

NLWJC - KAGAN

EMAILS RECEIVED

ARMS - BOX 099 - FOLDER -007

[09/23/1998-10/14/1998]

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Ruby Shamir (CN=Ruby Shamir/OU=WHO/O=EOP [WHO])

CREATION DATE/TIME:23-SEP-1998 17:49:31.00

SUBJECT: WOMEN"S MTG CANCELLED

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

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

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

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

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

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

TO: Rebecca M. Blank (CN=Rebecca M. Blank/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

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

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

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

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

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

TO: Lynn G. Cutler (CN=Lynn G. Cutler/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Lucia F. Gilliland (CN=Lucia F. Gilliland/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

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

TO: Janet L. Graves (CN=Janet L. Graves/OU=OMB/O=EOP @ EOP [OMB])

READ:UNKNOWN

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

TO: Francine P. Obermiller (CN=Francine P. Obermiller/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

TO: Mona G. Mohib (CN=Mona G. Mohib/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

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

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

TO: Sylvia M. Mathews (CN=Sylvia M. Mathews/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

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

TO: Judith A. Winston (CN=Judith A. Winston/OU=PIR/O=EOP @ EOP [PIR])
READ:UNKNOWN

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

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

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

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

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

TO: Susan M. Liss (CN=Susan M. Liss/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

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

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

TEXT:

The Women's Meeting will be cancelled this week. However, Ann will be travelling to New Mexico for the second Women's History Commission meeting.

Welfare Reform Q&A on 1998 Census Income and Poverty Numbers
September 24, 1998

Q: What do these new numbers tell us about the impact of welfare reform?

A: While it is still early to see the full effects of welfare reform, the evidence so far is very encouraging. Clearly there is no increase in poverty; poverty has decreased. In fact, the Census data show continued strong trends in the movement from welfare to work: the percentage of people on welfare in one year who were working in the following year has increased by nearly one-third since 1996, the year the President signed the welfare reform law. This is occurring at the same time that welfare caseloads continue to decline dramatically.

Background

The percentage of people who were on welfare in one year and working the following year increased by 28% -- from 26.5% in March 96 to 33.8% in March 1998 . The 3/98 figure reflects people who said they were receiving welfare during 1997 and were working in March 1998. These data are included in the CPS files, but are not part of the information Census released publicly today.

Caseloads have declined 41% since the President took office, and 32% since he signed the welfare reform law (using most recent data from June 98, which HHS released in August 98).

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Robin Leeds (CN=Robin Leeds/OU=WHO/O=EOP [WHO])

CREATION DATE/TIME:24-SEP-1998 13:05:26.00

SUBJECT: Today's Women Leaders Press Conference

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

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

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

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

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

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

TO: Rebecca M. Blank (CN=Rebecca M. Blank/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

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

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

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

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

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

TO: Lynn G. Cutler (CN=Lynn G. Cutler/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Lucia F. Gilliland (CN=Lucia F. Gilliland/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

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

TO: Janet L. Graves (CN=Janet L. Graves/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

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

TO: Francine P. Obermiller (CN=Francine P. Obermiller/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

TO: Mona G. Mohib (CN=Mona G. Mohib/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

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

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

TO: Sylvia M. Mathews (CN=Sylvia M. Mathews/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

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

TO: Judith A. Winston (CN=Judith A. Winston/OU=PIR/O=EOP @ EOP [PIR])
READ:UNKNOWN

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

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

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

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

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

TO: Susan M. Liss (CN=Susan M. Liss/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

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

CC: Jena V. Roscoe (CN=Jena V. Roscoe/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TEXT:

Today at 12 pm at the National Press Club Betty Friedan, Pat Ireland/NOW, Eleanor Smeal/Feminist Majority, Dorothy Height/NCNW, Susan Bianchi-Sand/National Council, Delores Huerta/UFW, Sheila Coates/BWUFA, Kathy Rodgers/NLDEF, Jane Smith/NCNW, Lina Frescas Dobbs/WOW, Yvonne Scruggs-Leftwich/Black Leadership Forum, Karen Narasaki/Nat'l Asian Pacific Legal Consortium and Donna Allen/Women's Institute for Freedom of the Press joined together to deliver a united statement in support of POTUS, "Women Leaders Take Action to Stop Impeachment, Warn What's at

Stake for Women".

The statement is very strong and supportive. I have faxable copies in our office may have it on e-mail this afternoon which we will circulate. Let me know if you want a hard copy.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Lisa M. Jones (CN=Lisa M. Jones/OU=OMB/O=EOP [OMB])

CREATION DATE/TIME:24-SEP-1998 10:28:32.00

SUBJECT: OTAG SIP Call Heads Up Memo

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

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

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

TO: Gene B. Sperling (CN=Gene B. Sperling/OU=OPD/O=EOP@EOP [OPD])
READ:UNKNOWN

TO: Minyon Moore (CN=Minyon Moore/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: Ron Klain (CN=Ron Klain/O=OVP@OVP [UNKNOWN])
READ:UNKNOWN

TO: Rahm I. Emanuel (CN=Rahm I. Emanuel/OU=WHO/O=EOP@EOP [WHO])
READ:UNKNOWN

TO: T J. Glauthier (CN=T J. Glauthier/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Janet L. Yellen (CN=Janet L. Yellen/OU=CEA/O=EOP@EOP [CEA])
READ:UNKNOWN

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

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

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

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

TO: Thurgood Marshall Jr (CN=Thurgood Marshall Jr/OU=WHO/O=EOP@EOP [WHO])
READ:UNKNOWN

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

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

CC: Alan S. Polasky (CN=Alan S. Polasky/OU=CEA/O=EOP@EOP [CEA])

MEMORANDUM FOR ERSKINE BOWLES

THROUGH: Jack Lew
FROM: Don Arbuckle
SUBJECT: Heads Up Memo --EPA's OTAG SIP Call

On Thursday, EPA will announce its final rule for the Ozone Transport Assessment Group (OTAG) State Implementation Plan (SIP) Call. The rule will address the interstate transport of pollutants associated with elevated ozone levels in many of the nation's major cities. This initiative was identified as a key next step in the President's memo of July 16, 1997 to EPA on the implementation of the revised ambient air quality standard for ozone.

The OTAG SIP Call will require 22 eastern States and the District of Columbia to prepare State Implementation Plans to obtain substantial additional reductions in NO_x emissions in order to meet EPA-specified State NO_x budgets. EPA has structured this regulatory initiative to focus on reductions in the NO_x emissions from fossil-fired --especially coal-fired-- electric utility plants. EPA estimates the rule will impose costs of roughly \$1.7 billion per year; electric utilities would incur costs of \$1.4 billion per year. EPA reports estimated benefits for the rule ranging from one billion to four billion dollars per year. We completed our review Tuesday evening and the Administrator plans to sign the package (and make a press announcement) Thursday afternoon.

This is a controversial rulemaking. EPA is using for the first time its authority under Clean Air Act Section 110 to require States to control emissions that "significantly contribute" to nonattainment problems in downwind States. Because of the importance of this rule, we expect that some of the Midwestern and Southern States (e.g., West Virginia, North and South Carolina, Kentucky) and electric utilities operating in these areas will criticize the rule and challenge it in Court. We understand that EPA has been reaching out to the Midwestern and Southern governors and utilities over the last several weeks. They believe that they have succeeded in tempering the response to the final rule. Some States (Georgia, Tennessee) will support the final rule while other States in this area will remain neutral. The Northeast States strongly support the rule.

cc: Maria Echaveste
Rahm Emanuel
Larry Stein
Ron Klain
Thurgood Marshall, Jr.
Ann Lewis
Sally Katzen
Minyon Moore
John Podesta
Bruce Reed
Gene Sperling
Elena Kagan
Barry Toiv
Michael Waldman
Janet Yellen
Mickey Ibarra
T. J. Glauthier

*Automated Records Management System
Hex-Dump Conversion*

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Robin Leeds (CN=Robin Leeds/OU=WHO/O=EOP [WHO])

CREATION DATE/TIME:24-SEP-1998 16:21:53.00

SUBJECT: Women Leaders Press Statement

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

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

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

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

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

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

TO: Rebecca M. Blank (CN=Rebecca M. Blank/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

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

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

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

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

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

TO: Lynn G. Cutler (CN=Lynn G. Cutler/OU=WHO/O=EOP @ EOP [WHO])
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TO: Lucia F. Gilliland (CN=Lucia F. Gilliland/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

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

TO: Janet L. Graves (CN=Janet L. Graves/OU=OMB/O=EOP @ EOP [OMB])

READ:UNKNOWN

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

TO: Francine P. Obermiller (CN=Francine P. Obermiller/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

TO: Mona G. Mohib (CN=Mona G. Mohib/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

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

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

TO: Sylvia M. Mathews (CN=Sylvia M. Mathews/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

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

TO: Judith A. Winston (CN=Judith A. Winston/OU=PIR/O=EOP @ EOP [PIR])
READ:UNKNOWN

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

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

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

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

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

TO: Susan M. Liss (CN=Susan M. Liss/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

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

CC: Tania I. Lopez (CN=Tania I. Lopez/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

CC: Jena V. Roscoe (CN=Jena V. Roscoe/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

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

TEXT:

Attached is the press statement released today at the Women Leaders Press Conference in support of POTUS.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: OASISMGR@A1@CD@LNGTWY (OASISMGR@A1@CD@LNGTWY [UNKNOWN]) (OA)

CREATION DATE/TIME: 28-SEP-1998 02:53:19.00

SUBJECT: Extension of Deadline for Submitting Names for Holiday Cards

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

TO: KAZEL_J@A1@CD@LNGTWY (KAZEL_J@A1@CD@LNGTWY [UNKNOWN]) (OMB)
READ: UNKNOWN

TO: JURITH_E@A1@CD@LNGTWY (JURITH_E@A1@CD@LNGTWY [UNKNOWN]) (DON)
READ: UNKNOWN

TO: JONES_K@A1@CD@LNGTWY (JONES_K@A1@CD@LNGTWY [UNKNOWN]) (STP)
READ: UNKNOWN

TO: JACOBSON_T@A1@CD@LNGTWY (JACOBSON_T@A1@CD@LNGTWY [UNKNOWN]) (NSC)
READ: UNKNOWN

TO: HUNGERFORD_T@A1@CD@LNGTWY (HUNGERFORD_T@A1@CD@LNGTWY [UNKNOWN]) (OMB)
READ: UNKNOWN

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

TO: dhodge@ostp.eop.gov@INET@LNGTWY (dhodge@ostp.eop.gov@INET@LNGTWY [OSTP])
READ: UNKNOWN

TO: HILL_CM@A1@CD@LNGTWY (HILL_CM@A1@CD@LNGTWY [UNKNOWN]) (OA)
READ: UNKNOWN

TO: HEATH_D@A1@CD@LNGTWY (HEATH_D@A1@CD@LNGTWY [UNKNOWN]) (OMB)
READ: UNKNOWN

TO: HASMAN_T@A1@CD@LNGTWY (HASMAN_T@A1@CD@LNGTWY [UNKNOWN]) (NSC)
READ: UNKNOWN

TO: ghane@ostp.eop.gov@INET@LNGTWY (ghane@ostp.eop.gov@INET@LNGTWY [OSTP])
READ: UNKNOWN

TO: HAINES_M@A1@CD@LNGTWY (HAINES_M@A1@CD@LNGTWY [UNKNOWN]) (NSC)
READ: UNKNOWN

TO: GUIDE_L@A1@CD@LNGTWY (GUIDE_L@A1@CD@LNGTWY [UNKNOWN]) (CEQ)
READ: UNKNOWN

TO: Farooq Khan@EOP (Farooq Khan@EOP [OMB])
READ: UNKNOWN

TO: Ann Kendall@EOP (Ann Kendall@EOP [OMB])
READ: UNKNOWN

TO: Kenneth S. Kelly@EOP (Kenneth S. Kelly@EOP [OMB])
READ: UNKNOWN

TO: Alexander S. Keenan@EOP (Alexander S. Keenan@EOP [OMB])

READ:UNKNOWN

TO: Stanley Kaufman@EOP (Stanley Kaufman@EOP [OMB])
READ:UNKNOWN

TO: Elizabeth V. Katze@OVP@EOP (Elizabeth V. Katze@OVP@EOP [UNKNOWN])
READ:UNKNOWN

TO: Olga H. Kasaskeris@EOP (Olga H. Kasaskeris@EOP [OA])
READ:UNKNOWN

TO: Jody J. Kaplan@eop (Jody J. Kaplan@eop [WHO])
READ:UNKNOWN

TO: William A. Kane@eop (William A. Kane@eop [ONDCP])
READ:UNKNOWN

TO: John Kamensky@eop (John Kamensky@eop [OMB])
READ:UNKNOWN

TO: Thomas A. Kalil@eop (Thomas A. Kalil@eop [OPD])
READ:UNKNOWN

TO: Anil Kakani@eop (Anil Kakani@eop [OMB])
READ:UNKNOWN

TO: Brian G. Kahin@eop (Brian G. Kahin@eop [OSTP])
READ:UNKNOWN

TO: Paul A. Jutton@eop (Paul A. Jutton@eop [OA])
READ:UNKNOWN

TO: James E. Judd@eop (James E. Judd@eop [ONDCP])
READ:UNKNOWN

TO: Gay L. Joshlyn@eop (Gay L. Joshlyn@eop [OPD])
READ:UNKNOWN

TO: Eli P. Joseph@eop (Eli P. Joseph@eop [WHO])
READ:UNKNOWN

TO: Wayne A. Jones@EOP (Wayne A. Jones@EOP [OA])
READ:UNKNOWN

TO: ronald e. jones@eop (ronald e. jones@eop [OMB])
READ:UNKNOWN

TO: Lindsay R. Jones@eop (Lindsay R. Jones@eop [ONDCP])
READ:UNKNOWN

TO: Lisa M. Jones@eop (Lisa M. Jones@eop [OMB])
READ:UNKNOWN

TO: Felicia A. Jones@eop (Felicia A. Jones@eop [NSC])
READ:UNKNOWN

TO: Deborah A. Jones@eop (Deborah A. Jones@eop [WHO])
READ:UNKNOWN

TO: Carlos C. Jones@EOP (Carlos C. Jones@EOP [OA])

READ:UNKNOWN

TO: Christopher C. Jones@EOP (Christopher C. Jones@EOP [OA])
READ:UNKNOWN

TO: Michele Jolin@EOP (Michele Jolin@EOP [CEA])
READ:UNKNOWN

TO: Wayne C. Johnson@EOP (Wayne C. Johnson@EOP [OA])
READ:UNKNOWN

TO: Rose M. Johnson@eop (Rose M. Johnson@eop [ONDCP])
READ:UNKNOWN

TO: Robert B. Johnson@eop (Robert B. Johnson@eop [WHO])
READ:UNKNOWN

TO: Michelle Y. Johnson@EOP (Michelle Y. Johnson@EOP [OA])
READ:UNKNOWN

TO: Kim I. Johnson@EOP (Kim I. Johnson@EOP [OMB])
READ:UNKNOWN

TO: Darrell A. Johnson@EOP (Darrell A. Johnson@EOP [OMB])
READ:UNKNOWN

TO: Cornelius F. Johnson@EOP (Cornelius F. Johnson@EOP [OA])
READ:UNKNOWN

TO: Anthony Johnson@eop (Anthony Johnson@eop [NSC])
READ:UNKNOWN

TO: Christopher S. Johns@eop (Christopher S. Johns@eop [OMB])
READ:UNKNOWN

TO: Carol D. Jenkins@eop (Carol D. Jenkins@eop [OMB])
READ:UNKNOWN

TO: Janie L. Jeffers@eop (Janie L. Jeffers@eop [OMB])
READ:UNKNOWN

TO: Thomas D. Janenda@EOP (Thomas D. Janenda@EOP [WHO])
READ:UNKNOWN

TO: Peter G. Jacoby@eop (Peter G. Jacoby@eop [WHO])
READ:UNKNOWN

TO: Norwood J. Jackson Jr@eop (Norwood J. Jackson Jr@eop [OMB])
READ:UNKNOWN

TO: KEVIN JACKSON@EOP (KEVIN JACKSON@EOP [OA])
READ:UNKNOWN

TO: Steven J. Isakowitz@eop (Steven J. Isakowitz@eop [OMB])
READ:UNKNOWN

TO: Chin-Chin Ip@eop (Chin-Chin Ip@eop [OMB])
READ:UNKNOWN

TO: Diane Ikemiyashiro@eop (Diane Ikemiyashiro@eop [WHO])

READ:UNKNOWN

TO: Phu D. Huynh@eop (Phu D. Huynh@eop [WHO])
READ:UNKNOWN

TO: Toni S. Hustead@EOP (Toni S. Hustead@EOP [OMB])
READ:UNKNOWN

TO: Marc I. Hurwitz@eop (Marc I. Hurwitz@eop [NSC])
READ:UNKNOWN

TO: Thaddeus J. Hunt@eop (Thaddeus J. Hunt@eop [OA])
READ:UNKNOWN

TO: Joan Hunerwadel@eop (Joan Hunerwadel@eop [NSC])
READ:UNKNOWN

TO: Bernard E. Huff@eop (Bernard E. Huff@eop [OA])
READ:UNKNOWN

TO: Maureen A. Hudson@eop (Maureen A. Hudson@eop [WHO])
READ:UNKNOWN

TO: Sarah Howes@eop (Sarah Howes@eop [WHO])
READ:UNKNOWN

TO: Robert C. Houser@eop (Robert C. Houser@eop [WHO])
READ:UNKNOWN

TO: Eric P. Hothem@eop (Eric P. Hothem@eop [WHO])
READ:UNKNOWN

TO: Valerie D. Hopkins@EOP (Valerie D. Hopkins@EOP [OA])
READ:UNKNOWN

TO: walter L. Holton@eop (walter L. Holton@eop [ONDCP])
READ:UNKNOWN

TO: Christine P. Holmes@EOP (Christine P. Holmes@EOP [OMB])
READ:UNKNOWN

TO: Jean W. Holcombe@EOP (Jean W. Holcombe@EOP [OMB])
READ:UNKNOWN

TO: Adam Hoffberg@EOP (Adam Hoffberg@EOP [OMB])
READ:UNKNOWN

TO: Karen Hobbs@EOP (Karen Hobbs@EOP [CEQ])
READ:UNKNOWN

TO: Joanne M. Hilty@OVP@EOP (Joanne M. Hilty@OVP@EOP [UNKNOWN])
READ:UNKNOWN

TO: Sheree Hillian@eop (Sheree Hillian@eop [ONDCP])
READ:UNKNOWN

TO: Jefferson B. Hill@eop (Jefferson B. Hill@eop [OMB])
READ:UNKNOWN

TO: Nancy V. Hernreich@eop (Nancy V. Hernreich@eop [WHO])

READ:UNKNOWN

TO: Kenneth K. Hembree@EOP (Kenneth K. Hembree@EOP [OA])

READ:UNKNOWN

TO: Renee P. Helm@EOP (Renee P. Helm@EOP [OMB])

READ:UNKNOWN

TO: Michael P. Hegarty@eop (Michael P. Hegarty@eop [ONDCP])

READ:UNKNOWN

TO: Audrey T. Haynes@OVP@EOP (Audrey T. Haynes@OVP@EOP [UNKNOWN])

READ:UNKNOWN

TO: Eric M. Haxthausen@eop (Eric M. Haxthausen@eop [OMB])

READ:UNKNOWN

TO: Stephen O. Hawkins@eop (Stephen O. Hawkins@eop [OA])

READ:UNKNOWN

TO: David J. Haun@eop (David J. Haun@eop [OMB])

READ:UNKNOWN

TO: Bernard E. Harvey@eop (Bernard E. Harvey@eop [ONDCP])

READ:UNKNOWN

TO: Wendy Hartman@OVP@EOP (Wendy Hartman@OVP@EOP [UNKNOWN])

READ:UNKNOWN

TO: Ronald P. harriott@eop (Ronald P. harriott@eop [OA])

READ:UNKNOWN

TO: Lynnda J. Harley@eop (Lynnda J. Harley@eop [ONDCP])

READ:UNKNOWN

TO: Rebecca J. Hardy@eop (Rebecca J. Hardy@eop [OMB])

READ:UNKNOWN

TO: Bruce Harding@OVP@EOP (Bruce Harding@OVP@EOP [UNKNOWN])

READ:UNKNOWN

TO: Kirk T. Hanlin@eop (Kirk T. Hanlin@eop [WHO])

READ:UNKNOWN

TO: Patricia S. Haney@eop (Patricia S. Haney@eop [OMB])

READ:UNKNOWN

TO: Dianne M. Ham@eop (Dianne M. Ham@eop [OMB])

READ:UNKNOWN

TO: David Halperin@eop (David Halperin@eop [NSC])

READ:UNKNOWN

TO: John S. Hale@eop (John S. Hale@eop [ONDCP])

READ:UNKNOWN

TO: Lawrence J. Haas@OVP@EOP (Lawrence J. Haas@OVP@EOP [UNKNOWN])

READ:UNKNOWN

TO: Holly L. Gwin@eop (Holly L. Gwin@eop [OSTP])

READ:UNKNOWN

TO: Daniel J. Gunia@eop (Daniel J. Gunia@eop [OA])
READ:UNKNOWN

TO: KERRICK_D@A1@CD@LNGTWY (KERRICK_D@A1@CD@LNGTWY [UNKNOWN]) (NSC)
READ:UNKNOWN

TO: hkelly@ostp.eop.gov@INET@LNGTWY (hkelly@ostp.eop.gov@INET@LNGTWY [OSTP])
READ:UNKNOWN

TO: NOTESREFLECT@A1@CD@LNGTWY (NOTESREFLECT@A1@CD@LNGTWY [UNKNOWN]) (SYS)
READ:UNKNOWN

TO: JORDAN_JF@A1@CD@LNGTWY (JORDAN_JF@A1@CD@LNGTWY [UNKNOWN]) (OMB)
READ:UNKNOWN

TO: JOHNSON_TD@A1@CD@LNGTWY (JOHNSON_TD@A1@CD@LNGTWY [UNKNOWN]) (DON)
READ:UNKNOWN

TO: JACKSON_H@A1@CD@LNGTWY (JACKSON_H@A1@CD@LNGTWY [UNKNOWN]) (OA)
READ:UNKNOWN

TO: HUANG_B@A1@CD@LNGTWY (HUANG_B@A1@CD@LNGTWY [UNKNOWN]) ()
READ:UNKNOWN

TO: HOGAN_A@A1@CD@LNGTWY (HOGAN_A@A1@CD@LNGTWY [UNKNOWN]) (STP)
READ:UNKNOWN

TO: HITTLE_L@A1@CD@LNGTWY (HITTLE_L@A1@CD@LNGTWY [UNKNOWN]) (DON)
READ:UNKNOWN

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

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

TO: HARRIS_E@A1@CD@LNGTWY (HARRIS_E@A1@CD@LNGTWY [UNKNOWN]) (NSC)
READ:UNKNOWN

TO: HALL_A@A1@CD@LNGTWY (HALL_A@A1@CD@LNGTWY [UNKNOWN]) (CEQ)
READ:UNKNOWN

TO: GUI TERAS_R@A1@CD@LNGTWY (GUI TERAS_R@A1@CD@LNGTWY [UNKNOWN]) ()
READ:UNKNOWN

TO: GUHA_S@A1@CD@LNGTWY (GUHA_S@A1@CD@LNGTWY [UNKNOWN]) (DON)
READ:UNKNOWN

TO: James E. Kennedy@eop (James E. Kennedy@eop [WHO])
READ:UNKNOWN

TO: Sandra L. Kelly@eop (Sandra L. Kelly@eop [NSC])
READ:UNKNOWN

TO: John W. Kelly@EOP (John W. Kelly@EOP [OMB])
READ:UNKNOWN

TO: Karen E. Kaufmann@EOP (Karen E. Kaufmann@EOP [OA])

READ:UNKNOWN

TO: Sally Katzen@eop (Sally Katzen@eop [OPD])
READ:UNKNOWN

TO: Stuart R. Kasdin@eop (Stuart R. Kasdin@eop [OMB])
READ:UNKNOWN

TO: Jonathan A. Kaplan@EOP (Jonathan A. Kaplan@EOP [OPD])
READ:UNKNOWN

TO: Robert S. Kapla@eop (Robert S. Kapla@eop [CEQ])
READ:UNKNOWN

TO: Andrea Kane@eop (Andrea Kane@eop [OPD])
READ:UNKNOWN

TO: Andris Kalnins@eop (Andris Kalnins@eop [OA])
READ:UNKNOWN

TO: David E. Kalbaugh@EOP (David E. Kalbaugh@EOP [WHO])
READ:UNKNOWN

TO: Aram H. Kailian@OVP@EOP (Aram H. Kailian@OVP@EOP [UNKNOWN])
READ:UNKNOWN

TO: Elena Kagan@eop (Elena Kagan@eop [OPD])
READ:UNKNOWN

TO: James J. Jukes@eop (James J. Jukes@eop [OMB])
READ:UNKNOWN

TO: Michele R. Joy@EOP (Michele R. Joy@EOP [OA])
READ:UNKNOWN

TO: M. Kay Joshi@eop (M. Kay Joshi@eop [NSC])
READ:UNKNOWN

TO: Walter F. Jones@eop (Walter F. Jones@eop [OA])
READ:UNKNOWN

TO: Mary E. Jones@EOP (Mary E. Jones@EOP [CEA])
READ:UNKNOWN

TO: Laura C. Jones@EOP (Laura C. Jones@EOP [OA])
READ:UNKNOWN

TO: Jennifer L. Jones@eop (Jennifer L. Jones@eop [OA])
READ:UNKNOWN

TO: Elizabeth C. Jones@eop (Elizabeth C. Jones@eop [WHO])
READ:UNKNOWN

TO: Cyril Jones@eop (Cyril Jones@eop [WHO])
READ:UNKNOWN

TO: Crystal B. Jones@eop (Crystal B. Jones@eop [WHO])
READ:UNKNOWN

TO: Ansley Jones@OVP@EOP (Ansley Jones@OVP@EOP [UNKNOWN])

READ:UNKNOWN

TO: Heather A. Johnston@eop (Heather A. Johnston@eop [OMB])
READ:UNKNOWN

TO: Renee M. Johnson@eop (Renee M. Johnson@eop [OSTP])
READ:UNKNOWN

TO: Rochester M. Johnson@eop (Rochester M. Johnson@eop [WHO])
READ:UNKNOWN

TO: Phalia Johnson@EOP (Phalia Johnson@EOP [OA])
READ:UNKNOWN

TO: Lee R. Johnson@eop (Lee R. Johnson@eop [WHO])
READ:UNKNOWN

TO: Donald G. Johnson@eop (Donald G. Johnson@eop [OA])
READ:UNKNOWN

TO: Carol S. Johnson@eop (Carol S. Johnson@eop [OMB])
READ:UNKNOWN

TO: Barbara A. Johnson@eop (Barbara A. Johnson@eop [OMB])
READ:UNKNOWN

TO: Angela Johnson@EOP (Angela Johnson@EOP [OA])
READ:UNKNOWN

TO: Christopher C. Jennings@eop (Christopher C. Jennings@eop [OPD])
READ:UNKNOWN

TO: carline m jelsma@eop (carline m jelsma@eop [OMB])
READ:UNKNOWN

TO: Cynthia M. Jasso-Rotunno@eop (Cynthia M. Jasso-Rotunno@eop [WHO])
READ:UNKNOWN

TO: Theodoric C. James Jr.@eop (Theodoric C. James Jr.@eop [UNKNOWN])
READ:UNKNOWN

TO: Laurence R. Jacobson@EOP (Laurence R. Jacobson@EOP [OMB])
READ:UNKNOWN

TO: Kathryn W. Jackson@eop (Kathryn W. Jackson@eop [OA])
READ:UNKNOWN

TO: Marilyn R. Jacanin@eop (Marilyn R. Jacanin@eop [WHO])
READ:UNKNOWN

TO: Janet E. Irwin@eop (Janet E. Irwin@eop [OMB])
READ:UNKNOWN

TO: Michael X. Imbroscio@eop (Michael X. Imbroscio@eop [WHO])
READ:UNKNOWN

TO: Mickey Ibarra@eop (Mickey Ibarra@eop [WHO])
READ:UNKNOWN

TO: Virginia A. Huth@EOP (Virginia A. Huth@EOP [OMB])

READ:UNKNOWN

TO: Lawrence W. Hush@eop (Lawrence W. Hush@eop [OMB])
READ:UNKNOWN

TO: James C. Hurban@eop (James C. Hurban@eop [OMB])
READ:UNKNOWN

TO: alexander t. hunt@eop (alexander t. hunt@eop [OMB])
READ:UNKNOWN

TO: Edward F. Hughes@eop (Edward F. Hughes@eop [WHO])
READ:UNKNOWN

TO: Paul W. Huelskamp@eop (Paul W. Huelskamp@eop [OMB])
READ:UNKNOWN

TO: kathy M. Hudgins@eop (kathy M. Hudgins@eop [OMB])
READ:UNKNOWN

TO: Robert F. Housman@eop (Robert F. Housman@eop [ONDCP])
READ:UNKNOWN

TO: Everett D. Houser@eop (Everett D. Houser@eop [WHO])
READ:UNKNOWN

TO: Sarah G. Horrigan@EOP (Sarah G. Horrigan@EOP [OMB])
READ:UNKNOWN

TO: Edith D. Hopkins@eop (Edith D. Hopkins@eop [OMB])
READ:UNKNOWN

TO: Daniel S. Holt@eop (Daniel S. Holt@eop [WHO])
READ:UNKNOWN

TO: Gloria K. Holland@EOP (Gloria K. Holland@EOP [OA])
READ:UNKNOWN

TO: Marty J. Hoffmann@eop (Marty J. Hoffmann@eop [WHO])
READ:UNKNOWN

TO: Jurg E. Hochuli@EOP (Jurg E. Hochuli@EOP [OA])
READ:UNKNOWN

TO: Shannon M. Hinderliter@eop (Shannon M. Hinderliter@eop [WHO])
READ:UNKNOWN

TO: Brenda I. Hilliard@eop (Brenda I. Hilliard@eop [NSC])
READ:UNKNOWN

TO: Roseanne M. Hill@eop (Roseanne M. Hill@eop [NSC])
READ:UNKNOWN

TO: Linda W. Hicklin@eop (Linda W. Hicklin@eop [OMB])
READ:UNKNOWN

TO: Gregory G. Henry@eop (Gregory G. Henry@eop [OMB])
READ:UNKNOWN

TO: Robert D. Helms@EOP (Robert D. Helms@EOP [OA])

READ:UNKNOWN

TO: Karl H. Heissner@eop (Karl H. Heissner@eop [OA])
READ:UNKNOWN

TO: Paul Hegarty@OVP@EOP (Paul Hegarty@OVP@EOP [UNKNOWN])
READ:UNKNOWN

TO: William C. Haymes@eop (William C. Haymes@eop [OA])
READ:UNKNOWN

TO: Susan C. Hawthorne@EOP (Susan C. Hawthorne@EOP [OA])
READ:UNKNOWN

TO: Ardenia R. Hawkins@eop (Ardenia R. Hawkins@eop [NSC])
READ:UNKNOWN

TO: Melinda D. Haskins@eop (Melinda D. Haskins@eop [OMB])
READ:UNKNOWN

TO: Colleen N. Hartman@eop (Colleen N. Hartman@eop [OSTP])
READ:UNKNOWN

TO: Jeffrey E. Harris@eop (Jeffrey E. Harris@eop [OMB])
READ:UNKNOWN

TO: Brenda F. Harper@eop (Brenda F. Harper@eop [OMB])
READ:UNKNOWN

TO: Kevin M. Harkins@eop (Kevin M. Harkins@eop [OA])
READ:UNKNOWN

TO: Dionne M. Hardy@eop (Dionne M. Hardy@eop [UNKNOWN])
READ:UNKNOWN

TO: Mary E. Hanson@eop (Mary E. Hanson@eop [OSTP])
READ:UNKNOWN

TO: Marjorie S. Hankins@eop (Marjorie S. Hankins@eop [WHO])
READ:UNKNOWN

TO: Mae E. Haney@eop (Mae E. Haney@eop [WHO])
READ:UNKNOWN

TO: William A. Halter@EOP (William A. Halter@EOP [OMB])
READ:UNKNOWN

TO: Sheryl L. Hall@eop (Sheryl L. Hall@eop [OA])
READ:UNKNOWN

TO: Robert W. Haas@eop (Robert W. Haas@eop [OA])
READ:UNKNOWN

TO: Julie L. Haas@eop (Julie L. Haas@eop [OMB])
READ:UNKNOWN

TO: John A. Gunter@eop (John A. Gunter@eop [OA])
READ:UNKNOWN

TO: Jeffrey D. Gulko@eop (Jeffrey D. Gulko@eop [ONDCP])

READ:UNKNOWN

TEXT:

Due to the large volume of users accessing the Holiday Card Database this morning, we are experiencing major delays with the system. These delays are also seriously affecting the WAVES application. To alleviate this problem, the deadline for submitting names for Holiday Cards has been extended to next Wednesday, September 30.

Because of the last minute submission of names and the errors it has caused, please do not submit anymore names today. We will be providing more information to administrative contacts regarding the best time for your agency to access the Holiday Card Database next week.

We apologize for the problems and appreciate your understanding and cooperation.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Ronald E. Jones (CN=Ronald E. Jones/OU=OMB/O=EOP [OMB])

CREATION DATE/TIME:28-SEP-1998 09:44:39.00

SUBJECT: OMB Letter to Conferees on Bankruptcy Bills -- comments due today by 3:00

TO: Linda Ricci (CN=Linda Ricci/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Michele Ahern (CN=Michele Ahern/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Toni S. Husted (CN=Toni S. Husted/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Joshua H. Raymond (CN=Joshua H. Raymond/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Larry R. Matlack (CN=Larry R. Matlack/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: John S. Radzikowski (CN=John S. Radzikowski/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Pamula L. Simms (CN=Pamula L. Simms/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Thomas P. Stack (CN=Thomas P. Stack/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Mark A. Weatherly (CN=Mark A. Weatherly/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Alice Veenstra (CN=Alice Veenstra/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: John E. Thompson (CN=John E. Thompson/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

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

TO: Joseph J. Minarik (CN=Joseph J. Minarik/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

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

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

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

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

TO: Robert N. Weiner (CN=Robert N. Weiner/OU=WHO/O=EOP@EOP [WHO])

READ:UNKNOWN

TO: Robert L. Nabors (CN=Robert L. Nabors/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Janet E. Irwin (CN=Janet E. Irwin/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Gary L. Bennethum (CN=Gary L. Bennethum/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Debra J. Bond (CN=Debra J. Bond/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Edwin Lau (CN=Edwin Lau/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Francis S. Redburn (CN=Francis S. Redburn/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Ellen J. Balis (CN=Ellen J. Balis/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Wayne Upshaw (CN=Wayne Upshaw/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Courtney B. Timberlake (CN=Courtney B. Timberlake/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Edward A. Brigham (CN=Edward A. Brigham/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

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

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

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

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

TO: Douglas W. Elmendorf (CN=Douglas W. Elmendorf/OU=CEA/O=EOP@EOP [CEA])
READ:UNKNOWN

TO: Rebecca M. Blank (CN=Rebecca M. Blank/OU=CEA/O=EOP@EOP [CEA])
READ:UNKNOWN

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

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

CC: James J. Jukes (CN=James J. Jukes/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

CC: Jeffrey A. Weinberg (CN=Jeffrey A. Weinberg/OU=OMB/O=EOP@EOP [OMB])

READ: UNKNOWN

TEXT:

NO HARD COPY OF THE ATTACHED WILL BE SENT -- please respond even if you have no comments

Total Pages: _____

LRM ID: REJ602
EXECUTIVE OFFICE OF THE PRESIDENT
OFFICE OF MANAGEMENT AND BUDGET
Washington, D.C. 20503-0001

Monday, September 28, 1998

LEGISLATIVE REFERRAL MEMORANDUM

TO: Legislative Liaison Officer - See Distribution below

FROM: Jeffrey A. Weinberg (for) Assistant Director for Legislative Reference

OMB CONTACT: Ronald E. Jones
PHONE: (202)395-3386 FAX: (202)395-3109

SUBJECT: OMB Report on S1301 Consumer Bankruptcy Reform Act of 1998

DEADLINE: 3:00 PM today Monday, September 28, 1998

In accordance with OMB Circular A-19, OMB requests the views of your agency on the above subject before advising on its relationship to the program of the President. Please advise us if this item will affect direct spending or receipts for purposes of the "Pay-As-You-Go" provisions of Title XIII of the Omnibus Budget Reconciliation Act of 1990.

COMMENTS: We expect additional letters from DOJ, Interior, and Treasury.
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35-Farm Credit Administration - Eileen McMahon - (703) 883-4056
34-Export-Import Bank of the United States - David Carter - (202) 565-3203
54-HUD - Jeff Lischer - (202) 708-1793
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52-HHS - Sondra S. Wallace - (202) 690-7760
62-LABOR - Robert A. Shapiro - (202) 219-8201
27-Consumer Product Safety Commission - Robert J. Wager - (301) 504-0515
32-ENERGY - Bob Rabben - (202) 586-6718
59-INTERIOR - Jane Lyder - (202) 208-4371
129-VETERANS AFFAIRS - John H. Thompson - (202) 273-6666

EOP:

Michelle Peterson
Robert N. Weiner

Roger S. Ballentine
Maureen T. Shea
Rebecca M. Blank
Elena Kagan
Douglas W. Elmendorf
Maria Echaveste
Audrey T. Haynes
Sarah Rosen
Jonathan Orszag
Nicole R. Rabner
Joseph J. Minarik
Diana Fortuna
Emil E. Parker
Jennifer L. Klein
Cynthia A. Rice
John E. Thompson
Edward A. Brigham
Alice Veenstra
Courtney B. Timberlake
Mark A. Weatherly
Wayne Upshaw
Thomas P. Stack
Ellen J. Balis
Pamula L. Simms
Francis S. Redburn
John S. Radzikowski
Edwin Lau
Larry R. Matlack
Debra J. Bond
Joshua H. Raymond
Gary L. Bennethum
Toni S. Husted
Janet E. Irwin
Michele Ahern
LRM ID: REJ602 SUBJECT: OMB Report on S1301 Consumer Bankruptcy Reform
Act of 1998

RESPONSE TO
LEGISLATIVE REFERRAL
MEMORANDUM

If your response to this request for views is short (e.g., concur/no comment), we prefer that you respond by e-mail or by faxing us this response sheet. If the response is short and you prefer to call, please call the branch-wide line shown below (NOT the analyst's line) to leave a message with a legislative assistant.

You may also respond by:

- (1) calling the analyst/attorney's direct line (you will be connected to voice mail if the analyst does not answer); or
- (2) sending us a memo or letter

Please include the LRM number shown above, and the subject shown below.

TO: Ronald E. Jones Phone: 395-3386 Fax: 395-3109
Office of Management and Budget
Branch-Wide Line (to reach legislative assistant): 395-3454

FROM: _____ (Date)

_____ (Name)
 _____ (Agency)
 _____ (Telephone)

The following is the response of our agency to your request for views on the above-captioned subject:

_____ Concur
 _____ No Objection
 _____ No Comment
 _____ See proposed edits on pages _____
 _____ Other: _____
 _____ FAX RETURN of _____ pages, attached to this response sheet

LETTER TO CONFEREES TO BE SENT TO EACH HOUSE AND SENATE CONFEREE.
 CONSIDER WHETHER, SIMULTANEOUSLY WITH CONFEREE LETTER, THE WHITE HOUSE SHOULD RELEASE SHORT STATEMENT FROM PRESIDENT PRAISING SENATE VOTE AS A RESOUNDING CALL FOR MODERATION AND URGING CONFEREES TO ADOPT SENATE APPROACH.

September 28, 1998 -- DRAFT

Dear _____:

I write to share the Administration's views on H.R. 3150 and S. 1301 -- the two bankruptcy reform bills before the conference committee.

The President shares the Congress's concern about the sharp increase in consumer bankruptcy filings -- an especially puzzling increase in the face of our extraordinarily strong economy. However, the President rejects any attempt to scapegoat American consumers. There is evidence of abuse by both debtors and creditors, but many others factors also may be involved in the stark rise in bankruptcies. The President hopes we can avoid finger pointing and instead focus on completing a bill that will best serve the American people.

The American people will be best served by reform that is both balanced and moderate -- addressing the abuses of both creditors and debtors, making prudent, well conceived improvements to our Bankruptcy system, and protecting and enhancing the collection of debtors' child support and alimony in the context of bankruptcy. Thus, essential reforms contained in the Senate bill include:

a discretionary approach to, and higher thresholds for, shifting borrowers from Chapter 7 to Chapter 13;
 new nondischargeable debts limited only to debts incurred with an intent to defraud or for luxuries immediately preceding bankruptcy;

adequate protection against coercive reaffirmations; and disclosure requirements to ensure that consumers receive the information they need to manage their budgets.

The extraordinary bipartisan support for the Senate bill was a unified endorsement of balance and moderation. Unfortunately, the House bill fails to meet this standard. If the House bill were sent to the President, his senior advisors would recommend that he veto the bill.

The Administration cannot support a bill that includes a rigid and arbitrary approach to determining whether a debtor can use Chapter 7 or must establish a repayment plan under Chapter 13. We should deny access to Chapter 7 only to those who genuinely have the capacity to repay a portion of the debts successfully under a Chapter 13 plan. Thus, bankruptcy courts must have discretion to consider the specific circumstances of a debtor in bankruptcy, and the thresholds they consider should be high enough to ensure that only those with a strong likelihood of success are affected. If we deny access to Chapter 7 to the wrong debtors, and those debtors fail to complete required repayment plans, they will return to Chapter 7 with a diminished ability to repay their nondischarged debt -- including child support and alimony.

The Administration does agree that a creditor should be permitted to bring a motion under Section 707(b) to ask the court to determine whether a debtor has the capacity to repay, provided that protections against coercive reaffirmations are included in the bill. However, the Administration cannot support a bill that allows unrestricted creditor motions based on traditional 707(b) allegations of abuse, which may be more subjective than a test for one's capacity to repay. Allowing these motions could make more unequal the balance of power and information between creditor and debtor, especially for lower income debtors who would have the least power to defend themselves against unjustified motions.

The Administration also cannot support legislation that creates new, nondischargeable debts that could pit, post-bankruptcy, credit card debt against child support, alimony, educational loans, and taxes. For debt incurred to pay nondischargeable debt, the Senate bill appropriately makes the debt nondischargeable only when a court finds that the debtor intended to avoid the debt through bankruptcy. Similarly, for debt incurred within 90 days of bankruptcy, the Senate bill makes the debt nondischargeable only if there is more than \$400 of debt to a single creditor for luxury goods or services. Making debt for necessities subject to a cap, as does the House bill, is simply unacceptable. [CHECK FINAL SENATE BILL LANGUAGE.]

Finally, the Administration cannot support legislation that does not curb abuse by creditors as well as debtors. Greater competition and dramatic changes in how creditors grant credit, while beneficial for many, have allowed more consumers to get in over their heads. In response, credit card companies must give consumers more and better information so that they can understand and better manage their debts. Similarly, we must protect debtors against predatory creditor tactics to coerce inappropriate and unwise reaffirmations of unsecured debt and secured personalty debts for items that are likely to have little resale value.

This letter sets for our views on some of the central consumer bankruptcy issues in these bills. However, the bill contain hundreds of provisions on which we have views. We will supplement this letter with additional comments as the process moves forward.

We look forward to working with the Congress to enact moderate and balanced bankruptcy reform legislation.

Sincerely,

Jack Lew

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Francine P. Obermiller (CN=Francine P. Obermiller/OU=CEA/O=EOP [CEA])

CREATION DATE/TIME:28-SEP-1998 10:46:30.00

SUBJECT: OCT 14-CPI BRIEF BY KATHARINE ABRAHAM

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

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

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

TO: Donald R. Arbuckle (CN=Donald R. Arbuckle/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

TEXT:

Rebecca Blank invites you to a CPI Brief on Wednesday, October 14, 10:30-11:30am, Old EOB, Room 324, to be given by the Bureau of Labor Statistics Commissioner Katharine Abraham, and her staff.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Ronald E. Jones (CN=Ronald E. Jones/OU=OMB/O=EOP [OMB])

CREATION DATE/TIME:28-SEP-1998 11:20:50.00

SUBJECT: REVISED OMB LETTER ON BANKRUPTCY BILLS -- COMMENTS BY 1:00 PM PLEASE

TO: Robert L. Nabors (CN=Robert L. Nabors/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Janet E. Irwin (CN=Janet E. Irwin/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Gary L. Bennethum (CN=Gary L. Bennethum/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Debra J. Bond (CN=Debra J. Bond/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Edwin Lau (CN=Edwin Lau/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Francis S. Redburn (CN=Francis S. Redburn/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Ellen J. Balis (CN=Ellen J. Balis/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Wayne Upshaw (CN=Wayne Upshaw/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Courtney B. Timberlake (CN=Courtney B. Timberlake/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Edward A. Brigham (CN=Edward A. Brigham/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

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

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

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

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

TO: Douglas W. Elmendorf (CN=Douglas W. Elmendorf/OU=CEA/O=EOP@EOP [CEA])
READ:UNKNOWN

TO: Rebecca M. Blank (CN=Rebecca M. Blank/OU=CEA/O=EOP@EOP [CEA])
READ:UNKNOWN

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

TO: Linda Ricci (CN=Linda Ricci/OU=OMB/O=EOP@EOP [OMB])

READ:UNKNOWN

TO: Michele Ahern (CN=Michele Ahern/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Toni S. Husted (CN=Toni S. Husted/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Joshua H. Raymond (CN=Joshua H. Raymond/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Larry R. Matlack (CN=Larry R. Matlack/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: John S. Radzikowski (CN=John S. Radzikowski/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Pamula L. Simms (CN=Pamula L. Simms/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Thomas P. Stack (CN=Thomas P. Stack/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Mark A. Weatherly (CN=Mark A. Weatherly/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Alice Veenstra (CN=Alice Veenstra/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: John E. Thompson (CN=John E. Thompson/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

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

TO: Joseph J. Minarik (CN=Joseph J. Minarik/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

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

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

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

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

TO: Robert N. Weiner (CN=Robert N. Weiner/OU=WHO/O=EOP@EOP [WHO])
READ:UNKNOWN

CC: James J. Jukes (CN=James J. Jukes/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

CC: Jeffrey A. Weinberg (CN=Jeffrey A. Weinberg/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TEXT:

NO HARD COPY WILL BE SENT

Total Pages: _____

LRM ID: REJ606
EXECUTIVE OFFICE OF THE PRESIDENT
OFFICE OF MANAGEMENT AND BUDGET
Washington, D.C. 20503-0001

Monday, September 28, 1998

LEGISLATIVE REFERRAL MEMORANDUM

TO: Legislative Liaison Officer - See Distribution below

FROM: Jeffrey A. Weinberg (for) Assistant Director for Legislative Reference

OMB CONTACT: Ronald E. Jones
PHONE: (202)395-3386 FAX: (202)395-3109

SUBJECT: REVISED Report on S1301 Consumer Bankruptcy Reform Act of 1998

DEADLINE: 1:00 PM TODAY Tuesday, September 29, 1998

In accordance with OMB Circular A-19, OMB requests the views of your agency on the above subject before advising on its relationship to the program of the President. Please advise us if this item will affect direct spending or receipts for purposes of the "Pay-As-You-Go" provisions of Title XIII of the Omnibus Budget Reconciliation Act of 1990.

COMMENTS: NEC has requested that this letter be sent to the conferrees prior to a meeting this afternoon. This includes NEC edits.

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32-ENERGY - Bob Rabben - (202) 586-6718
59-INTERIOR - Jane Lyder - (202) 208-4371
129-VETERANS AFFAIRS - John H. Thompson - (202) 273-6666

EOP:

Michelle Peterson
Robert N. Weiner
Roger S. Ballentine
Maureen T. Shea

Rebecca M. Blank
Elena Kagan
Douglas W. Elmendorf
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John S. Radzikowski
Edwin Lau
Larry R. Matlack
Debra J. Bond
Joshua H. Raymond
Gary L. Bennethum
Toni S. Hustead
Janet E. Irwin
Michele Ahern
Robert L. Nabors
Linda Ricci
LRM ID: REJ606 SUBJECT: REVISED Report on S1301 Consumer Bankruptcy
Reform Act of 1998

RESPONSE TO
LEGISLATIVE REFERRAL
MEMORANDUM

If your response to this request for views is short (e.g., concur/no comment), we prefer that you respond by e-mail or by faxing us this response sheet. If the response is short and you prefer to call, please call the branch-wide line shown below (NOT the analyst's line) to leave a message with a legislative assistant.

You may also respond by:

- (1) calling the analyst/attorney's direct line (you will be connected to voice mail if the analyst does not answer); or
- (2) sending us a memo or letter

Please include the LRM number shown above, and the subject shown below.

TO: Ronald E. Jones Phone: 395-3386 Fax: 395-3109
Office of Management and Budget
Branch-Wide Line (to reach legislative assistant): 395-3454

FROM: _____ (Date)

_____ (Name)
 _____ (Agency)
 _____ (Telephone)

The following is the response of our agency to your request for views on the above-captioned subject:

_____ Concur
 _____ No Objection
 _____ No Comment
 _____ See proposed edits on pages _____
 _____ Other: _____
 _____ FAX RETURN of _____ pages, attached to this response sheet

LETTER TO CONFEREES TO BE SENT TO EACH HOUSE AND SENATE CONFEREE.
 CONSIDER WHETHER, SIMULTANEOUSLY WITH CONFEREE LETTER, THE WHITE HOUSE SHOULD RELEASE SHORT STATEMENT FROM PRESIDENT PRAISING SENATE VOTE AS A RESOUNDING CALL FOR MODERATION AND URGING CONFEREES TO ADOPT SENATE APPROACH.

September 28, 1998 -- DRAFT

Dear _____:

I write to share the Administration's views on H.R. 3150 and S. 1301 -- the two bankruptcy reform bills before the conference committee.

The President shares the Congress's concern about the sharp increase in consumer bankruptcy filings -- an especially puzzling increase in the face of our extraordinarily strong economy. The President supports reform that is both balanced and moderate -- addressing the abuses of both creditors and debtors, making prudent, well conceived improvements to our Bankruptcy system, and protecting and enhancing the collection of debtors', child support and alimony in the context of bankruptcy.

There is evidence of abuse by both debtors and creditors, but many others factors also may be involved in the stark rise in bankruptcies. We should avoid a bill that takes indiscriminate aim at debtors and fails to address some troubling practices of creditors.

The extraordinary bipartisan support for the Senate bill was a unified endorsement of balance and moderation. Unfortunately, the House bill fails to meet this standard. If the House bill were sent to the President, his senior advisors would recommend that he veto the bill.

The Administration cannot support a bill that includes a rigid and arbitrary approach to determining whether a debtor can use Chapter 7 or must establish a repayment plan under Chapter 13. We should deny access

to Chapter 7 only to those who genuinely have the capacity to repay a portion of the debts successfully under a Chapter 13 plan. Thus, bankruptcy courts must have discretion to consider the specific circumstances of a debtor in bankruptcy, and the thresholds they consider should be high enough to ensure that only those with a strong likelihood of success are affected. If we deny access to Chapter 7 to the wrong debtors, and those debtors fail to complete required repayment plans, they will return to Chapter 7 with a diminished ability to repay their nondischarged debt -- including child support and alimony.

The Administration does agree that a creditor should be permitted to bring a motion under Section 707(b) to ask the court to determine whether a debtor has the capacity to repay, provided that protections against coercive reaffirmations are included in the bill. However, the Administration cannot support a bill that allows unrestricted creditor motions based on traditional 707(b) allegations of abuse, which may be more subjective than a test for one's capacity to repay. Allowing these motions could make more unequal the balance of power and information between creditor and debtor, especially for lower income debtors who would have the least power to defend themselves against unjustified motions.

The Administration also cannot support legislation that creates new, nondischargeable debts that could pit, post-bankruptcy, credit card debt against child support, alimony, educational loans, and taxes. For debt incurred to pay nondischargeable debt, the Senate bill appropriately makes the debt nondischargeable only when a court finds that the debtor intended to avoid the debt through bankruptcy. For debt incurred within 90 days of bankruptcy, the Senate bill makes the debt nondischargeable only if there is more than \$400 of debt to a single creditor for goods or services -- reasonably necessary for the support of the debtor or a dependant child. While, at a minimum, the Senate provision should allow for debt reasonably necessary to support the debtor's household, the House provision, subjecting debt for necessities to a cap, is simply unacceptable

Finally, the Administration cannot support legislation that does not curb abuse by creditors as well as debtors. Credit card companies must give consumers more and better information so that they can understand and better manage their debts. Similarly, we must protect debtors against predatory creditor tactics to coerce inappropriate and unwise reaffirmations of unsecured debt and secured debts for personalty that are likely to have little resale value.

This letter sets forth our views on some of the central consumer bankruptcy issues in these bills. However, the Administration has other concerns about the many provisions in these bills. We will share additional comments as quickly as possible.

We look forward to working with the Congress to enact moderate and balanced bankruptcy reform legislation.

Sincerely,

Jack Lew

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Francine P. Obermiller (CN=Francine P. Obermiller/OU=CEA/O=EOP [CEA])

CREATION DATE/TIME:28-SEP-1998 11:39:15.00

SUBJECT: OCT 14-CPI DISCUSSION

TO: PATRICIA RUGGLES (PATRICIA RUGGLES @ 690-6562 @ FAX [UNKNOWN])
READ:UNKNOWN

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

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

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

TO: Joseph J. Minarik (CN=Joseph J. Minarik/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

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

TO: Steven N. Braun (CN=Steven N. Braun/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

TO: Janet L. Yellen (CN=Janet L. Yellen/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

CC: Lisa D. Branch (CN=Lisa D. Branch/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

CC: Ophelia D. West (CN=Ophelia D. West/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

CC: Alice H. Williams (CN=Alice H. Williams/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

CC: ABRAHAM_K (ABRAHAM_K @ BLS.GOV [UNKNOWN])
READ:UNKNOWN

TEXT:

Katharine G. Abraham, Commissioner, Bureau of Labor Statistics, will, discuss planned changes in the methods used to construct the CPI at a technical briefing sponsored by the CEA on October 14, 10:30-11:30am. The briefing will be held in the Old EOB, Room 324.

Since early in 1971, the Bureau of Labor Statistics (BLS) has considered modifications made to some consumer items--principally automobiles--to meet air pollution standards to be improvements in the quality of those items. Price increases resulting from such modifications over this time period have not been reflected as increases in the Consumer Price Index (CPI). Beginning in 1999, modifications to goods and services made solely for purposes of meeting air pollution standards, and that do not otherwise provide direct value to consumers, will no longer be treated as quality improvements in the CPI. Price increases associated with such modifications will be reflected as increases in the index.

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Ronald E. Jones (CN=Ronald E. Jones/OU=OMB/O=EOP [OMB])

CREATION DATE/TIME:28-SEP-1998 15:46:39.00

SUBJECT: DRAFT TREASURY LETTER FOR COMMENT BY NOON, TUESDAY, 9/29

TO: Janet E. Irwin (CN=Janet E. Irwin/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Gary L. Bennethum (CN=Gary L. Bennethum/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Debra J. Bond (CN=Debra J. Bond/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Edwin Lau (CN=Edwin Lau/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Francis S. Redburn (CN=Francis S. Redburn/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Ellen J. Balis (CN=Ellen J. Balis/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Wayne Upshaw (CN=Wayne Upshaw/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Courtney B. Timberlake (CN=Courtney B. Timberlake/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Edward A. Brigham (CN=Edward A. Brigham/OU=OMB/O=EOP@EOP [OMB])
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TO: Cynthia A. Rice (CN=Cynthia A. Rice/OU=OPD/O=EOP@EOP [OPD])
READ:UNKNOWN

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

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

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

TO: Douglas W. Elmendorf (CN=Douglas W. Elmendorf/OU=CEA/O=EOP@EOP [CEA])
READ:UNKNOWN

TO: Rebecca M. Blank (CN=Rebecca M. Blank/OU=CEA/O=EOP@EOP [CEA])
READ:UNKNOWN

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

TO: Michele Ahern (CN=Michele Ahern/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Toni S. Hustead (CN=Toni S. Hustead/OU=OMB/O=EOP@EOP [OMB])

READ:UNKNOWN

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READ:UNKNOWN

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READ:UNKNOWN

TO: Pamula L. Simms (CN=Pamula L. Simms/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Thomas P. Stack (CN=Thomas P. Stack/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Mark A. Weatherly (CN=Mark A. Weatherly/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Alice Veenstra (CN=Alice Veenstra/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: John E. Thompson (CN=John E. Thompson/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

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

TO: Joseph J. Minarik (CN=Joseph J. Minarik/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

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

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

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

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

TO: Robert N. Weiner (CN=Robert N. Weiner/OU=WHO/O=EOP@EOP [WHO])
READ:UNKNOWN

CC: James J. Jukes (CN=James J. Jukes/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

CC: Jeffrey A. Weinberg (CN=Jeffrey A. Weinberg/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

Karen DORSEY (Karen DORSEY [UNKNOWN])
READ:UNKNOWN

TEXT:

NO HARD COPY OF THE FOLLOWING DRAFT LETTER WILL BE SENT

Total Pages: _____

LRM ID: REJ607
EXECUTIVE OFFICE OF THE PRESIDENT
OFFICE OF MANAGEMENT AND BUDGET
Washington, D.C. 20503-0001

Monday, September 28, 1998

LEGISLATIVE REFERRAL MEMORANDUM

TO: Legislative Liaison Officer - See Distribution below

FROM: Jeffrey A. Weinberg (for) Assistant Director for Legislative Reference

OMB CONTACT: Ronald E. Jones
PHONE: (202)395-3386 FAX: (202)395-3109

SUBJECT: TREASURY Report on S1301 Consumer Bankruptcy Reform Act of 1998

DEADLINE: Noon Tuesday, September 29, 1998

In accordance with OMB Circular A-19, OMB requests the views of your agency on the above subject before advising on its relationship to the program of the President. Please advise us if this item will affect direct spending or receipts for purposes of the "Pay-As-You-Go" provisions of Title XIII of the Omnibus Budget Reconciliation Act of 1990.

COMMENTS:
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35-Farm Credit Administration - Eileen McMahon - (703) 883-4056
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62-LABOR - Robert A. Shapiro - (202) 219-8201
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59-INTERIOR - Jane Lyder - (202) 208-4371
129-VETERANS AFFAIRS - John H. Thompson - (202) 273-6666

EOP:

Robert N. Weiner
Roger S. Ballentine
Maureen T. Shea
Rebecca M. Blank
Elena Kagan
Douglas W. Elmendorf
Maria Echaveste
Sarah Rosen
Jonathan Orszag

Nicole R. Rabner
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 John S. Radzikowski
 Edwin Lau
 Larry R. Matlack
 Debra J. Bond
 Joshua H. Raymond
 Gary L. Bennethum
 Toni S. Hustead
 Janet E. Irwin
 Michele Ahern
 LRM ID: REJ607 SUBJECT: TREASURY Report on S1301 Consumer Bankruptcy
 Reform Act of 1998

RESPONSE TO
 LEGISLATIVE REFERRAL
 MEMORANDUM

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You may also respond by:

- (1) calling the analyst/attorney's direct line (you will be connected to voice mail if the analyst does not answer); or
- (2) sending us a memo or letter

Please include the LRM number shown above, and the subject shown below.

TO: Ronald E. Jones Phone: 395-3386 Fax: 395-3109
 Office of Management and Budget
 Branch-Wide Line (to reach legislative assistant): 395-3454

FROM: _____ (Date)
 _____ (Name)
 _____ (Agency)
 _____ (Telephone)

The following is the response of our agency to your request for views on the above-captioned subject:

_____ Concur

_____ No Objection

_____ No Comment

_____ See proposed edits on pages _____

_____ Other: _____

_____ FAX RETURN of _____ pages, attached to this response sheet

DRAFT TREASURY LETTER TO BANKRUPTCY CONFEREES ON BUSINESS BANKRUPTCY
PROVISIONS

Dear _____:

I am writing to share the Administration's views on certain business bankruptcy provisions in S. 1301, the bankruptcy reform bill before the conference committee, and related provisions in H.R. 4393, the Financial Contract Netting Improvement Act of 1998.

The Administration supports the financial contract netting provisions in S. 1301. These provisions are based on a proposal from the President's Working Group on Financial Markets, which was the result of an intensive, multi-year interagency effort to improve the regime governing the recognition of netting of certain financial contracts in insolvency situations. As I noted when we transmitted our recommendations to Congress, the proposed legislation would reduce systemic risk in our financial markets, reducing the risk that a failure of a single firm would cause significant disruption and danger to our financial markets. In particular, this proposal will help to reduce systemic risk arising out of activities in the derivatives market.

The Administration also encourages the conferees to include similar provisions amending the bank insolvency laws, which are contained in H.R. 4393 as approved by the House Banking Committee. One of the goals of the Working Group effort was to harmonize, where appropriate, provisions under the Bankruptcy Code and the bank insolvency laws. The bank insolvency provisions in H.R. 4393 would accomplish that harmonization and would also clarify the power of the Federal Deposit Insurance Corporation to transfer qualified financial contracts to another financial institution. This clarification will help ensure that the resolution of a failed depository institution can be accomplished at the lowest possible cost to the deposit insurance funds administered by the FDIC.

We look forward to working with the conferees to enact these desirable reforms, in conjunction with moderate and balanced consumer bankruptcy reform legislation.

Sincerely,

Robert E. Rubin

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Kate P. Donovan (CN=Kate P. Donovan/OU=OMB/O=EOP [OMB])

CREATION DATE/TIME:30-SEP-1998 18:23:26.00

SUBJECT: DRAFT SENATE TAX SAP (HR 4579)

TO: Alice H. Williams (CN=Alice H. Williams/OU=CEA/O=EOP@EOP [CEA])
READ:UNKNOWN

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

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

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

TO: Michelle Peterson (CN=Michelle Peterson/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: Charles R. Marr (CN=Charles R. Marr/OU=OPD/O=EOP@EOP [OPD])
READ:UNKNOWN

TO: Elizabeth Gore (CN=Elizabeth Gore/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Michele Jolin (CN=Michele Jolin/OU=CEA/O=EOP@EOP [CEA])
READ:UNKNOWN

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

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

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

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

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

TO: Robert G. Damus (CN=Robert G. Damus/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

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

READ:UNKNOWN

TO: Lisa Zweig (CN=Lisa Zweig/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Charles Konigsberg (CN=Charles Konigsberg/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TEXT:

This week, the Senate is expected to begin consideration of H.R. 4579 - Taxpayer Relief Act. We turned the House floor SAP that was released on 9/25/98 into a Senate SAP. The only change is in the 2nd par (in bold for your review). Please provide comments/clearance by 11am tomorrow (Thurs.). Thank you.

September 30, 1998
(Senate)

H.R. 4579 - Taxpayer Relief Act of 1998
(Archer (R) Texas)

The Administration strongly opposes H.R. 4579. If the bill were presented to the President, either as a stand-alone bill or combined with other legislation, he would veto it. By draining billions out of projected budget surpluses, this bill violates the President's unwavering commitment to save Social Security first. None of the surpluses should be touched until the long-term solvency of Social Security has been fully secured. We must not squander this unique opportunity to save Social Security.

Last February in the FY 1999 Budget, the President proposed tax cuts targeted to help American families -- and proposed offsets to fully pay for the tax cuts. The Administration urges the Congress to consider tax cuts only if we can do so in a manner that -- like the Democratic substitute -- adheres to the budget rules, maintains fiscal discipline, and meets the President's commitment to reserve the entire surplus until we have strengthened Social Security.

H.R. 4579 would cut taxes by \$85 billion over five years and \$176 billion over 10 years. Virtually none of the bill's costs have been paid for. This blatantly violates the pay-as-you-go fiscal discipline of the Budget Enforcement Act -- discipline which has been an essential component of our remarkable economic revival.

The bill's exemption from the Budget Enforcement Act evades this fiscal discipline. The Administration strongly opposes this exemption from the fundamental budget laws.

* * * * *

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Ruby Shamir (CN=Ruby Shamir/OU=WHO/O=EOP [WHO])

CREATION DATE/TIME: 1-OCT-1998 07:54:37.00

SUBJECT: Women's Mtg

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

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

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

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

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

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

TO: Rebecca M. Blank (CN=Rebecca M. Blank/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

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

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

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

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

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

TO: Lynn G. Cutler (CN=Lynn G. Cutler/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Lucia F. Gilliland (CN=Lucia F. Gilliland/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

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

TO: Janet L. Graves (CN=Janet L. Graves/OU=OMB/O=EOP @ EOP [OMB])

READ:UNKNOWN

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

TO: Francine P. Obermiller (CN=Francine P. Obermiller/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

TO: Mona G. Mohib (CN=Mona G. Mohib/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

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

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

TO: Sylvia M. Mathews (CN=Sylvia M. Mathews/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

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

TO: Judith A. Winston (CN=Judith A. Winston/OU=PIR/O=EOP @ EOP [PIR])
READ:UNKNOWN

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

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

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

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

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

TO: Susan M. Liss (CN=Susan M. Liss/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

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

TEXT:

Yes!! There will be a Women's Mtg this morning at 9:00am in room 100.
Sorry for the late notice, Ann and I were out yesterday!

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Ruby Shamir (CN=Ruby Shamir/OU=WHO/O=EOP [WHO])

CREATION DATE/TIME: 8-OCT-1998 07:02:51.00

SUBJECT: WOMEN'S MTG

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

TO: Janet L. Graves (CN=Janet L. Graves/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

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

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

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

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

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

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

TO: Rebecca M. Blank (CN=Rebecca M. Blank/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

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

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

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

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

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

TO: Lynn G. Cutler (CN=Lynn G. Cutler/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Lucia F. Gilliland (CN=Lucia F. Gilliland/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

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

TO: Leslie Bernstein (CN=Leslie Bernstein/OU=WHO/O=EOP @ EOP [WHO])

READ:UNKNOWN

TO: Francine P. Obermiller (CN=Francine P. Obermiller/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

TO: Mona G. Mohib (CN=Mona G. Mohib/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

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

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

TO: Sylvia M. Mathews (CN=Sylvia M. Mathews/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

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

TO: Judith A. Winston (CN=Judith A. Winston/OU=PIR/O=EOP @ EOP [PIR])
READ:UNKNOWN

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

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

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

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

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

TO: Susan M. Liss (CN=Susan M. Liss/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

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

TEXT:

There will be a Women's Mtg TODAY at 9am in Room 100!!

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Kate P. Donovan (CN=Kate P. Donovan/OU=OMB/O=EOP [OMB])

CREATION DATE/TIME: 8-OCT-1998 15:50:48.00

SUBJECT: URGENT: DRAFT SAP FOR HR 10

TO: RUDMAN_M@A1@CD@VAXGTWY (RUDMAN_M@A1@CD@VAXGTWY [UNKNOWN]) (NSC)
READ:UNKNOWN

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

TO: Robert N. Weiner (CN=Robert N. Weiner/OU=WHO/O=EOP@EOP [WHO])
READ:UNKNOWN

TO: Michele Jolin (CN=Michele Jolin/OU=CEA/O=EOP@EOP [CEA])
READ:UNKNOWN

TO: Janet L. Yellen (CN=Janet L. Yellen/OU=CEA/O=EOP@EOP [CEA])
READ:UNKNOWN

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

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

TO: Robert G. Damus (CN=Robert G. Damus/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

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

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

TO: Lisa Zweig (CN=Lisa Zweig/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Charles Konigsberg (CN=Charles Konigsberg/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Theodore Wartell (CN=Theodore Wartell/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: FARRAR_J@A1@CD@VAXGTWY (FARRAR_J@A1@CD@VAXGTWY [UNKNOWN]) (NSC)

READ:UNKNOWN

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

TO: Charles E. Kieffer (CN=Charles E. Kieffer/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Alice H. Williams (CN=Alice H. Williams/OU=CEA/O=EOP@EOP [CEA])
READ:UNKNOWN

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

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

TO: Cheree D. Peterson (CN=Cheree D. Peterson/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Tracey E. Thornton (CN=Tracey E. Thornton/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: Jessica L. Gibson (CN=Jessica L. Gibson/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: Charles R. Marr (CN=Charles R. Marr/OU=OPD/O=EOP@EOP [OPD])
READ:UNKNOWN

TO: Elizabeth Gore (CN=Elizabeth Gore/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Joseph J. Minarik (CN=Joseph J. Minarik/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

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

TEXT:

It is possible that HR 10 - Financial Services Act will be on the Senate floor anytime now. Please review the SAP and provide comments/clearance by cob today. This SAP should be shared with all of the principals. The position: if the bill is presented to the President in its current form, he would veto it. Thank you.

October 8, 1998
(Senate)

H.R. 10 - Financial Services Act of 1998

(Leach (R) Iowa and 3 cosponsors)

The Administration strongly opposes H.R. 10, and if the bill were presented to the President in the form reported by the Senate Committee on Banking, Housing and Urban Affairs, he would veto it.

As reported by the Senate Banking committee, H.R. 10 would harm the safety and soundness of the national banking system and would reduce the role of this Administration, and any future Administration, in banking policy -- an important area of economic policy-making. In addition, the bill in its current form would have an adverse impact on the Community Reinvestment Act (CRA) and raises a number of other significant policy issues.

H.R. 10 would deny banking organizations the choice of how to structure their business by dictating that all new principal financial activities -- for example, securities underwriting and merchant banking -- be conducted exclusively in affiliates of banks rather than subsidiaries of banks.

In addition, H.R. 10 grants the Federal Reserve exclusive regulatory authority over a new type of financial institution, the wholesale financial institution (WFI). The bill also grants the Federal Reserve unprecedented authority to contravene the judgements of other banking regulators about the banks they regulate. The current and past three chairs of the Federal Deposit Insurance Corporation have each objected to this dictate on the grounds that the subsidiary structure better protects the safety and soundness of Federally insured banks and better shields the deposit insurance funds, and ultimately the taxpayer, from loss.

The bill would also have an adverse impact on the CRA, which has helped spur billions of dollars of loans to communities across the United States. First, the transfer of new financial activities out of bank subsidiaries will take those activities out of consideration under CRA, effectively reducing funds available to meet the needs of local communities. Second, the newly created WFIs will be exempt from CRA unless the institution chooses to have a federally insured affiliate. Given that some of the Nation's largest banks may become WFIs, their assets would be lost for CRA purposes.

The Administration urges the Senate not to move forward on this controversial, exceedingly complex, and harmful legislation.

Pay-As-You-Go-Scoring

H.R. 10 would decrease direct spending and decrease receipts; therefore it is subject to the pay-as-you-go requirements of the Omnibus Budget Reconciliation Act of 1990. OMB's preliminary scoring of the bill is that it would result in a net budget savings of \$333 million over FYs 1999-2003.

Fiscal Years

(In millions of dollars)

			1999	2000
2001	2002	2003		
Changes in Outlays		-70	-70	
-70	-70	-70		
Changes in Receipts		-1	-4	
-4	-4	-4		

* * * * *

(Do Not Distribute Outside Executive Office of the President)

This Statement of Administration Policy was developed by the Legislative Reference Division (Englund), in consultation with the Departments of Agriculture (Allen) and the Treasury (Dorsey), the US Trade Representative (Papovich), Farm Credit Administration (McMahon), Office of Personnel Management (Wolf), Small Business Administration (Cupp) and HTF (Enger/Veenstra).

OMB/LA clearance:

The Departments of Commerce, Housing and Urban Development, Labor, Justice, and State did not respond to our request for views on this SAP.

On May 13, 1998, H.R. 10 passed the House with an amendment in the nature of a substitute by a vote of 214 - 213.

On September 18, 1998, the Senate Banking Committee reported H.R. 10 with an amendment in the nature of a substitute.

Administration Position to Date

On August 7, 1998, the Chief of Staff sent a letter to the Chairman of the Senate Banking Committee stating that the President will veto H.R. 10 if it includes provisions that would "stifle innovation and efficiency in the national banking system and impose needless costs on small banks." In addition, the letter opposed H.R. 10 because it would deprive national banks of power and erode Executive Branch policy-making ability.

On June 17, 1998, the Department of the Treasury testified before the Senate Banking Committee in opposition to the House-passed version of H.R. 10.

On May 7, 1998, the Treasury sent a letter to the House Leadership and relevant Committee members restating that the Secretary would recommend that the President veto the Republican Leadership's version of H.R. 10 and included a copy of the House SAP.

The House SAP on H.R. 10, issued on March 31, 1998, stated that the Administration opposed H.R. 10 because it would: (1) stifle innovation and efficiency in the national banking system; (2) undermine the Community Reinvestment Act by forcing financial innovation to occur in holding company affiliates rather than in bank subsidiaries; (3) diminish the ability of communities and consumers to benefit from the financial system; (4) eliminate advantageous features of the current thrift charter; and (5) impose needless costs on small banks. The SAP also stated that if H.R. 10 were presented to the President in the form of the Republican Leadership substitute, the Secretary of the Treasury would recommend that it be vetoed.

Provisions of H.R. 10

Time did not permit a summary of the manager's amendment to H.R. 10.

The Small Business Administration advises that H.R. 4179, the Program for Investments in Microentrepreneurs Act of 1998 (PRIME Act), will be added to H.R. 10 as part of the manager's amendment. This bill would authorize

qualified organizations to provide technical assistance and capacity building services to microenterprise development organizations and programs and to disadvantaged entrepreneurs using funds from the Community Development Financial Institutions Fund.

Pay-As-You-Go Scoring

According to HTF (Enger) and BASD (Lee), H.R. 10 is subject to the pay-as-you-go (PAYGO) provisions of the Omnibus Reconciliation Act of 1990. H.R. 10 would decrease direct spending and decrease receipts and result in a net budget savings of \$333 million over FYs 1999-2003. CBO scores the bill as resulting in a net budget savings of \$337 million over FYs 1999-2003.

Legislative Reference Division
October 8, 1998

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Kate P. Donovan (CN=Kate P. Donovan/OU=OMB/O=EOP.[OMB])

CREATION DATE/TIME: 8-OCT-1998 17:16:16.00

SUBJECT: URGENT: CONFEREES LETTER ON HR 3150

TO: Robert N. Weiner (CN=Robert N. Weiner/OU=WHO/O=EOP@EOP [WHO])
READ:UNKNOWN

TO: Joseph J. Minarik (CN=Joseph J. Minarik/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

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

TO: Lisa Zweig (CN=Lisa Zweig/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Charles Konigsberg (CN=Charles Konigsberg/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Michele Jolin (CN=Michele Jolin/OU=CEA/O=EOP@EOP [CEA])
READ:UNKNOWN

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

TO: Michelle Crisci (CN=Michelle Crisci/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: Charles R. Marr (CN=Charles R. Marr/OU=OPD/O=EOP@EOP [OPD])
READ:UNKNOWN

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

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

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

TO: Robert G. Damus (CN=Robert G. Damus/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Theodore Wartell (CN=Theodore Wartell/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Charles E. Kieffer (CN=Charles E. Kieffer/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Elizabeth Gore (CN=Elizabeth Gore/OU=OMB/O=EOP@EOP [OMB])
READ:UNKNOWN

TO: Alice H. Williams (CN=Alice H. Williams/OU=CEA/O=EOP@EOP [CEA])

READ:UNKNOWN

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

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

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

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

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

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

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

TEXT:

NEC has asked that we clear the letter below on HR 3150 - Bankruptcy Reform Act of 1998 in order to be release early this evening. House Rules & Floor action is expected shortly. Position: Senior Advisers would recommend veto. Please provide comments/clearance as soon as possible. Thanks.

The Honorable Orrin G. Hatch
Chairman
Committee on the Judiciary
United States Senate
Washington, D.C. 20510

Dear Mr. Chairman:

I write to provide the Administration's views on the conference report to H.R. 3150, the Bankruptcy Reform Act of 1998.

The Senate worked on a bipartisan basis to produce a balanced bill that would have reduced abuses of the bankruptcy system and required debtors and creditors alike to act responsibly. Unfortunately, H.R. 3150, as agreed to by the Conference Committee, contains many flawed aspects of the House bill, and if this version of the bill is presented to the President, his senior advisors will recommend that he veto it.

On the central issue of means-testing, the Conference Report uses the Senate framework but would, like the House bill, impose a rigid rule that denies bankruptcy judges adequate discretion to decide whether the debtor has the capacity to repay successfully a portion of debts under Chapter 13. The bill would require a moderate income debtor to demonstrate that each monthly expense for housing, clothing, transportation, and food that exceeds a predetermined level is necessary due to "extraordinary circumstances" before that person could get their debts discharged under Chapter 7.

At the same time H.R. 3150 produces a rigid system to ensure moderate-income debtors repay their debts, it does not impose meaningful

limits on the homestead exemption -- the mechanism used by the wealthy to shield hundreds of thousands of dollars of wealth from their creditors.

The Senate bill took laudable steps to enhance consumer protections from coercive and predatory behavior by creditors. This version of H.R. 3150, however, fails to limit adequately abusive creditor practices such as coercive affirmations and violations of the automatic stay, and rolls back consumer protections. The bill would also deny consumers the most effective remedy for harm from such practices -- class action liability -- and eliminate the current authorization for punitive damages against creditors for intentional violations of borrower rights.

Finally, the bill does not include the provisions of the Senate bill that would discharge debts that could compete with child support and alimony payments after a debtor has been declared bankrupt. In addition, the bill would make nondischargeable any debt that was incurred within 90 days of bankruptcy to pay nondischargeable debt and any debt resulting from certain cash advances. This, in effect, puts some debt owed to credit card companies in competition with social priorities like child support and alimony, taxes, and educational loans. All too often pressures from an aggressive creditor trying to collect a nondischargeable debt can keep a struggling debtor from making child support and alimony payments.

The overwhelming vote on the Senate floor for the balanced legislation that body produced demonstrates that reasonable and responsible bankruptcy reform is possible. Unfortunately, H.R. 3150 as developed by the Conference Committee, does not provide such reform.

Sincerely,

Jacob J. Lew
Director

Identical Letter Sent to The Honorable Orrin G. Hatch,
The Honorable Charles E. Grassley, The Honorable Jeff Sessions,
The Honorable Patrick J. Leahy, The Honorable Richard J. Durbin,
The Honorable Henry Hyde, The Honorable John Conyers,
The Honorable George W. Gekas, and The Honorable Jerrold Nadler

RECORD TYPE: PRESIDENTIAL (NOTES MAIL)

CREATOR: Ruby Shamir (CN=Ruby Shamir/OU=WHO/O=EOP [WHO])

CREATION DATE/TIME:14-OCT-1998 17:58:17.00

SUBJECT: Women's Mtg

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

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

TO: Francine P. Obermiller (CN=Francine P. Obermiller/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

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

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

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

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

TO: Rebecca M. Blank (CN=Rebecca M. Blank/OU=CEA/O=EOP @ EOP [CEA])
READ:UNKNOWN

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

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

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

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

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

TO: Lynn G. Cutler (CN=Lynn G. Cutler/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

TO: Lucia F. Gilliland (CN=Lucia F. Gilliland/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

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

TO: Janet L. Graves (CN=Janet L. Graves/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

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

READ:UNKNOWN

TO: Mona G. Mohib (CN=Mona G. Mohib/OU=WHO/O=EOP @ EOP [WHO])
READ:UNKNOWN

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

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

TO: Sylvia M. Mathews (CN=Sylvia M. Mathews/OU=OMB/O=EOP @ EOP [OMB])
READ:UNKNOWN

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

TO: Judith A. Winston (CN=Judith A. Winston/OU=PIR/O=EOP @ EOP [PIR])
READ:UNKNOWN

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

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

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

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

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

TO: Susan M. Liss (CN=Susan M. Liss/O=OVP @ OVP [UNKNOWN])
READ:UNKNOWN

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

TEXT:

There will be a Women's Mtg on Thursday at 9am in room 100. Thanks