museum at an awards celebration dinner on Saturday, October 23, 2004, in Detroit, Michigan.

A resident of the city of Newark, New Jersey, Dr. Lewis is a minister of music at two churches and plays for six choirs. He is a certified social worker, notary public and director/chaplain for the United Chaplain Worldwide Outreach International. He is also the executive producer and host of the Dr. A. Lewis Gospel Hour and the Sound of Gospel and Good News. These programs are shown nationally and internationally via the USA Armed Forces Network.

Dr. Lewis attended the Newark Deliverance Bible Institute and completed the course requirements in 1964. He continued his education at Eastern Bible Institute of New Jersey and received bachelor, masters and doctorate degrees in theology and Christian psychology.

Dr. Lewis is the recipient of many awards and commendations and had the honor of having a street named after him. In June 2002, Dr. Lewis was appointed Musical Director for the State of New Jersey by Governor James E. McGreevey.

Mr. Speaker, Dr. Lewis' fellow inductees included some of gospel music's most noted performers. They are the Rev. Milton Biggum, Anna Crockett Ford, Donnie McClurkin, Bill Moss and the Celestials, Joseph Niles, the O'Neal Twins and Ce Ce Winans. I urge my colleagues to commend Dr. Lewis for this most deserving recognition.

#### PROVIDING FOR CONSIDERATION OF S. 2986, INCREASING THE PUBLIC DEBT LIMIT

SPEECH OF

#### HON. JAMES R. LANGEVIN

OF RHODE ISLAND

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 18, 2004

Mr. LANGEVIN. Mr. Speaker, I rise in strong opposition to S. 2986, which would increase our Nation's debt limit by \$800 billion. This irresponsible legislation shortsightedly gives Congress carte blanche to run up the deficit with no plan to get our budget back in balance. If this measure is signed into law, the real losers are future generations of Americans, who will be stuck with the bill for many years to come.

This bill would raise the debt limit for the third time in just as many years, including a record \$984 billion increase in May 2003. That addition alone was larger than the entire national debt accrued by the United States from our founding in 1776 all the way to 1980.

Today's legislation would allow the national debt to reach a staggering \$8.18 trillion. This thirteen digit amount is 70 percent of the size of our economy. As Senator BYRD noted in a recent floor statement, "To count a trillion dollars, at the rate of \$1 per second, would take 32,000 years." Should S. 2986 pass, counting to our debt limit would take more than eight times as long.

Most alarming is the Administration's refusal to admit that the ballooning budget deficit is a problem. Despite the President's campaign promise to cut the deficit in half, next year's deficit will likely to be even larger than this year's due to commitments abroad as well as the President's promises to privatize Social