

00 AUG 16 AM 9:19

LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required To Complete This Page

1. Registrant Name Higgins, McGovern & Smith			
2. Address <input type="checkbox"/> Check if different than previously reported 1620 L Street, N.W., Suite 1210			
3. Principal Place of Business (if different from line 2) City: Washington State/Zip (or Country) D.C. 20036			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
Lawrence Higgins	202-955-6062		18205-261
7. Client Name <input type="checkbox"/> Self			6. House ID #
Northwestern Mutual Life Insurance Company			33582007

TYPE OF REPORT 8. Year 2000 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report ⇔ Termination Date _____

11. No Lobbying Activity

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13	
<p align="center">12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input checked="" type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇔ \$ _____ <small>Income (nearest \$20,000)</small></p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p align="center">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇔ \$ _____ <small>Expenses (nearest \$20,000)</small></p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Signature _____

Printed Name and Title _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code BNK (one per page)

16. Specific lobbying issues

See attached

17. House(s) of Congress and Federal agencies contacted Check if None

U.S. Senate
U.S. House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Lawrence Higgins	Partner	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date _____

Printed Name and Title _____

Attachment to FIN Lobbying Activity Report

BNK

- S.625 Bankruptcy Reform Act of 1999. A bill to amend title 11, United States Code, and for other purposes.
- H.R. 624 Single Asset Bankruptcy Reform Act of 1999. A bill to amend section 101 of title 11 of the United States Code to modify the definition of single asset real estate and to make technical corrections.
- H.R. 833 Bankruptcy Reform Act of 1999. A bill to amend title 11 of the United States Code, and for other purposes.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code FIN (one per page)

16. Specific lobbying issues
See attachment

17. House(s) of Congress and Federal agencies contacted Check if None

U.S. House of Representatives
U.S. Senate

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Lawrence Higgins	Partner	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date _____

Printed Name and Title _____

Attachment to FIN Lobbying Activity Report

FIN

- H.R. 10 Financial Services Act of 1999 (Introduced in the House). A bill to enhance competition in the financial services industry by providing a prudential framework for the affiliation of banks, securities firms, and other financial service providers, and for other purposes.
- H.R. 3320 Consumer Right to Financial Privacy Act.
- H.R. 4380 Consumer Financial Privacy Act
- H.R. 4585 Medical Financial Privacy Protection Act
- S. 187 Financial Information Privacy Act of 1999 (Introduced in the Senate). A bill to give customers notice and choice about how their financial institutions share or sell their personally identifiable sensitive financial information, and for other purposes.
- S. 900 Financial Services Modernization Act of 1999. A bill to enhance competition in the financial services industry by providing a prudential framework for the affiliation of banks, securities firms, insurance companies, and other financial service providers, and for other purposes.
- S. 1195 Financial Information Protection Act of 1999 (Introduced in the Senate). A bill to give customers notice and choice about how their financial institutions share or sell their personally identifiable sensitive financial information, and for other purposes.
- S. 1903 Consumer Right to Financial Privacy Act.
- S. 1924 Financial Information Privacy and Security Act
- S. 2107 The Competitive Market Supervision Act
- S. 2513 Financial Information Privacy Protection Act of 2000

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code INS (one per page)

16. Specific lobbying issues
See attachment

17. House(s) of Congress and Federal agencies contacted Check if None
U.S. House of Representatives
U.S. Senate

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Lawrence Higgins	Partner	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date _____

Printed Name and Title _____

Attachment to INS Lobbying Activity Report

INS

- S. 6 Patients' Bill of Rights Act of 1999 (Introduced in the Senate). A bill to amend the Public Health Service Act, the Employee Retirement Income Security Act of 1974, and the Internal Revenue Code of 1986 to protect consumers in managed care plans and other health coverage.
- S. 35 Long-Term Care Affordability and Availability Act of 1999 (Introduced in the Senate). A bill to amend the Internal Revenue Code of 1986 to allow a deduction for the long-term care insurance costs of all individuals who are not eligible to participate in employer-subsidized long-term care health plans.
- S. 36 The American Worker Long-Term Care Affordability Act of 1999.
- S. 96 Y2K Act. A bill to regulate commerce between and among the several States by providing for the orderly resolution of disputes arising out of computer-based problems related to processing data that includes a 2-digit expression of the year's date.
- S. 300 Patients' Bill of Rights Plus Act (Introduced in the Senate). A bill to improve the access and choice of patients to quality, affordable health care.
- S. 326 Patients' Bill of Rights Act (Introduced in the Senate). A bill to improve the access and choice of patients to quality, affordable health care.
- S. 331 Work Incentives Improvement Act of 1999. A bill to amend the Social Security Act to expand the availability of health care coverage for working individuals with disabilities, to establish a Ticket to Work and Self-Sufficiency Program in the Social Security Administration to provide such individuals with meaningful opportunities to work, and for other purposes.
- S. 353 Class Action Fairness Act of 1999. A bill to provide for class action reform, and for other purposes.
- S. 374 Promoting Responsible Managed Care Act of 1999 (Introduced in the Senate). A bill to amend the Public Health Service Act, the Employee Retirement Income Security Act of 1974, and the Internal Revenue Code of 1986 to protect consumers in managed care plans and other health coverage.
- S. 461 Year 2000 Fairness and Responsibility Act. A bill to assure that innocent users and businesses gain access to solutions to the year 2000 problem-related failures through fostering an incentive to settle year 2000 lawsuits that may disrupt significant sectors of the American economy.
- S. 543 Genetic Information Nondiscrimination in Health Insurance Act of 1999 (Introduced in the Senate). A bill to prohibit discrimination on the basis of genetic information with respect to health insurance.
- S. 573 Medical Information Privacy and Security Act (Introduced in the Senate). A bill to provide individuals with access to health information of which they are subject, ensure personal privacy with respect to health care-related information, impose criminal and civil penalties for unauthorized use of protected health information, to provide for the strong enforcement of these rights, and to protect States' rights.

- S. 578 Health Care PIN Act (Introduced in the Senate). A bill to ensure confidentiality with respect to medical records and health care-related information, and for other purposes.
- S. 761 The Millennium Digital Commerce Act (inclusion of insurance transactions within scope of bill).
- S. 881 Medical Information Protection Act of 1999 (Introduced in the Senate). A bill to ensure confidentiality with respect to medical records and health care-related information, and for other purposes.
- S. 894 Federal Civilian and Uniformed Services Long-Term Care Insurance Act of 1999 (Introduced in the Senate).
- S. 1020 The "Motor Vehicle Franchise Contract Arbitration Fairness Act."
- S. 1069 Battered Women's Economic Security and Safety Act (Introduced in the Senate). A bill to provide economic security and safety for battered women, and for other purposes.
- S. 1138 Y2K Act. A bill to regulate interstate commerce by making provision for dealing with losses arising from Year 2000 Problem-related failures that may disrupt communications, intermodal transportation, and other matters affecting interstate commerce.
- S. 1143 Department of Transportation and Related Agencies Appropriations Act, 2000 (Placed on the Calendar in the Senate). Making appropriations for the Department of Transportation and related agencies for the fiscal year ending September 30, 2000, and for other purposes.
- S. 1160 Tax Relief for Working Americans Act of 1999 (Introduced in the Senate).
- S. 1214 Federalism Accountability Act of 1999. A bill to ensure the liberties of the people by promoting federalism, to protect the reserved powers of the States, to impose accountability for Federal preemption of State and local laws, and for other purposes.
- S. 1344 Patients' Bill of Rights Act of 1999 (Placed on the Calendar in the Senate). A bill to amend the Public Health Service Act, the Employee Retirement Income Security Act of 1974, and the Internal Revenue Code of 1986 to protect consumers in managed care plans and other health coverage.
- S. 2225 Long Term Care.
- S. 2328 Identity Theft Prevention Act of 2000.
- S. 2448 Internet Integrity and Critical Infrastructure Protection Act of 2000.
- S. 2554 Amy Boyer's Law.
- S 2699 Social Security Number Protection Act of 2000.
- S. 2867 Privacy and Identity Protection Act of 2000.
- H.R. 110 Federal Employees Group Long-Term Care Insurance Act of 1999 (Introduced in the House).
- H.R. 216 Access to Quality Care Act of 1999 (Introduced in the House). A bill to amend the Public Health Service Act and the Employee Retirement Income Security Act of 1974 to

protect consumers in managed care plans and preserve against preemption certain State causes of action.

- H.R. 220 Freedom and Privacy Restoration Act of 1999. A bill to amend title II of the Social Security Act and the Internal Revenue Code of 1986 to protect the integrity and confidentiality of Social Security account numbers issued under such title, to prohibit the establishment in the Federal Government of any uniform national identifying number, and to prohibit Federal agencies from imposing standards for identification of individuals on other agencies or persons.
- H.R. 275 Long-Term Care Advancement Act of 1999 (Introduced in the House).
- H.R. 293 Genetic Information Health Insurance Nondiscrimination Act of 1999 (Introduced in the House). A bill to amend the Public Health Service Act and the Employee Retirement Income Security Act of 1974 to prohibit health issuers and group health plans from discriminating against individuals on the basis of genetic information.
- H.R. 306 Genetic Information Nondiscrimination in Health Insurance Act of 1999 (Introduced in the House). A bill to prohibit discrimination against individuals and their family members on the basis of genetic information or a request for genetic services.
- H.R. 357 Violence Against Women Act of 1999 (Introduced in the House). A bill to prevent violence against women, and for other purposes.
- H.R. 358 Patients' Bill of Rights Act of 1999 (Introduced in the House). A bill to amend the Public Health Service Act, the Employee Retirement Income Security Act of 1974, and the Internal Revenue Code of 1986 to protect consumers in managed care plans and other health coverage.
- H.R. 448 Patient Protection Act of 1999 (Introduced in the House). A bill to provide new patient protections under group health plans.
- H.R. 534 The "Fairness and Voluntary Arbitration Act."
- H.R. 602 Civil Service Long-Term Care Insurance Benefit Act (Introduced in the House).
- H.R. 719 Managed Care Reform Act of 1999 (Introduced in the House). A bill to amend the Public Health Service Act and the Employee Retirement Income Security Act of 1974 to protect consumers in managed care plans and other health coverage.
- H.R. 775 Y2K Act. A bill to establish certain procedures for civil actions brought for damages relating to the failure of any device or system to process or otherwise deal with the transition from the year 1999 to the year 2000, and for other purposes.
- H.R. 1057 Medical Information Privacy and Security Act (Introduced in the House). A bill to provide individuals with access to health information of which they are a subject, ensure personal privacy with respect to health care-related information, impose criminal and civil penalties for unauthorized use of protected health information, to provide for the strong enforcement of these rights, and to protect States' rights.
- H.R. 1091 Ticket to Work and Self-Sufficiency Act of 1999 (Introduced in the House). A bill to amend the Social Security Act to expand the availability of health care coverage for working individuals with disabilities, to establish a Ticket to Work and Self-Sufficiency Program in the Social Security Administration to provide beneficiaries with disabilities meaningful opportunities to work, and for other purposes.

H.R. 1111 Federal Civilian and Uniformed Services Long-Term Care Insurance Act of 1999 (Introduced in the House).

H.R. 1189 Work Incentives Improvement Act of 1999 (Introduced in the House). A bill to amend the Social Security Act to expand the availability of health care coverage for working individuals with disabilities, to establish a Ticket to Work and Self-Sufficiency Program in the Social Security Administration to provide such individuals with meaningful opportunities to work, and for other purposes.

H.R. 1261 A bill to amend the Internal Revenue Code of 1986 and title XIX of the Social Security Act to promote the purchase of private long-term care insurance by providing tax deductibility, State Medicaid flexibility, and information dissemination.

H.R. 1459 Personal Information Act of 1999. A bill to protect the privacy of the individual with respect to the Social Security number and other personal information, and for other purposes.

H.R. 1714 The Electronic Signatures in Global and National

H.R. 1875 Interstate Class Action Jurisdiction Act of 1999. A bill to amend title 28, United States Code, to allow the application of the principles of Federal diversity jurisdiction to interstate class actions.

H.R. 1941 Health Information Privacy Act (Introduced in the House). A bill to protect the privacy of personally identifiable health information.

H.R. 2020 Tax Relief for Working Americans Act of 1999 (Introduced in the House).

H.R. 2041 Patient Right to Obstetric and Gynecological Care Act of 1999.

H.R. 2042 Health Care Access, Affordability, and Quality Advisory Commission Act of 1999.

H.R. 2043 Patient Right to Unrestricted Medical Advice Act of 1999.

H.R. 2044 Patient Right to Pediatric Care Act of 1999.

H.R. 2045 Patient Right to Emergency Medical Care Act of 1999.

H.R. 2046 Patient Access to Information Act of 1999.

H.R. 2047 Small Business Access and Choice for Entrepreneurs Act of 1999.

H.R. 2089 Group Health Plan Review Standards Act of 1999.

H.R. 2102 Long-Term Care and Retirement Security Act of 1999 (Introduced in the House).

H.R. 2370 Domestic Violence Employment Security Act of 1999 (Introduced in the House). A bill to amend the Internal Revenue Code of 1986 to provide that no individual shall be denied unemployment compensation solely on the basis of leaving employment due to a reasonable fear of domestic violence.

H.R. 2245 Federalism Act of 1999. A bill to ensure the liberties of the people by promoting federalism, to protect the reserved powers of the States, to impose accountability for Federal preemption of State and local laws, and for other purposes.

H.R. 3872 Long Term Care.

H.R. 2470 Medical Information Protection and Research Enhancement Act of 1999.

H.R. 2488 Financial Freedom Act of 1999 (Introduced in the House).

H.R. 2723 Bipartisan Consensus Managed Care Improvement Act.

1. H. Amendment 513, substitute offered by Representative Boehner.
2. H. Amendment 514, substitute offered by Representative Goss.
3. H. Amendment 515, substitute offered by Representative Houghton.
4. H. Amendment 516, Rules committee amendment - technical changes.

H.R. 2624 Health Care Quality Choice Act 1999.

H.R. 2926 Comprehensive Access and Responsibility in Health Care Act of 1999.

H.R. 2990 Quality Care for the Uninsured Act.

H.R. 4049 Privacy Commission Act.

H.R. 4857 Privacy and Identity Protection Act of 2000.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code RET (one per page)

16. Specific lobbying issues
 See attachment

17. House(s) of Congress and Federal agencies contacted Check if None
 U.S. House of Representatives
 U.S. Senate

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Lawrence Higgins	Partner	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date _____

Printed Name and Title _____

Attachment to RETIREMENT Lobbying Activity Report

RET

H.R. 1102	The Comprehensive Retirement Security & Pension Reform Act.
H.R. 4747	The Retirement Security Advice Act.
H.R. 4749	The ERISA Modernization Act of 2000.
H.R. 4748	The Comprehensive ERISA Modernization Act of 2000.
S. 741	The Comprehensive Retirement Security & Pension Reform Act.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code TAX (one per page)

16. Specific lobbying issues

See attachment

17. House(s) of Congress and Federal agencies contacted Check if None

- U.S. House of Representatives
- U.S. Senate
- Internal Revenue Service
- Department of Treasury

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Lawrence Higgins	Partner	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date _____

Printed Name and Title _____

Attachment to TAX Lobbying Activity Report

TAX

- S. 8 Income Security Enhancement Act of 1999 (Introduced in the Senate).
- S. 60 Enhanced Savings Opportunities Act (Introduced in the Senate). A bill to amend the Internal Revenue Code of 1986 to provide equitable treatment for contributions by employees to pension plans.
- S. 132 Women's Pension Protection Act of 1999.
- S. 196 A bill to amend the Internal Revenue Code of 1986 to waive in the case of multiemployer plans the section 415 limit on benefits to the participant's average compensation for his high 3 years.
- S. 263 Personal Retirement Accounts Act of 1999 (Introduced in the Senate).
- S. 476 Comprehensive Pension and Retirement Security Act of 1999 (Introduced in the Senate).
- S. 487 Small Employer Nest Egg Act (Introduced in the Senate).
- S. 646 Retirement Savings Opportunity act of 1999 (Introduced in the Senate).
- S. 649 Retirement Savings Opportunity act of 1999 (Introduced in the Senate).
- S. 659 Pension Right to Know Act.
- S. 741 Pension Coverage and Portability Act (Introduced in the Senate).
- S. 1134 An original bill to amend the Internal Revenue Code of 1986 to allow tax-free expenditures from education individual retirement accounts for elementary and secondary school expenses, to increase the maximum annual amount of contributions to such accounts, and for other purposes.
- S. 1209 A bill to amend the Internal Revenue Code of 1986 to restore pension limits to equitable levels, and for other purposes.
- S. 1300 Older Workers Pension Protection Act of 1999 (Introduced in the Senate). A bill to amend the Internal Revenue Code of 1986 and the Employee Retirement Income Security Act of 1974 to prevent the wearing away of an employee's accrued benefit under a defined benefit plan by the adoption of a plan amendment reducing future accruals under the plan.
- S. 1380 Senate bill to provide for a study of long-term care needs in the 21st century.
- S. 1429 Taxpayer Refund Act of 1999.
- S. 2874 Life Insurance Simplification Act.
- H.R. 8 Death Tax Elimination Act.

H.R. 188 A bill to amend the Internal Revenue Code of 1986 to allow penalty-free withdrawals from IRAs for certain purposes, to increase the amount of tax deductible IRA contributions, and for other... (Introduced in the House).

H.R. 226 Family Retirement Savings Act of 1999 (Introduced in the House). A bill to amend the Internal Revenue Code of 1986 to allow certain individuals a credit against income tax for contributions to individuals retirement accounts.

H.R. 251 Strengthening Social Security Act of 1999 (Introduced in the House).

H.R. 252 A bill to amend the Internal Revenue Code of 1986 to remove the requirement of a mandatory beginning date for distributions from individual retirement accounts.

H.R. 275 Long-Term Care Advancement Act of 1999 (Introduced in the House).

H.R. 352 A bill to amend the Internal Revenue Code of 1986 to provide additional retirement savings opportunities for small employers, including self-employed individuals (Introduced in the House).

H.R. 434 A bill to authorize a new trade and investment policy for sub-Saharan Africa.

H.R. 526 Retirement Protection Act of 1999.

H.R. 554 A bill to amend the Internal Revenue Code of 1986 rollover contributions to individual retirement plans from deferred compensation plans maintained by States and local governments and to allow State and local governments to maintain 401(k) plans.

H.R. 572 A bill to remove any doubt that split-dollar insurance arrangements are an unwarranted tax avoidance scheme and are prohibited under current law.

H.R. 602 Civil Service Long-Term Care Insurance Benefit Act (Introduced in the House).

H.R. 616 A bill to amend the Internal Revenue Code of 1986 to permit 401(k) contributions, which would otherwise be limited, by employer contributions to employee stock ownership plans.

H.R. 630 A bill to amend the Internal Revenue Code of 1986 to reiterate the denial of the charitable contribution deduction for transfers associated with split-dollar insurance arrangements.

H.R. 739 Retirement Account Portability Act of 1999 (Introduced in the House).

H.R. 874 Individual Social Security Retirement Accounts Act of 1999 (Introduced in the House).

H.R. 984 A bill to provide additional trade benefits to certain beneficiary countries in the Caribbean, to provide assistance to the countries in Central America and the Caribbean affected by Hurricane Mitch and Hurricane Georges, and for other purposes.

H.R. 1021 Small Business Pension Start-Up Credit Act of 1999 (Introduced in the House). A bill to amend the Internal Revenue Code of 1986 to allow small employers a credit against income tax for costs incurred in establishing a qualified employer plan.

H.R. 1102 Comprehensive Retirement Security and Pension Reform Act (Introduced in the House).

H.R. 1176 Pension Right to Know Act (Introduced in the House).

H.R. 1213 Employee Pension Portability and Accountability Act of 1999 (Introduced in the House).

H.R. 1546 Retirement Savings Opportunity Act of 1999 (Introduced in the House).

H.R. 1590 Retirement Security Act of 1999 (Introduced in the House).

H.R. 1773 Access to Disability Insurance Act of 1999 (Introduced in the House). A bill to amend title I of the Employee Retirement Income Security Act of 1974 to provide that any participant or beneficiary under an employee benefit plan shall be entitled to de novo review in court of benefit determinations under such plan.

H.R. 1793 21st Century Retirement Act (Introduced in the House).

H.R. 1853 Savings Account for Every American Act of 1999 (Introduced in the House).

H.R. 1897 Retirement Security Act of 1999 (Introduced in the House).

H.R. 2006 A bill to amend title I of the Employee Retirement Income Security Act of 1974 to require persons who are plan administrators of employee pension benefit plans or provide administrative services to such plans, and who also provide automobile insurance coverage or provide persons offering such coverage identifying information relating to plan participants or beneficiaries, to submit to the Federal Trade Commission certain information relating to such automobile insurance coverage.

H.R. 2082 A bill to amend the Internal Revenue Code of 1986 to restore pension limits to equitable levels, and for other purposes.

H.R. 2431 A bill to amend the IRC of 1986 to repeal the restrictions on life insurance companies filing of consolidated relations.

H.R. 2488 Financial Freedom Act of 1999 (Introduced in the House).

H.R. 3832 Small Business Tax Fairness Act of 2000.

H.R. 3905 Life Insurance Simplification Act.

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

21. Client new principal place of business (if different from line 20)

City _____ State/Zip (or Country) _____

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is no longer expected to act as a lobbyist for the client

ISSUE UPDATE

24. General lobbying issues previously reported that no longer pertain

TOR _____

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal Place of Business (city and state or country)

26. Name of each previously reported organization that is no longer affiliated with the registrant or client

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Ownership percentage in client

28. Name of each previously reported foreign entity that no longer owns, or controls, or is affiliated with the registrant, client or affiliated organization

Signature Lawrence P. Higgins Date 8/14/00
 Printed Name and Title Lawrence P. Higgins