

NLWJC - KAGAN

EMAILS RECEIVED

ARMS - BOX 047 - FOLDER -009

[03/24/1999]

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Mary L. Smith (CN=Mary L. Smith/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 00:07:53.00

SUBJECT: changes to Native American part of race book

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Bruce N. Reed (CN=Bruce N. Reed/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: Laura Emmett (CN=Laura Emmett/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

CC: Thomas L. Freedman (CN=Thomas L. Freedman/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: Cathy R. Mays (CN=Cathy R. Mays/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TEXT:

Here are my changes to the Native American part of the race book. Let me know if you need anything else. Thanks, Mary===== ATTACHMENT 1 ===
ATT CREATION TIME/DATE: 0 00:00:00.00

TEXT:

Unable to convert ARMS_EXT:[ATTACH.D16]MAIL484917393.036 to ASCII,
The following is a HEX DUMP:

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Changes to President's Race Book (March 17 draft)(from Mary Smith)

Part I: The America We See

1. Page 3, 2nd Myth. American Indians are a ~~dying~~ **vanishing** race. Under the fact part: add at the end: than the U.S. median age of 33 years. **It is estimated that the current population of over 2 million Native Americans will more than double by the year 2050.**

Part III: THE OPPORTUNITY WE DESERVE

5. CREATING OPPORTUNITIES FOR NATIVE AMERICANS

1. Page 3 -2nd full paragraph, last sentence -- It is because of this unique **status government-to-government relationship** between the federally recognized tribal governments and the United States that Indian status under federal law is characterized as a political rather than a racial or minority classification.
2. Page 4 --1st paragraph -- That trust ~~responsibilities~~ **responsibility** is manifested in treaties, agreements . . .
3. Page 6 -- 1st line -- add a comma after the word "significant"
4. Page 6 --Footnote 7 should be: National Indian Gaming Commission, 1997.
5. Page 6 -- 1st full paragraph, 2nd sentence -- While over 200 tribes have gaming operations, only a small-~~portions~~ **portion** of tribes accounts
6. Page 6 -- -Footnote 8 should be: National Indian Gaming Commission, 1997.
7. Page 6 -- After "Revenues from the development of natural resources such as timber, minerals, and oil and gas remain a major source of income for tribal governments," add Footnote: **See Annual Report: Departmental Report on Accountability Fiscal Year 1997. U.S. Department of the Interior; Annual Report of Indian Lands, U.S. Department of the Interior, Bureau of Indian Affairs, Office of Trust Responsibility, Division of Real Estate Services, 1997; Statistical Abstract of the United States, U.S. Census Bureau, 1998.**
8. Page 6, 1st full paragraph, last sentence: **Nonetheless, the mere fact that numerous a number of tribes have achieved significant**
9. Page 7: **This trust status and legal protection is extremely important from the perspective of Indian tribes and individual Indian landowners, but there are ~~trade-offs~~ difficulties associated with obtaining mortgages. Because banks are**

unaccustomed to transacting business on Indian trust lands, they often Banks are extremely reluctant to make loans without collateral or the ability to foreclose on a property in the event of a default.

10. **Page 8, 2nd paragraph: Elementary and secondary education is normally thought of as the ~~domain~~ primary responsibility of state governments, but, ~~out of its trust responsibility~~, the United States ~~is responsible~~ has primary responsibility for two school systems -- one serving the children of military personnel and the other serving the children of tribal communities.**
11. **Page 8, Footnote 10. ~~Bureau of Indian Affairs, U.S. Department of the Interior. See Prepared Statement by Lorraine P. Edmo, Executive Director, National Indian Education Association, Senate Committee on Indian Affairs, June 9, 1998; General Accounting Office Report, School Facilities: Reported Condition and Costs to Repair Schools Funded by Bureau of Indian Affairs, December 1997.~~**
12. **Page 9, Footnote 11 should be. American Indians and Alaska Natives in Postsecondary Education, National Center for Education Statistics, October 1998.**
13. **Page 10, Footnote 12: ~~1994 National Assessment of Education Progress (NAEP). National Assessment of Education Programs (NAEP) 1996 Mathematics Report Card for the Nation and States (February 1997); NAEP 1998 Reading Report Card for the Nation and States (March 1999, Prepublication Version).~~**
14. **Page 11, Footnote 14. ~~USA Today, April 13, 1998. need better cite~~American Indians and Alaska Natives in Postsecondary Education, National Center for Education Statistics, October 1998.**
15. **Page 11, add at the end of the 1st paragraph: We must support tribal colleges as centers of learning and archives for tribal cultures and languages.**
16. **Page 11 -- Delete footnote 16.**
17. **Page 11, last sentence. American Indians victims reported a drinking offender in 46 percent of all violent victimizations, such as rape, sexual assaults, robberies, and other assaults, and about 70 percent of jailed American Indians convicted for of**
18. **Page 12, Footnote 19. 1997 Uniform Crime Report; Bureau of Indian Affairs, Department of the Interior.**
19. **Page 12, Footnote 20. ~~Washington Post, February 15, 1999.~~ Bureau of Justice Statistics Census of State and Local Law Enforcement Agencies, 1996, published June 1998.**
20. **Page 13, 1st full paragraph: It is ~~incomprehensible~~ unacceptable that a police officer . . .**

21. Page 14-15, first line: . . .view economic development, education, and crime prevention as ~~the~~ three areas in need of immediate attention
22. Page 15, footnote 21, 1990 Census, **The American Indian, Eskimo, and Aleut Population.**
23. Page 17, 1st full paragraph: Mentoring can also serve to help preserve Native American culture and language. We should work with tribes to come up with ways to increase the participation of tribal elders in mentoring.
24. Page 24, 2nd bullet -- Enhance learning for Native American children . . . (small "C")
25. Page 27 - (3) ~~Promoting~~ **Promote** cooperation between the federal government, . . .
26. Page 28, first line: ~~Along with this lack of ability to directly tax tribes~~ **That does not mean that states do not derive revenue from Indian reservations or Indian commerce.** There is a misperception
27. Page 28: Locally, reservation residents, tribal governments, and reservation-based businesses create \$246 million in annual **state** tax revenue ~~for state and local governments.~~
28. Page 28: Reservation residents spend some \$3.1 billion ~~of their \$7.4 billion annual household income~~ off the reservation for consumer goods and services.
29. Page 30, Conclusion: Despite this nation's (add apostrophe)

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Andrea Kane (CN=Andrea Kane/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 11:30:04.00

SUBJECT: Re: good welfare to work stories

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

CC: Cynthia A. Rice (CN=Cynthia A. Rice/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TEXT:

will do.

Elena Kagan

03/24/99 11:24:40 AM

Record Type: Record

To: Andrea Kane/OPD/EOP, Cynthia A. Rice/OPD/EOP

cc:

Subject: Re: good welfare to work stories

Let's do that. Please get a good copy of the article (i.e., not off
lexus). thanks.

----- Forwarded by Elena Kagan/OPD/EOP on 03/24/99 11:27
AM -----

Bruce N. Reed

03/24/99 10:55:54 AM

Record Type: Record

To: Andrea Kane/OPD/EOP

cc: Elena Kagan/OPD/EOP, Cynthia A. Rice/OPD/EOP, J. Eric Gould/OPD/EOP

Subject: Re: good welfare to work stories

Those are terrific. We should think about sending the Economist story in
with our weekly.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Thomas L. Freedman (CN=Thomas L. Freedman/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 12:06:05.00

SUBJECT: Talking Points for Data Collection

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

CC: Mary L. Smith (CN=Mary L. Smith/OU=QPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TEXT:

Here's what I'd say trying to convince advocates this is a worthy data collection provision.

1. Update. I wanted to get back to you on where we were on putting together a strong data collection piece for Daschle's bill. We've been talking a lot to EEOC, Labor, to get something that works and could get passed. Actually, we've had these meetings with something like 17 agencies and offices, and we've had a lot of back and forth, but I think we've come up with something good.

2. Background. Last year, you remember Daschle's bill originally had a very general provision that allowed EEOC to collect data from employers of more than 100 employees. But there was a strong sense that as written the provision would draw really heavy fire from business groups, it would go nowhere.

3. Our goal. Our goal was to find some way to give EEOC the same ability to collect the data that Daschle had and mitigate the attacks -- and I think we've done that.

4. The proposal. The idea I wanted to bounce off you does two things: First, it tells EEOC to survey what data is available to the federal government, what do we have now? And it says EEOC should identify the gaps in our data collection for the purpose of better enforcement. And it says EEOC should consult other agencies when it does this.

5. Second, it says EEOC should take that evaluation and run a process and come up with a proposed rule for collecting the data necessary to enforce the laws under its jurisdiction. To fill the gaps. The way we neutralized the business concerns is that we just explicitly identify factors that EEOC consider anyway in making its rule, and say EEOC will consider them. So we say that in figuring out the best way to enforce the law, EEOC will consider the burden on business, and will consider what is the best vehicle for collecting the data, and how it will target businesses information to be most useful to EEOC and OFCCP.

5. But at the end of the day, it is EEOC writing the rule to collect data for enforcement that is useful to EEOC.

6. EEOC/ Labor Support. We've talked to Ida Castro and Ellen Vargyas at EEOC who think this is a good step forward, and we've talked to Shirley Wilcher at OFCCP and she likes it as well.

7. Real Money and Deadlines. And we give an explicit up to \$2 million authorization to do it, and a deadline of under 18 months -- although Ida

plans to try and do it in under a year.

8. Puts Administration on Record. Anyway, I think its a good package, it puts the Administration on the record for strong data collection by EEOC.

9. Neutralizes Republican Attack. And it gives us an answer when Republicans say it is a massive overhaul of the EEO-1 form, because we say no, we are going through a process to identify what we need -- maybe it will be EEO-1, maybe not, but let's put figuring out what we need and enforcing the law as the prime goal. This bill does that. And it is clear that EEOC will consider ways to minimize burdens on business.

10. Next Steps. If you are okay with it, we'll go back to Daschle and get the final language together, I'm sort of surprised that we've been able to get Treasury, Commerce, and OMB to go along with this, and I want to go ahead before we have minds changing. We're shooting to have something for the April 7th event.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Thomas L. Freedman (CN=Thomas L. Freedman/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 12:06:50.00

SUBJECT: old daschle pay collection provision

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

CC: Mary L. Smith (CN=Mary L. Smith/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TEXT:

As you requested.

----- Forwarded by Thomas L. Freedman/OPD/EOP on 03/24/99
12:06 PM -----

Mary L. Smith

03/24/99 11:26:55 AM

Record Type: Record

To: Thomas L. Freedman/OPD/EOP

cc:

Subject: old daschle pay collection provision

===== ATTACHMENT 1 =====
ATT CREATION TIME/DATE: 0 00:00:00.00

TEXT:

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F03FCDC8F8F6F5C3F3B98BFE624E818D2FF28655F31E2BDC232404A6667BBA806062DD2271775F6

Pay Collection Provision from previous version of Daschle bill (S.71 in 105th)

**Sec. 4 COLLECTION OF PAY INFORMATION BY THE EQUAL EMPLOYMENT
OPPORTUNITY COMMISSION.**

Section 705 of the Civil Rights Act of 1964 (42 U.S.C. 2000e-4) is amended by adding at the end the following new subsection:

“(1)(1) The Commission shall, by regulation, require each employer who has 100 or more employees for each working day in each of 20 or more calendar weeks in the current or preceding calendar year to maintain payroll records and to prepare and submit to the Commission reports containing information from the records. The reports shall contain pay information, analyzed by the race, sex, and national origin of the employees. The reports shall not disclose the pay information of an employee in a manner that permits the identification of the employee.

“(2) The third through fifth sentences of section 709© shall apply to employers, regulations, and records described in paragraph (1) in the same manner and to the same extent as the sentences apply to employers, regulations, and records described in such section..”.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Thomas L. Freedman (CN=Thomas L. Freedman/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 12:18:50.00

SUBJECT: Consumer financial paper

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TO: Bruce N. Reed (CN=Bruce N. Reed/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

CC: Mary L. Smith (CN=Mary L. Smith/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TEXT:

Here is NEC rough paper on consumer financial. As Paul (with ATM's) and I discovered, Treasury was very cautious about this stuff.

===== ATTACHMENT 1 =====

ATT CREATION TIME/DATE: 0 00:00:00.00

TEXT:

Unable to convert ARMS_EXT:[ATTACH.D6]MAIL42101649K.036 to ASCII,
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IN A 21st CENTURY FINANCIAL MARKETPLACE

March 18, 1999 -- First Draft

A revolution in technology and increased competition in financial services give Americans more numerous and complex financial choices than ever before. Consumers should have the tools to profit from these new opportunities and protection from new abuses. Certainly, many consumers already benefit from this financial revolution -- they have greater access to credit, can comparison shop for mortgage rates on the Internet, and use credit cards to earn frequent flyer miles. But new products have brought new risks and new opportunities for predatory practices. We must update our consumer protection laws and practices to adapt to a changing marketplace.

THE CLINTON-GORE PLAN

Today, President Clinton unveiled a package of legislative proposals and executive actions to protect consumers and their privacy in the new economy. It is based on five principles: (1) Protect financial privacy; (2) Expand the consumer's right-to-know; (3) Prevent fraud and abusive practices; (4) Expand access to financial services; and (5) Educate consumers and improve financial literacy. The following proposals were among those announced.

PROTECT FINANCIAL PRIVACY

Vice President Gore has led the Administration's efforts to identify needed privacy protections. He understands that consumers value the privacy of financial and credit records, second only to medical privacy. Yet a technological revolution is now making it possible and profitable to use financial data in ways never possible before. Existing law allows a bank, broker, or insurance company to share information with a third party or their own affiliate about your transactions (account balances, who you write checks to, how much, insurance payments, stock purchases, etc.). Most consumers would be shocked to learn that the law treats this information as belonging to the bank -- not to the consumer. Moreover, with the increasing number of insurance companies and banks merging, the banks now have access to some consumer medical records. A consumer who undergoes a physical exam to obtain insurance should not have to fear that the information could be used to lower their credit card limit or deny them a mortgage. The Clinton-Gore Administration says that:

- **Consumers must be told what information an institution would share or sell, when, to whom, and for what purposes;**
- **Consumers must be given the right to "opt out" -- the right to say "NO" to the sharing of their information; and**
- **Consumers' medical information simply should not be sold or shared among affiliates in a financial conglomerate.**

EXPAND THE CONSUMER'S RIGHT-TO-KNOW

In 1998, consumers received nearly 4 billion credit card solicitations. With credit card companies competing to get attention, new terms and conditions are being offered. While lower rates and new features are providing consumer benefits, there are numerous new traps for the unwary. Consumers complain most frequently about misleading low "teaser rates" and unexpected interest rate hikes. In addition, card companies have lowered minimum payment requirements, leaving some consumers

unaware how little progress, if any, they are making on repaying their debt. The Clinton-Gore Administration would:

- **Require that any marketing of “teaser” rates for credit cards include equally prominent disclosure of the expiration date of the rate and the eventual annual percentage rate.**
- **Require clear and conspicuous notice of how long and how costly repayment would be if the consumer makes only the minimum payment.**

Consumers also are frustrated with ATM surcharges -- fees charged by the ATM provider in addition to what the bank charges per transaction. Consumers can vote with their feet, but once a transaction is begun few want to stop and go elsewhere. While many ATM networks require disclosure of the surcharge on both the face of the machine and the terminal screen, not all ATMs have the dual disclosure and the requirements are not legally enforceable. The Clinton-Gore Administration would:

- **Require clear and conspicuous disclosure of ATM surcharges on both the machine and the terminal screen.**

PREVENT FRAUD AND ABUSIVE PRACTICES

Once, stealing another’s identity required fraudulent documents, but today the use of another’s personal identification information (e.g., social security numbers and credit cards) can be sufficient to commit fraud. Last October, Congress passed and the President signed the Identity Theft and Assumption Deterrence Act. The Clinton-Gore Administration will:

- **Launch a vigorous enforcement, education, and prevention strategy to combat identity theft, led by the Treasury Department, with Justice other agencies.**

EXPAND ACCESS TO FINANCIAL SERVICES

Too many Americans cannot afford, or do not have access to, basic banking services. To expand access, the Clinton-Gore Administration will:

- **Provide basic electronic banking accounts for federal benefit recipients, providing them with a low-cost, yet safe and sound place to deposit and save money. Treasury would pay to establish low-fee accounts for federal benefit recipients.**

EDUCATE CONSUMERS AND IMPROVE FINANCIAL LITERACY

The daunting complexity of financial products and choices increases the importance of consumer financial education. President Clinton today **directed the National Economic Council to convene a high level interagency group to prepare a plan to raise financial literacy and expand the Administration’s commitment to consumer financial education.**

B. SPECIFIC PROPOSALS

This section provides a short summary of the entire package of proposals. (All items require legislation unless otherwise noted.)

1. Protecting financial privacy

- **Expand notice and opt-out requirements to cover all credit information:** *We would expand protection of consumers' credit records under the Fair Credit Reporting Act (FCRA), by requiring customer notice and opt-out choice before an organization can share transaction or experience information with a third party or an affiliate. (Currently, notice and opt-out is only required before sharing non-transaction information (e.g., credit report or application information).)*
- **Prevent use of medical information for credit decisions or other purposes:** *With the growing number of mergers between insurance and financial services firms, lenders and brokers potentially have access to private medical information. We would prohibit the sharing of medical information, such as that gathered from health or life insurance records, within financial services conglomerates (e.g., between banking and insurance affiliates).*
- **Monitor Bank Compliance with FCRA.** Currently, bank regulators may not examine for compliance, but must wait for a consumer complaint. We would provide regulators with broader authority to monitor compliance. (We supported the same last year.)

2. Expanding disclosure

a. Credit Cards

Prevent Misleading Credit Card Marketing of "Teaser" Rates. One of the most frequent consumer complaints is that they had not understood marketing materials on credit card interest rates and were shocked when rates skyrocketed. We would require that any marketing of "teaser" rates for credit cards include equally prominent disclosure of the expiration date of the rate and the eventual APR rate. ~~Such disclosures~~ Similar considerations are already required reflected in disclosures for closed-end credit. [closed end credit requires APR disclosure of blended rate, not both]

Require Credit Card Minimum Payment Disclosures. In recent years, credit cards have lowered minimum payments, leaving some consumers unaware how little progress they are making on repaying their debt. As proposed in last year's

bankruptcy legislation, we would require clear and conspicuous notice of how long and how costly repayment would be if the consumer makes only the minimum payment.

Require “Surgeon General’s Warning” With Credit Cards. Few lenders now make an individual assessment of whether a debtor has the capacity to repay (current income versus current expenses) before extending new lines of credit, relying instead upon statistical models that predict likelihood of repayment from credit scores and other characteristics. As proposed in last year’s bankruptcy legislation, we would require that lenders notify customers that the consumers need to assess whether they can afford to repay additional credit and provide a simple worksheet to assist consumers in determining how much debt they can afford to repay.

b. Banks

Provide Enforcement “Teeth” for Rules on Bank Sale of Non-Deposit Products. Under current bank regulator guidelines, banks that sell non-deposit products (e.g., insurance) must disclose that those products are not federally insured. However, regulators have limited authority to enforce these guidelines. We would statutorily mandate disclosure and give regulators the authority to take enforcement actions against violators.

c. Rent-to-Own Companies

Disclosures and Other Requirements for Rent-to-Own Products. The attraction of obtaining furniture, appliances, and other products with little down has led to the rapid growth of rent-to-own firms; but some consumers do not realize that under these arrangements they can pay many times the value of a product. The FTC is near completion of a study of the rent-to-own industry. We would support their findings, including, at a minimum, requiring basic disclosures of whether a product is new or used and what the product’s total cost would be under the contract. In addition, we will work with states to ensure that any federal rules do not interfere with state consumer protection efforts.

d. ATMs

Mandate ATM Surcharge Disclosures. *Many consumers will shop to avoid ATM surcharges or pay less. Posted disclosure of surcharge fees on the machine allows consumers to make a decision before the transaction begins, but current law only requires that a disclosure be posted either on the machine or the screen during the transaction. While most networks now require members to post fee notices in both places, we would require this of all ATM owners making it legally enforceable.*

e. **Mortgages**

Expand Disclosures for High LTV Mortgages. Increasingly, consumers with high credit card debts are being offered second mortgages to consolidate their debts, extend the time for repayment, and reduce the interest rate. These mortgages can result in debt levels of more than 125% of the home's value. Consumers may not understand the consequences of these refinances, especially that the failure to repay these consumer debts could lead to losing their home; and recent studies show that many such homeowners promptly incur new consumer credit debts. We would require that the lender on high loan-to-value second mortgages disclose that: (1) interest payments may not be deductible; (2) the consumer may be unable to resell the house unless they can repay the entire loan amount; and (3) default will result in foreclosure.

Improve and Streamline Mortgage Disclosures under Truth-in-Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA). In July 1998, the Board of Governors of the Federal Reserve (Board) and the Department of Housing and Urban Development (HUD) released a Congressionally-mandated study of how best to streamline the statutory disclosure requirements for mortgage loans and settlement services, with the goal of simplifying and improving the quality of information provided to consumers to enhance their ability to shop and increase competition. The report calls for a series of statutory reforms to RESPA and TILA to make the information provided to consumers more reliable, more timely, and more helpful in comparison shopping for all the services required to finance a home. We would adopt the HUD-Board recommendations.

- ***Ban Coercive Sales of Insurance Products.*** *Mortgage lenders increasingly offer "credit life" insurance designed to ensure repayment of the mortgage in the event of the borrower's death or injury. The economic value to the consumer of these products is dubious. Moreover, there are widespread reports of coercive sales, i.e., lenders implying that a loan decision will be made or made more quickly if the insurance is acquired. Required disclosures appear to be ineffective at deterring such fraud. The HUD-Board report recommended prohibiting the advance collection of lump-sum insurance premiums, so that consumers may pay premiums periodically and can terminate the insurance at any time, and so loan termination automatically cancels both coverage and liability for insurance payments. In addition, we would ban solicitation of credit life insurance during the pendency of a credit application.*

3. Combat fraud against consumers

- **Fully Implement FTC-HELP and Consumer Sentinel.** The Year 2000 will be the first year of operation for FTC's toll-free consumer hotline, part of the Commission's Consumer Response Center. The hotline will give consumers fast and easy access to information they need to protect themselves -- from tips about credit and debt collection to advice on how to avoid becoming a victim of fraud. Complaints to the hotline become part of the Consumer Sentinel, the FTC's fraud database, which is shared only with other law enforcers in the U.S. and Canada. By 2000, the Consumer Sentinel database is expected to be a primary tool in the fight against consumer fraud. (Included in FY00 budget)
- **"Identity Theft" Enforcement Initiative.** Last year, Congress enacted new laws barring the use of another's identifying information. The Treasury Department, in coordination with the Justice Department and regulatory agencies, will undertake a vigorous enforcement and prevention strategy to combat identity theft. ***[Need additional details from Treasury enforcement.]*** (Does not require legislation.)
- **Ban "Pretext Calling."** Widespread reports of private investigators and data brokers tricking financial institutions into providing confidential customer information led Chairman Leach to introduce legislation to end the practice. We support the Senate version of the Leach bill, as we did in the 105th Congress. **[FYI: We strongly prefer the version marked as marked up by the House Commerce Committee as opposed to the House and Senate Banking Committee versions, the latter require us to meet a high standard of proof including intent, which means we would not likely use the new law at all because the FTC Act unfair and deceptive trade practice authority does not impose such high standards.]**
- **Limit Consumer Liability for Non-PIN Protected Debit Cards.** *"Off-line debit cards" differ from on-line debit cards (a.k.a. ATM cards) because a customer authenticates the transaction by signing a paper slip (as with a credit card purchase) rather than entering a PIN. This creates a greater risk of unauthorized transactions through forged signatures. Card issuers have been encouraging consumers to use them instead of checks and replacing existing ATMs with cards with off-line features. Yet these debit cards only provide the lesser protections of other debit cards although they operate more like credit cards. We would limit consumer liability as it is currently limited for credit cards.*
- **Prohibit unsolicited mailing of loan checks.** *Loan checks are credit products for which the consumer need only sign and cash or deposit the check to obtain the loan. While generally offered to middle and upper income persons, the consumer is at risk for fraudulent endorsement of the check. For the same*

reasons that Federal law prohibits unsolicited mailing of credit cards -- protecting consumers from the hassle of contesting liability for stolen card purchases -- we would prohibit unsolicited mailing of loan checks.

4. Expand access to financial services

Provide Low-Cost Banking Services to All Americans. We would expand the availability of low-cost, electronic banking accounts (ETAs), so that all Americans can have a low-cost, yet safe and sound account in which to deposit and save their money. The Treasury would pay for account establishment for Federal benefit recipients and fees to consumers would be limited. (The Treasury Department issued a proposed rule on January 7. Final due soon.)

Provide Individual Development Accounts (IDAs) To Make It Easier for Low-Income Families to Save. IDAs allow low-income households to save not just for retirement but also for education, emergencies, ~~homeownership~~home ownership, or business investment. Individual contributions can be matched to incent more savings. (The FY00 budget doubles funding for IDAs.)

5. Improve consumer financial education

- **Launch a Campaign to Promote Education on Credit, Savings, and Investment.** *The President could direct the NEC to convene a high level interagency group to present him with a plan to raise financial literacy levels and to coordinate and expand the Administration's commitment to consumer financial education. . (Does not require legislation.)*

Create a Consumer Clearinghouse on Credit, Savings, and Investment. The Treasury will establish an easy-to-use government clearinghouse of resources for financial planning by building on existing agency web sites, to help consumers and interested groups locate financial education and planning resources. (Does not require legislation.) TENTATIVE

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Cynthia A. Rice (CN=Cynthia A. Rice/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 12:26:43.00

SUBJECT: Last Night's ABC stories on tobacco

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Laura Emmett (CN=Laura Emmett/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Bruce N. Reed (CN=Bruce N. Reed/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: J. Eric Gould (CN=J. Eric Gould/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TEXT:

Last night ABC News did a "closer look" segment on programs to reduce teen smoking.

The first part outlined the facts about teen smoking (attributing them correctly to CDC) -- that 6000 youth start smoking every day (remember the 3000 is technically how many become "regular" smokers each day), and that smoking among teens is up 73% since 1988 (these are all numbers released last year although ABCdidn't make that clear).

The second part outlined a new study released by the state of Florida yesterday about the effectiveness of the state's counteradvertising campaign -- the study apparently shows 10% fewer teens are smoking. We are getting our hands on this study and will do a weekly if it looks interesting. The segment criticized the Phillip Morris sponsored anti-youth smoking ads, showing focus group interviews with kids saying they were goofy and with the head of Mass tobacco control program. The PM spokeswoman said their research found them to be effective but when press if they'd asked kids if they were less likely to smoke as a result she said no. The conclusion was "a growing body of evidence shows the right kind of tv ads can reduce youth smoking -- crucial info for the states now deciding how to use their tobacco settlement funds."

The third part described Florida's tobacco court and rules imposing \$25 fines on kids caught smoking, interviewing kids who said as a result of being caught they wouldn't smoke again but noting there isn't rigorous research on whether these programs work and noting advocates' criticism that retailers, not kids, should be punished.

There was no mention of us or the fights in Washington over the lawsuit funds.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Thomas L. Freedman (CN=Thomas L. Freedman/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 12:32:32.00

SUBJECT: Tobacco Farmer Gratitude

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TO: Bruce N. Reed (CN=Bruce N. Reed/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

CC: Mary L. Smith (CN=Mary L. Smith/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TEXT:

Rod Kuegel (KY burley) called to say the following: As you recall, PM was getting ready to announce that it would move from buying tobacco through the quota system to buying it via direct contract with the farmer. This would have put the farmer directly under the thumb of the company and destroyed the quota system. But Phillip Morris, unexpectedly, did not announce this move. Rod's explanation? He says the companies knew about our meeting (the tobacco farm leaders coming to the WH) and feared creating an unholy alliance for new taxes -- so they backed off. Rod suggests another meeting to further the buzz and to discuss any GATT ideas we have.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Mary L. Smith (CN=Mary L. Smith/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 13:31:29.00

SUBJECT: OFCCP wage collection issues

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

CC: Thomas L. Freedman (CN=Thomas L. Freedman/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TEXT:

You asked for information on the data collection issues pending at Labor:

1. Scheduling Request at OMB to collect detailed wage data by mail from the 5000 or so federal contractors that are scheduled for compliance reviews. While OFCCP currently is able to obtain this data on-site at a later stage of the review process, OFCCP requested to get it by mail at the early "desk audit" stage of the process. This data would be used for technical assistance and enforcement. Labor's Solicitor's Office intervened and asked that OMB extend its decision until the later part of May. In the interim, Labor is gathering more data to support its request, has met with women's groups, and has offered to meet with contractor groups.

2. OFCCP Affirmative Action Summary (also known as 60-2). For several years, OFCCP has been authorized to issue a regulation that would allow them to collect summary information from all the approximately 200,000 federal contractors, including wage data, by mail. OFCCP informs us that this proposal currently is being reviewed by their Solicitor's Office. OFCCP believes the advantages of this proposal are two-fold: (1) OFCCP will be able to get some idea of how the entire universe of federal contractors, not only those scheduled for compliance reviews, are implementing the civil rights laws; and (2) every federal contractor, simply by being required to compile this data, will become more aware of how they can better implement the civil rights laws by paying equal wages, etc. Labor is actively looking at the proposal in the context of broader data collection issues.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Bruce N. Reed (CN=Bruce N. Reed/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 13:58:09.00

SUBJECT: Re: Fwd: Academic Bill of Rights Is Sought

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TEXT:

I guess the President was just kidding all these years about supporting Chicago

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Sean P. Maloney (CN=Sean P. Maloney/OU=WHO/O=EOP [WHO])

CREATION DATE/TIME:24-MAR-1999 15:00:34.00

SUBJECT: No Trip Book

TO: Rebecca L. Walldorff (CN=Rebecca L. Walldorff/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Tracy Pakulniewicz (CN=Tracy Pakulniewicz/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Carolyn T. Wu (CN=Carolyn T. Wu/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Jocelyn A. Bucaro (CN=Jocelyn A. Bucaro/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Bridget T. Leininger (CN=Bridget T. Leininger/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Paul D. Glastris (CN=Paul D. Glastris/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Lowell A. Weiss (CN=Lowell A. Weiss/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Wesley P. Warren (CN=Wesley P. Warren/OU=CEQ/O=EOP @ EOP [CEQ])
READ:UNKNOWN

TO: Karen Tramontano (CN=Karen Tramontano/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Steve Ricchetti (CN=Steve Ricchetti/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Janet Murguia (CN=Janet Murguia/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: George T. Frampton (CN=George T. Frampton/OU=CEQ/O=EOP @ EOP [CEQ])
READ:UNKNOWN

TO: Dominique L. Cano (CN=Dominique L. Cano/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Sidney Blumenthal (CN=Sidney Blumenthal/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Maria E. Soto (CN=Maria E. Soto/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Craig Hughes (CN=Craig Hughes/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Phillip Caplan (CN=Phillip Caplan/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Cecily C. Williams (CN=Cecily C. Williams/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Dorian V. Weaver (CN=Dorian V. Weaver/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Beth A. Viola (CN=Beth A. Viola/OU=CEQ/O=EOP @ EOP [CEQ])
READ:UNKNOWN

TO: Michael V. Terrell (CN=Michael V. Terrell/OU=CEQ/O=EOP @ EOP [CEQ])
READ:UNKNOWN

TO: Jordan Tamagni (CN=Jordan Tamagni/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Aviva Steinberg (CN=Aviva Steinberg/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Laura D. Schwartz (CN=Laura D. Schwartz/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Simeona F. Pasquil (CN=Simeona F. Pasquil/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Elizabeth R. Newman (CN=Elizabeth R. Newman/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Kevin S. Moran (CN=Kevin S. Moran/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Linda L. Moore (CN=Linda L. Moore/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Anne E. McGuire (CN=Anne E. McGuire/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Joseph P. Lockhart (CN=Joseph P. Lockhart/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Ann F. Lewis (CN=Ann F. Lewis/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Kirk T. Hanlin (CN=Kirk T. Hanlin/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Cynthia M. Jasso-Rotunno (CN=Cynthia M. Jasso-Rotunno/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Nancy V. Hernreich (CN=Nancy V. Hernreich/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Paul K. Engskov (CN=Paul K. Engskov/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Maria Echaveste (CN=Maria Echaveste/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Carolyn E. Cleveland (CN=Carolyn E. Cleveland/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Debra D. Bird (CN=Debra D. Bird/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Kris M Balderston (CN=Kris M Balderston/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Richard L. Siewert (CN=Richard L. Siewert/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Orson C. Porter (CN=Orson C. Porter/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Loretta M. Ucelli (CN=Loretta M. Ucelli/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Karin Kullman (CN=Karin Kullman/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: James T. Heimbach (CN=James T. Heimbach/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: David R. Goodfriend (CN=David R. Goodfriend/OU=WHO/O=EOP @ EOP [,WHO])
READ:UNKNOWN

TO: June Shih (CN=June Shih/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Amy Weiss (CN=Amy Weiss/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Marjorie Tarmey (CN=Marjorie Tarmey/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Catherine R. Pacific (CN=Catherine R. Pacific/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Joshua S. Gottheimer (CN=Joshua S. Gottheimer/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Fred DuVal (CN=Fred DuVal/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Charles M. Brain (CN=Charles M. Brain/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Malcolm R. Lee (CN=Malcolm R. Lee/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Lawrence J. Stein (CN=Lawrence J. Stein/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Robert S. Kapla (CN=Robert S. Kapla/OU=CEQ/O=EOP @ EOP [CEQ])
READ:UNKNOWN

TO: Julianne B. Corbett (CN=Julianne B. Corbett/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Jon P. Jennings (CN=Jon P. Jennings/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Paul J. Weinstein Jr. (CN=Paul J. Weinstein Jr./OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TO: Michael Waldman (CN=Michael Waldman/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Barry J. Toiv (CN=Barry J. Toiv/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Stephanie S. Streett (CN=Stephanie S. Streett/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Todd Stern (CN=Todd Stern/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Dan K. Rosenthal (CN=Dan K. Rosenthal/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Jennifer M. Palmieri (CN=Jennifer M. Palmieri/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Mary Morrison (CN=Mary Morrison/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Minyon Moore (CN=Minyon Moore/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Megan C. Moloney (CN=Megan C. Moloney/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Andrew J. Mayock (CN=Andrew J. Mayock/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Bruce R. Lindsey (CN=Bruce R. Lindsey/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Sara M. Latham (CN=Sara M. Latham/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Phu D. Huynh (CN=Phu D. Huynh/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Laura A. Graham (CN=Laura A. Graham/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Anne M. Edwards (CN=Anne M. Edwards/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Brenda B. Costello (CN=Brenda B. Costello/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Jose Cerda III (CN=Jose Cerda III/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Barbara A. Barclay (CN=Barbara A. Barclay/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Brenda M. Anders (CN=Brenda M. Anders/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TEXT:

Just in case it wasn't obvious; there'll be no trip book items due until further notice, if at all.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Cathy R. Mays (CN=Cathy R. Mays/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 15:12:34.00

SUBJECT: Weekly Health Care Strategy Meeting

TO: Jonathan M. Young (CN=Jonathan M. Young/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Michael Waldman (CN=Michael Waldman/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Amy Weiss (CN=Amy Weiss/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Barbara D. Woolley (CN=Barbara D. Woolley/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Devorah R. Adler (CN=Devorah R. Adler/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Sarah A. Bianchi (CN=Sarah A. Bianchi/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

TO: Daniel N. Mendelson (CN=Daniel N. Mendelson/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

TO: David W. Beier (CN=David W. Beier/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

TO: Barry J. Toiv (CN=Barry J. Toiv/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Mary E. Cahill (CN=Mary E. Cahill/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Jeanne Lambrew (CN=Jeanne Lambrew/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Christopher C. Jennings (CN=Christopher C. Jennings/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: Teresa M. Jones (CN=Teresa M. Jones/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: Gina C. Mooers (CN=Gina C. Mooers/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

CC: Rhonda Melton (CN=Rhonda Melton/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

CC: Jason H. Schechter (CN=Jason H. Schechter/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

CC: Joseph D. Ratner (CN=Joseph D. Ratner/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

CC: Laura Emmett (CN=Laura Emmett/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TEXT:

We will be having the weekly Health Care Strategy Meeting tomorrow, March 25, at 4:00 p.m. in Bruce Reed's office.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Thomas L. Freedman (CN=Thomas L. Freedman/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 15:29:41.00

SUBJECT: Civil Rights Coordinating Council

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TO: Bruce N. Reed (CN=Bruce N. Reed/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TEXT:

I spoke with Eddie Correia about the problem of them writing policy type memos in areas we work in. He agreed and was going back to Chuck who may speak with you. I have a feeling Chuck and Maria just keep telling them to go ahead. Paul is going to have a cow when he sees the CRA memo.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Irene Bueno (CN=Irene Bueno/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 15:59:25.00

SUBJECT: Charter School Meeting

TO: Tanya E. Martin (CN=Tanya E. Martin/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Peter Rundlet (CN=Peter Rundlet/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Jonathan H. Schnur (CN=Jonathan H. Schnur/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Edward W. Correia (CN=Edward W. Correia/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: Laura Emmett (CN=Laura Emmett/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TEXT:

John asked me to send this note since he is out of the office.

The Charter School meeting that was tentatively scheduled for this Friday has been moved at the request of the Dept. of Education and will be rescheduled for sometime next week. Education requested more time to work on background material for this meeting.

Jon - I left a message for Stuart Ishimaru of DOJ/Civil Rights Div
(514-3845)

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Karin Kullman (CN=Karin Kullman/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 16:42:41.00

SUBJECT: Nursing Home Bill Signing

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Christopher C. Jennings (CN=Christopher C. Jennings/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Bruce N. Reed (CN=Bruce N. Reed/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: Laura Emmett (CN=Laura Emmett/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

CC: Cathy R. Mays (CN=Cathy R. Mays/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: Devorah R. Adler (CN=Devorah R. Adler/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TEXT:

The President will sign the HR 540 -- NURSING HOME RESIDENT PROTECTION AMENDMENTS tomorrow morning at a STILLS ONLY bill signing ceremony. Attending the bill signing will be:

Update on Members:

CONFIRMED TO ATTEND(8):

Sen. Evan Bayh (D-IN)

Sen. Robert Graham (D-FL)

Sen. Charles Grassley (R-IA)

Sen. Daniel Patrick Moynihan (D-NY)

Rep. Jim Davis (D-FL) -- bringing a couple from Florida; mother was in a nursing home in Tampa, FL

Rep. Michael Bilirakis (R-FL)

Rep. Sherrod Brown (D-OH)

Rep. Henry Waxman (D-CA)

PENDING:

Sen. William Roth (R-DE)

Sen. Harry Reid (D-NV)

INVITED BUT UNABLE TO ATTEND:

Sen. Herb Kohl (D-WI)

Rep. John Dingell (D-MI)

Rep. Tom Bliley (R-VA)

Representatives from the following organizations:

AARP

National Citizens for Nursing Home Reform

National Senior Center Law Center

America Health Care Association

National Association of Homes and Services for the Aging

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Janet Murguia (CN=Janet Murguia/OU=WHO/O=EOP [WHO])

CREATION DATE/TIME:24-MAR-1999 16:51:18.00

SUBJECT: President Clinton Nominates J. Rich Leonard, Marsha J. Pechman, Carlos Mur

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TEXT:

It is my brother! Thanks. (Not too many Murguias in KS so it was a good guess).

----- Forwarded by Janet Murguia/WHO/EOP on 03/24/99

03:49 PM -----

Elena Kagan

03/24/99 03:36:34 PM

Record Type: Record

To: Janet Murguia/WHO/EOP

cc:

Subject: President Clinton Nominates J. Rich Leonard, Marsha J. Pechman, Carlos Murguia, and William Haskell Alsup to the Federal Bench

Your brother??? If so, congratulations.

----- Forwarded by Elena Kagan/OPD/EOP on 03/24/99 03:39

PM -----

Jason H. Schechter

03/24/99 03:30:48 PM

Record Type: Record

To: See the distribution list at the bottom of this message

cc:

Subject: President Clinton Nominates J. Rich Leonard, Marsha J. Pechman, Carlos Murguia, and William Haskell Alsup to the Federal Bench

THE WHITE HOUSE

Office of the Press Secretary

For Immediate

Release

March 24, 1999

PRESIDENT CLINTON NOMINATES J. RICH LEONARD, MARSHA J. PECHMAN, CARLOS MURGUIA, AND WILLIAM HASKELL ALSUP TO THE FEDERAL BENCH

The President today nominated J. Rich Leonard to the U.S. District Court for the Eastern District of North Carolina, Marsha J. Pechman to the U.S. District Court for the Western District of Washington, Carlos Murguia to the U.S. District Court for the District of Kansas, and William Haskell

Alsup to the U.S. District Court for the Northern District of California.

Judge J. Rich Leonard, of Raleigh, North Carolina, has been a Judge on the United States Bankruptcy Court for the Eastern District of North Carolina since 1992. Prior to this appointment, he was the Clerk of Court from 1979 to 1992 and a U.S. Magistrate Judge from 1981 to 1992 for the U.S. District Court for the Eastern District of North Carolina. In addition, he has served as an Adjunct Professor at the University of North Carolina School of Law in 1995 and at North Carolina Central University School of Law from 1985 to 1986 and 1995 to 1997. Judge Leonard received a B.A. in 1971 and a M. Ed. in 1973 from the University of North Carolina at Chapel Hill, and a J.D. in 1976 from Yale Law School. Following law school, he clerked for the Honorable F.T. Dupree, Jr. of the Eastern District of North Carolina from 1976 to 1978 and was an associate with the firm of Sanford, Adams, McCullough & Beard from 1978 to 1979.

Judge Marsha J. Pechman, of Seattle, Washington, has been a judge on the King County Superior Court since 1988. Prior to this appointment, she was an associate and partner with the firm of Levinson, Friedman, Vhugen, Duggan, Bland & Horowitz from 1981 to 1988. Judge Pechman previously held several academic appointments, including Clinical Professor and Director of the Law Practice Clinic with the University of Puget Sound School of Law from 1986 to 1987, Instructor and Staff Attorney with the University of Washington School of Law from 1979 to 1981, and Adjunct Professor at the University of Washington School of Law from 1983 to 1987. From 1976 to 1979, she served with the King County Prosecutor's Office as a Deputy Prosecutor. Judge Pechman received her B.A. in 1973 from Cornell University and her J.D. in 1976 from Boston University.

Judge Carlos Murguia, of Kansas City, Kansas, has served as a judge on the Wyandotte County District Court since 1990. He previously served as a full-time Hearing Officer in 1990, a part-time Hearing Officer and judge pro tem from 1984 to 1990, and a part-time Small Claims Court Judge from 1984 to 1990 for the Wyandotte County District Court. In addition, Judge Murguia coordinated the Immigration Amnesty Program with El Centro, Inc. from 1985 to 1990,

-more-

and was an associate with Zeigler Legal Services from 1982 to 1985. Judge Murguia received his B.S. in 1979 and his J.D. in 1982 from the University of Kansas.

Mr. William Haskell Alsup, of Oakland, California, has practiced with the firm of Morrison & Foerster, L.L.P. as an associate and a partner from 1973 to 1978 and from 1980 to the present. He has also served as Special Counsel to the Antitrust Division of the U.S. Department of Justice from 1998 to the present; as an Assistant to the Solicitor General of the United States from 1978 to 1980; and as an attorney with the firm of Pyles & Tucker from 1972 to 1973. Mr. Alsup received his B.S. in 1967 from Mississippi State University and his J.D. in 1971 from Harvard Law School. Following law school, he clerked for the Honorable William O. Douglas of the U.S. Supreme Court.

30-30-30

Message Sent

To:

Christine A. Stanek/WHO/EOP
Lori E. Abrams/WHO/EOP
Anne M. Edwards/WHO/EOP
David E. Kalbaugh/WHO/EOP
Julie E. Mason/WHO/EOP
Elisa Millsap/WHO/EOP
Cheryl D. Mills/WHO/EOP
G. Timothy Saunders/WHO/EOP
Laura D. Schwartz/WHO/EOP
Douglas B. Sosnik/WHO/EOP
Todd Stern/WHO/EOP
Barry J. Toiv/WHO/EOP
Michael Waldman/WHO/EOP
Dorian V. Weaver/WHO/EOP
Catherine T. Kitchen/WHO/EOP
Brenda M. Anders/WHO/EOP
Richard Socarides/WHO/EOP
Dag Vega/WHO/EOP
Barbara D. Woolley/WHO/EOP
Cynthia M. Jasso-Rotunno/WHO/EOP
Sara M. Latham/WHO/EOP
Andrew J. Mayock/WHO/EOP
Beverly J. Barnes/WHO/EOP
Megan C. Moloney/WHO/EOP
Laura S. Marcus/WHO/EOP
Virginia N. Rustique/WHO/EOP
Thomas D. Janenda/WHO/EOP
Brian D. Smith/WHO/EOP
Leanne A. Shimabukuro/OPD/EOP
Kim B. Widdess/WHO/EOP
1=US @ 2=WESTERN UNION @ 5=ATT.COM @ *ELN\62955104 @ MRX @ LNGTWY
62955104 @ eln.attmail.com @ inet
BARBUSCHAK_K @ A1 @ CD @ LNGTWY
INFOMGT @ A1 @ CD @ LNGTWY
JOHNSON_WC @ A1 @ CD @ LNGTWY
SUNTUM_M @ A1 @ CD @ LNGTWY
WOZNIAK_N @ A1 @ CD @ LNGTWY
backup @ wilson.ai.mit.edu @ inet
newsdesk @ usnewswire.com @ inet
usia01 @ access.digex.com @ inet
usnwire @ access.digex.com @ inet
GRAY_W @ A1 @ CD @ LNGTWY
NAPLAN_S @ A1 @ CD @ LNGTWY
WEINER_R @ A1 @ CD @ LNGTWY
GRIBBEN_J @ A1 @ CD @ LNGTWY
RILEY_R @ A1 @ CD @ LNGTWY
tnewell @ ostp.eop.gov @ INET @ LNGTWY
Elizabeth R. Newman/WHO/EOP
Jordan Tamagni/WHO/EOP
HEMMIG_M @ A1 @ CD @ LNGTWY
Kevin S. Moran/WHO/EOP
Ashley L. Raines/OA/EOP
Peter A. Weissman/OPD/EOP
Douglas J. Band/WHO/EOP
Edwin R. Thomas III/WHO/EOP
Sherman A. Williams/WHO/EOP
William W. McCathran/WHO/EOP
Julia M. Payne/WHO/EOP
Robin J. Bachman/WHO/EOP

Ruby Shamir/WHO/EOP
Nicole R. Rabner/WHO/EOP
June Shih/WHO/EOP
Brooks E. Scoville/WHO/EOP
Neera Tanden/WHO/EOP
Sarah S. Knight/WHO/EOP
Tracy F. Sisser/WHO/EOP
Woyneab M. Wondwossen/WHO/EOP
Judithanne V. Scourfield/WHO/EOP
Patrick E. Briggs/WHO/EOP
Debra S. Wood/WHO/EOP
Daniel W. Burkhardt/WHO/EOP
Maureen A. Hudson/WHO/EOP
Lana Dickey/WHO/EOP
Carmen B. Fowler/WHO/EOP
Lynn G. Cutler/WHO/EOP
Julianne B. Corbett/WHO/EOP
Walker F. Bass/WHO/EOP
Virginia Apuzzo/WHO/EOP
Michael V. Terrell/CEQ/EOP
Elliot J. Diringier/CEQ/EOP
Nanda Chitre/WHO/EOP
Amy Weiss/WHO/EOP
Melissa M. Murray/WHO/EOP
Lisa J. Levin/WHO/EOP
Phillip Caplan/WHO/EOP
Katharine Button/WHO/EOP
Douglas R. Matties/OA/EOP
Eli G. Attie/OVP @ OVP
wh-outbox-distr @ pub.pub.whitehouse.gov @ inet
Sean P. Maloney/WHO/EOP
Marsha Scott/WHO/EOP
Jessica L. Gibson/WHO/EOP
Jodi R. Sakol/OVP @ OVP
Linda Ricci/OMB/EOP
Mark D. Neschis/WHO/EOP
Jeffrey A. Shesol/WHO/EOP
Heather M. Riley/WHO/EOP
Jonathan E. Smith/WHO/EOP
McGavock D. Reed/OMB/EOP
Chandler G. Spaulding/WHO/EOP
Janelle E. Erickson/WHO/EOP
Delia A. Cohen/WHO/EOP
Maureen T. Shea/WHO/EOP
RUNDLETT_P @ A1 @ CD @ VAXGTWY
BUDIG_N @ A1@CD@VAXGTWY
Fred DuVal/WHO/EOP
Pubs_Backup
William C. Haymes/OA/EOP
Jason H. Schechter/WHO/EOP
cmbeach @ email.msn.com @ inet
Sheyda Jahanbani/NSC/EOP
Marty J. Hoffmann/WHO/EOP
Dorinda A. Salcido/WHO/EOP
dmilbank @ tnr.com
Julie B. Goldberg/WHO/EOP
Sarah E. Gegenheimer/WHO/EOP
kyle.mckinnon @ kcrw.org
Thomas M. Rosshirt/OVP @ OVP
Minyon Moore/WHO/EOP

Charles M. Brain/WHO/EOP
Dario J. Gomez/WHO/EOP
Carolyn T. Wu/WHO/EOP
Edward F. Hughes/WHO/EOP
Rajiv Y. Mody/WHO/EOP
Robin Leeds/WHO/EOP
Deborah B. Mohile/WHO/EOP
Sondra L. Seba/WHO/EOP
Tania I. Lopez/WHO/EOP
Maritza Rivera/WHO/EOP
Ilia V. Velez/WHO/EOP
Victoria A. Lynch/WHO/EOP
Jena V. Roscoe/WHO/EOP
Cheryl M. Carter/WHO/EOP
Jocelyn A. Bucaro/WHO/EOP
Kelley L. O'Dell/WHO/EOP
Jonathan M. Young/WHO/EOP
Jackson T. Dunn/WHO/EOP
Robert B. Johnson/WHO/EOP
Jon P. Jennings/WHO/EOP
Charles H. Cole/WHO/EOP
drosen @ newsweek.com
Jennifer Ferguson/OMB/EOP
Joshua S. Gottheimer/WHO/EOP
Carrie A. Street/WHO/EOP
mhall @ usatoday.com
spage @ usatoday.com
bnichols @ usatoday.com
Paul D. Glastris/WHO/EOP
Maria E. Soto/WHO/EOP
Alejandro G. Cabrera/OVP @ OVP
Christopher K. Scully/WHO/EOP
JOHN.LONGBRAKE @ MS01.DO.treas.sprint.com
kara.gerhardt @ ost.dot.gov
Mindy E. Myers/WHO/EOP
meglynn @ usia.gov @ INET @ LNGTWY
Larry.mcquillan @ reuters.com
Deborin @ aol.com
Jonathan A. Kaplan/OPD/EOP
Karen Tramontano/WHO/EOP
Skye S. Philbrick/WHO/EOP
Toby C. Graff/WHO/EOP
Samuel O. Spencer/WHO/EOP
Caroline R. Fredrickson/WHO/EOP
Matthew J. Bianco/WHO/EOP
Nancy.mathis @ chron.com
Matt Gobush/NSC/EOP
James.gerstenzang @ latimes.com
IGCP @ usia.gov
Evan Ryan/WHO/EOP
rsimoncol @ aol.com
Brian S. Mason/OMB/EOP
Stacie Spector/WHO/EOP
Joseph C. Fanaroff/WHO/EOP
Marty J. Hoffmann/WHO/EOP
Matthew W. Pitcher/WHO/EOP
David R. Goodfriend/WHO/EOP
photo @ upi.com
kenneth.prewitt @ ccMail.census.gov
Eli P. Joseph/WHO/EOP

Jeffrey M. Smith/OSTP/EOP
David Y. Stevens/OSTP/EOP
Neal Sharma/WHO/EOP
Jodi Enda <jenda @ krwashington.com>
Jeffrey L. Farrow/WHO/EOP
marhast @ aol.com @ inet
mpena @ efeamerica.com @ inet
mgarcia @ pacifica.org @ inet
info @ elsoldetexas.com @ inet
durph @ aol.com @ inet
Linda L. Moore/WHO/EOP
Orson C. Porter/WHO/EOP
Bridget T. Leininger/WHO/EOP
Craig Hughes/WHO/EOP
Simeona F. Pasquil/WHO/EOP
bob.davis @ news.wsj.com
Victoria L. Valentine/WHO/EOP
Elena Kagan/OPD/EOP
jeanne.cummings @ news.wsj.com
bob.davis @ news.wsj.com
patricia.peart @ MSNBC.COM
Jordan D. Matyas/OVP @ OVP
Lorrie McHugh/WHO/EOP
Sean P. O'Shea/WHO/EOP
Abigail C. Smith/WHO/EOP
Veronica DeLaGarza/WHO/EOP
Richard L. Siewert/WHO/EOP
Jade L Riley/WHO/EOP
jorszag @ doc.gov
Jennifer H. Smith/WHO/EOP
Carrie R. Thompson/WHO/EOP
mmacdonald1 @ doc.gov
aaron_cohen @ metronetworks.com
Shannon M. Hinderliter/WHO/EOP
Michael J. Sullivan/WHO/EOP

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Irene Bueno (CN=Irene Bueno/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 17:04:50.00

SUBJECT: Re: Charter School Meeting

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: Jonathan H. Schnur (CN=Jonathan H. Schnur/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TEXT:

My understanding is that this is a DPC meeting but I will double check with John.

Elena Kagan
03/24/99 04:01:21 PM
Record Type: Record

To: Irene Bueno/OPD/EOP
cc:
Subject: Re: Charter School Meeting

is this our meeting (i.e., do we get to run it?)

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Carolyn T. Wu (CN=Carolyn T. Wu/OU=WHO/O=EOP [WHO])

CREATION DATE/TIME:24-MAR-1999 19:31:19.00

SUBJECT: Equal Pay follow up

TO: Loretta M. Ucelli (CN=Loretta M. Ucelli/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Jennifer M. Luray (CN=Jennifer M. Luray/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Thomas L. Freedman (CN=Thomas L. Freedman/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Maria Echaveste (CN=Maria Echaveste/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Caroline R. Fredrickson (CN=Caroline R. Fredrickson/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: Kelley L. O'Dell (CN=Kelley L. O'Dell/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

CC: Laura Emmett (CN=Laura Emmett/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

CC: Tracy Pakulniewicz (CN=Tracy Pakulniewicz/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

CC: Leslie Bernstein (CN=Leslie Bernstein/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TEXT:

Karen is hosting and equal pay follow up meeting in her office at 10:45 am on Thursday 3/25. The mtg. will last approximately 45 min. Please confirm your/your principal's attendance. thanks.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Elisa Millsap (CN=Elisa Millsap/OU=WHO/O=EOP [WHO])

CREATION DATE/TIME:24-MAR-1999 19:33:40.00

SUBJECT: Members of Congress Attending Bill Signing Ceremony for H.R. 540

TO: David R. Goodfriend (CN=David R. Goodfriend/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Phillip Caplan (CN=Phillip Caplan/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Anne Whitworth (CN=Anne Whitworth/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Joshua S. Gottheimer (CN=Joshua S. Gottheimer/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Steve Ricchetti (CN=Steve Ricchetti/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Betty W. Currie (CN=Betty W. Currie/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Paul K. Engskov (CN=Paul K. Engskov/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Tracy Pakulniewicz (CN=Tracy Pakulniewicz/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Dominique L. Cano (CN=Dominique L. Cano/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Marjorie Tarmey (CN=Marjorie Tarmey/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Stacie Spector (CN=Stacie Spector/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Sara M. Latham (CN=Sara M. Latham/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Devorah R. Adler (CN=Devorah R. Adler/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Karin Kullman (CN=Karin Kullman/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Julie B. Goldberg (CN=Julie B. Goldberg/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Jason H. Schechter (CN=Jason H. Schechter/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Nanda Chitre (CN=Nanda Chitre/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Julia M. Payne (CN=Julia M. Payne/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Paul Thornell (CN=Paul Thornell/O=OVP @ OVP [UNKNOWN])

READ:UNKNOWN

TO: Kay Casstevens (CN=Kay Casstevens/O=OVP @ OVP [UNKNOWN])

READ:UNKNOWN

TO: Courtney C. Crouch (CN=Courtney C. Crouch/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Matthew J. Bianco (CN=Matthew J. Bianco/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Jade L Riley (CN=Jade L Riley/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Mindy E. Myers (CN=Mindy E. Myers/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Broderick Johnson (CN=Broderick Johnson/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Roger S. Ballentine (CN=Roger S. Ballentine/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Dario J. Gomez (CN=Dario J. Gomez/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Elisa Millsap (CN=Elisa Millsap/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: FOLEY_M (FOLEY_M @ A1@CD@LNGTWY [UNKNOWN]) (WHO)

READ:UNKNOWN

TO: Janet Murguia (CN=Janet Murguia/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Sean P. Maloney (CN=Sean P. Maloney/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Loretta M. Ucelli (CN=Loretta M. Ucelli/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: James T. Heimbach (CN=James T. Heimbach/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Rebecca L. Walldorff (CN=Rebecca L. Walldorff/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Charles J. Payson (CN=Charles J. Payson/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Nancy V. Hernreich (CN=Nancy V. Hernreich/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: June G. Turner (CN=June G. Turner/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Jeffrey A. Forbes (CN=Jeffrey A. Forbes/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Maria Echaveste (CN=Maria Echaveste/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Douglas B. Sosnik (CN=Douglas B. Sosnik/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Ann F. Lewis (CN=Ann F. Lewis/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Dawn L. Smalls (CN=Dawn L. Smalls/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Christopher C. Jennings (CN=Christopher C. Jennings/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Barbara D. Woolley (CN=Barbara D. Woolley/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Amy Weiss (CN=Amy Weiss/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Sarah E. Gegenheimer (CN=Sarah E. Gegenheimer/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Jennifer M. Palmieri (CN=Jennifer M. Palmieri/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Elizabeth R. Newman (CN=Elizabeth R. Newman/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: William T. Glunz (CN=William T. Glunz/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

TO: David R Thomas (CN=David R Thomas/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

TO: Joel K. Wiginton (CN=Joel K. Wiginton/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Caroline R. Fredrickson (CN=Caroline R. Fredrickson/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Marty J. Hoffmann (CN=Marty J. Hoffmann/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Lisa M. Kountoupes (CN=Lisa M. Kountoupes/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Eli P. Joseph (CN=Eli P. Joseph/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Charles M. Brain (CN=Charles M. Brain/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Janelle E. Erickson (CN=Janelle E. Erickson/OU=WHO/O=EOP @ EOP [WHO])

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Thomas L. Freedman (CN=Thomas L. Freedman/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 19:36:44.00

SUBJECT: Hate Crimes Deliverables

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TO: Bruce N. Reed (CN=Bruce N. Reed/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

CC: Mary L. Smith (CN=Mary L. Smith/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TEXT:

We're trying to figure if these sound like good deliverables for the hate crimes event. I imagine the message as two-fold --(1) we are going to be tough on the crime (the legislation), but we also know (in this holiday season) that in the long run it will take the whole community to teach kids intolerance and hate are wrong. So:

1. POTUS, with Specter and Kennedy, talking about the need for hate crimes legislation surrounded by supporters of the legislation including cops, religious leaders, Mrs. Shepard (WY.) and the Byrd family (TX). (A picture of Shepard and Byrd and the President together would be quite potent, perhaps too much. Perhaps he should meet with them alone beforehand if we were to do this).

2. POTUS announcing a coalition with some private companies including AT&T and Court TV, and DOJ and Education to produce a curriculum for middle school kids by the end of October (Youth Tolerance Day). In addition, we might have a directive for the President to sign to get Education to collect hate crimes statistics form college campuses. POTUS can also reference a MTV survey that comes out that day on kids sense that hate crimes is a big problem.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Caroline R. Fredrickson (CN=Caroline R. Fredrickson/OU=WHO/O=EOP [WHO])

CREATION DATE/TIME:24-MAR-1999 19:36:49.00

SUBJECT: FYI -- EMK plans to do Sense of Senate on minimum wage on Budget

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TO: Karen Tramontano (CN=Karen Tramontano/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TEXT:

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Irene Bueno (CN=Irene Bueno/OU=OPD/O=EOP [OPD])

CREATION DATE/TIME:24-MAR-1999 19:38:23.00

SUBJECT: Public Charge update

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

TO: Bruce N. Reed (CN=Bruce N. Reed/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: Cynthia A. Rice (CN=Cynthia A. Rice/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: Devorah R. Adler (CN=Devorah R. Adler/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: Christopher C. Jennings (CN=Christopher C. Jennings/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: J. Eric Gould (CN=J. Eric Gould/OU=OPD/O=EOP @ EOP [OPD])
READ:UNKNOWN

CC: Laura Emmett (CN=Laura Emmett/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TEXT:

DOJ and INS staff indicated that they expect to give the Attorney General by this Friday, 3/26 the proposed NPRM and field guidance on public charge for her review and that she would need at least one week to review them.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Sarah A. Bianchi (CN=Sarah A. Bianchi/O=OVP [UNKNOWN])

CREATION DATE/TIME:24-MAR-1999 23:24:04.00

SUBJECT: patients' bill of rights statement

TO: Elena Kagan (CN=Elena Kagan/OU=OPD/O=EOP @ EOP [OPD])

READ:UNKNOWN

TO: Laura Emmett (CN=Laura Emmett/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TEXT:

===== ATTACHMENT 1 =====

ATT CREATION TIME/DATE: 0 00:00:00.00

TEXT:

Unable to convert ARMS_EXT:[ATTACH.D1]MAIL43524828T.036 to ASCII,
The following is a HEX DUMP:

FF575043C8040000010A02010000000205000000C30F000000020000AEE6A5434B7CC0239DC92B
1939B9780C5041AF451F2E0CB872D5B01A2E638021BE37E41994F077ECC6CA71A393C076C80165
35E91C71C76D4A6206FBAA328B82774291E28B4E0CE21CA830C39C111E67F8D060466D84A04D49
36289841B43954A786451586807D7031CCC22C12AF67FEF7C3B989036A318279352ED213D73C44
5CC858814EDAADC87C6BA9B13E995FDF1089161634DE81D22543F91B8843205BBC31F34F6753C2
044DB9760AF9A510A1E7A98BFC1E3C2E05DF3681741508F1A6C044B9E8AF5E26789D12CCD2F99C

**STATEMENT BY THE PRESIDENT ON
THE PATIENTS' BILL OF RIGHTS
March 17, 1999**

Today, the Congress is beginning its first mark up on patients' rights legislation. I am pleased that we are moving forward this issue that is critical to assuring Americans high quality health care. Unfortunately, the Chairman's mark appears to fall far short of providing patients with the protections they need.

First, the current legislation only applies these rights to those in self-insured plans. This approach leaves 100 million Americans without the guarantee of critical protections. While these Americans may be protected by state laws, not one state has passed all of these protections. Moreover, as many as thirty states have not passed continuity of care protections to assure that patients do not have to change doctors in the middle of a critical treatment such as cancer or a pregnancy and more than twenty have not passed any type of provisions giving patients access to specialists. Patients should not be left vulnerable by a patchwork of protections. We need strong Federal legislation to assure all health plans provide patients these important rights.

Moreover, the Chairman's mark also leaves out many of the most fundamental protections. For example, it does not have an adequate enforcement mechanism to assure patients are compensated when they are injured or die as a result of a health plans' decisions; it does not assure patients access to specialists, such as oncologists or heart specialists; and it leaves out continuity of care protections. **That is why every major patient, doctor, and nurse advocacy organization has concluded that the Chairman's mark is simply inadequate.**

Today represents the first test of this new Congress to see if it is serious about providing Americans with a strong enforceable patients' bill of rights to assure high quality health care. I urge the Committee to do everything it can to pass this test and give Americans the protections they need.