



SECRETARY OF THE SENATE

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JOHN J. GILL  
GENERAL COUNSEL

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August 11, 2000

The Honorable Gary Sisco  
Secretary of the Senate  
Office of Public Records  
232 Hart Senate Office Building  
Washington, D.C. 20510

Dear Mr. Sisco:

Pursuant to the Lobbying Disclosure Act of 1995, transmitted herewith is the Mid Year End Lobbying Report for the American Bankers Association for 2000.

Sincerely,

A handwritten signature in cursive script that reads 'John J. Gill'.

John J. Gill

Enclosure

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**LOBBYING REPORT**

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

1. Registrant Name <b>AMERICAN BANKERS ASSOCIATION</b>			
2. Address <input type="checkbox"/> Check if different than previously reported <b>1120 Connecticut Avenue, N.W.</b>			
3. Principal Place of Business (if different from line 2) City: <b>Washington</b> State/Zip (or Country): <b>DC 20036</b>			
4. Contact Name <b>John J. Gill</b>		Telephone <b>(202) 663-5026</b>	5. Senate ID # <b>1785-12</b>
7. Client Name <input checked="" type="checkbox"/> Self		6. House ID # <b>30468000</b>	

**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

<b>INCOME OR EXPENSES</b> - Complete Either Line 12 OR Line 13	
<p><b>12. Lobbying Firms</b></p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input 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><b>13. Organizations</b></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 checked="" type="checkbox"/> ⇒ \$ <u>2,160,000</u>  <small>Expenses (nearest \$20,000)</small></p> <p><b>14. REPORTING METHOD.</b> 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 checked="" 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 \_\_\_\_\_

Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

**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: AGR (one per page)

16. Specific lobbying issues:

H.R. 808, Chapter 12 Farm Bankruptcy Bill, A six month extension of Chap. 12 family farmer bankruptcy protection, All titles of bill; H.R. 1141, Emergency Supplemental Appropriations Bill, A bill making emergency supplemental appropriations for the fiscal year ending September 30, 1999 and for other purposes, Title 1; H.R. 1906, Agriculture, Rural Development, Food and Drug Administration and Related Agencies Appropriations Act, 2000, A bill making appropriations for Agriculture, Rural Development, Food and Drug Administration and Related Agencies for the fiscal year ending September 30, 2000, and for other purposes, All titles of bill; H.R. 3194, Omnibus Appropriations, A bill making consolidated appropriations for the fiscal year ending September 30, 2000, and for other purposes, Funding for USDA FSA guaranteed loans only; S. 1233, Agriculture, Rural Development, Food and Drug Administration and Related Agencies Appropriations Act, 2000, A bill making appropriations for Agriculture, Rural Development, Food and Drug Administration and Related Agencies for the fiscal year ending September 30, 2000, and for other purposes, All titles of bill.

**S.2697**, A bill to reauthorize and amend the Commodity Exchange Act to promote legal certainty, enhance competition, and reduce systemic risk in markets for futures and over-the-counter derivatives, and for other purposes, all titles of bill.

**HR.2559**, To amend the Federal Crop Insurance Act to strengthen the safety net for agricultural producers by providing greater access to more affordable risk management tools and improved protection from production and income loss, to improve the efficiency and integrity of the Federal crop insurance program, and for other purposes, all titles of bill.

**HR.4065**, To extend for 6 additional months the period for which chapter 12 of title 11 of the United States Code is reenacted, all titles of bill.

**HR. 4541**, To reauthorize and amend the Commodity Exchange Act to promote legal certainty, enhance competition, and reduce systemic risk in markets for futures and over-the-counter derivatives, and for other purposes, all titles of bill.

**HR.4718**, To extend for 3 additional months the period for which chapter 12 of title 11 of the United States Code is reenacted, all titles of bill.

17. House(s) of Congress and Federal agencies contacted. \_\_\_\_ Check if none.

House of Representatives, Senate, Department of Agriculture

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

John Blanchfield

Peter L. Blocklin

Kristin Butterfield

Dionne Davies

Kerry Early

Robert Foubert  [New]

Gerald Joseph Pigg

Deborah Shannon

Floyd Stoner

Edward L. Yingling

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

**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: BAN (one per page)

16. Specific lobbying issues:

H.R. 21, Homeowners' Insurance Availability Act of 1999, A bill to establish a federal program to provide reinsurance for state disaster insurance programs, All titles of bill; H.R. 30, Financial Information Privacy Act of 1999, A bill to protect consumers and financial institutions by preventing personal financial information from being obtained from financial institutions under false pretenses, All titles of bill; H.R. 220, Freedom & Privacy Restoration Act, 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, All titles of bill; H.R. 240, Bulk Cash Smuggling Act of 1999, A bill to amend Title 31, United States Code, to prevent the smuggling of large amounts of currency or monetary instruments into or out of the United States, and for other purposes, All titles of bill; H.R. 313, Consumer Internet Privacy Protection Act of 1999, A bill to regulate the use by interactive computer services of personally identifiable information provided by subscribers to such services, All titles of bill; H.R. 413, The Program of Investment in Micro-entrepreneurs Act of 1999, A bill to 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, and for other purposes; H.R. 516, Know Your Customer Sunset Act, A bill to prohibit the Secretary of the Treasury and the federal banking agencies from implementing "know your customer" regulations which overburden financial institutions and invade the privacy of United States citizens, All titles of bill; H.R. 517, FinCEN Public Accountability Act, A bill to amend Title 31, United States Code, to require the Financial Crimes Enforcement Network established by the Secretary of the Treasury to allow an individual to obtain a copy of any record maintained by the Network pertaining to such person and to have corrections made to such records, and for other purposes, All titles of bill; H.R. 518, Bank Secrecy Sunset Act, A bill to sunset the provisions of subchapters II and III of chapter 53 of Title 31, United States Code, and chapter 2 of Public Law 91-508, All titles of bill; H.R. 530, American Financial Institutions' Privacy Act, A bill to provide that the "Know Your Customer" regulations proposed by the federal banking agencies may not take effect unless such regulations

Form LD-2 (6/98) Addendum

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are specifically authorized by a subsequent Act of Congress and to require the federal banking agencies to conduct a comprehensive study on various economic and privacy issues raised by the proposed regulations and submit a report on such study to the Congress, and for other purposes, All titles of bill; H.R. 575, Know Your Customer Regulations Termination Act, A bill to provide that certain regulations proposed by the Comptroller of the Currency, the Director of the Office of Thrift Supervision, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation relating to "Know Your Customer" practices of financial institutions shall not take effect, All titles of bill; H.R. 621, Know Your Customer Program Abolishment Act, A bill to provide that certain regulations proposed by the Comptroller of the Currency, the Director of the Office of Thrift Supervision, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation relating to practices of financial institutions shall not take effect, All titles of bill; H.R. 631, SSI Fraud Prevention Act of 1999, A bill to combat fraud in, and to improve the administration of, the disability programs under titles II and XVI of the Social Security Act, and for other purposes, All titles of bill; H.R. 687, Deposit Insurance Funds Amendments Act, A bill to abolish the Special Reserve of the Savings Association Insurance Fund and to repeal the provision which would have established the Special Reserve of the Deposit Insurance Fund had Section 2704 of the Deposit Insurance Funds Act of 1996 taken effect, All titles of bill; H.R. 815, American Community Renewal Act of 1999, A bill to amend the Internal Revenue Code of 1986 to provide for the designation of renewal communities, to provide tax incentives relating to such communities, and for other purposes, All titles of bill; H.R. 1015, Consumer Credit Report Accuracy and Privacy Act of 1999, A bill to amend the Fair Credit Reporting Act to allow any consumer to receive a free credit report annually from any consumer reporting agency, All titles; H.R. 1094, Amendment to Federal Reserve Act concerning discount window lending, All titles of bill; H.R. 1161, Financial Contract Netting Improvement Act of 1999, All titles of bill; H.R. 1339, Depository Institution Customers Financial Privacy Enhancement Act of 1999, A bill to require insured depository institutions, depository institution holding companies, and insured credit unions to protect the confidentiality of financial information obtained concerning their customers, and for other purposes, All titles of bill; H.R. 1340, Securities Investors Privacy Enhancement Act of 1999, A bill to require brokers, dealers, investment companies, and investment advisers to protect the confidentiality of financial information obtained concerning their customers, and for other purposes, All titles of bill; H.R. 1426, Money Laundering Prevention Act of 1999, A bill to prevent the laundering of money, All titles of bill; H.R. 1435, Small Business Banking Act of 1999, A bill to eliminate prohibition on the payment of interest on corporate demand deposit accounts, payment of interest on revenue, All titles of bill; H.R. 1471, Money Laundering Prevention Act of 1999, A bill to eliminate money laundering in the private banking system, to require the Secretary of the Treasury to warn insured depository institutions of foreign countries in which there is a concentration of money laundering activities, to amend the Bank Holding Company Act of 1956 to require the Board of Governors of the Federal Reserve System to include money laundering activities in the consideration of applications under section 3 of such act, and for other purposes, All titles of bill; H.R. 1572, The Digital Signature Act of 1999, A bill to require the adoption and utilization of digital signatures by federal agencies and to encourage the use of digital signatures in private sector electronic transactions, All titles of bill; H.R. 1575, The Fair ATM Fees for Consumers

institutions for the use of automatic teller machines, and for other purposes, All titles of bill; H.R. 1576, The Unsolicited Loan Customer Protection Act of 1999, A bill to amend the Truth in Lending Act to prohibit the distribution of any negotiable check or other instrument with any solicitation to a consumer by a credit to open an account under any consumer credit plan or to engage in any other credit transaction which is subject to such Act, and for other purposes, All titles of bill; H.R. 1585, Depository Institution Regulatory Streamlining Act of 1999, A bill to streamline the regulation of depository institutions, to safeguard confidential banking and credit union supervisory information, and for other purposes, All titles of bill; H.R. 1658, Civil Asset Forfeiture, All titles of bill; H.R. 1684, Payday Borrower Protection Act of 1999, A bill to amend the Consumer Credit Protection Act and other banking laws to protect consumers who avail themselves of payday loans from usurious interest rates and exorbitant fees, perpetual debt, the use of criminal actions to collect debts, and other unfair practices by payday lenders, to encourage the states to license and closely regulate payday lenders, and for other purposes, All titles of bill; H.R. 1858, Consumer and Investor Access to Information Act, A bill to promote electronic commerce through improved access for consumers to electronic databases, including securities market information databases, All titles of bill; H.R. 1929, Banking Privacy Act of 1999, A bill to amend the Federal Deposit Insurance Act to control the disclosure by financial institutions of personal financial information of customers of the institutions, and for other purposes, All titles of bill; H.R. 2062, The Right to Financial Privacy Act, A bill to amend the Right to Financial Privacy Act of 1978 with respect to financial exploitation of older or disabled individuals, All titles of bill; H.R. 2156, Consumer Telemarketing Financial Privacy Protection Act of 1999; A bill to amend Title VI of the Consumer Credit Protection Act to permit consumers to restrict the sharing of confidential financial and personal information for purposes of telemarketing, by restricting sharing of credit card and deposit account numbers, by enhancing regulatory enforcement, and for other purposes; All titles of bill; H.R. 2337, Privacy Protection Act, A bill to repeal Section 656 of the Illegal Immigration Reform and Immigrant Responsibility Act of 1996, All titles of bill; H.R. 2351, Unsolicited Loan Check Protection Act of 1999, A bill to amend the Truth in Lending act to prohibit the distribution of any check or other negotiable instrument as part of a solicitation by a creditor for an extension of credit, to limit the liability of consumers in conjunction with such solicitations, and for other purposes, All titles of bill; H.R. 2896, Foreign Money Laundering Deterrence and Anticorruption Act, A bill to eliminate money laundering in the private banking system, to require the Secretary of the Treasury to take certain actions with regard to foreign countries in which there is a concentration of money laundering activities, and for other purposes, All titles of bill; H.R. 2905, Integrity in Banking and Money Laundering Prevention Act of 1999, A bill to eliminate money laundering in the private banking system, to require the Secretary of the Treasury to take certain actions with regard to foreign countries in which there is a concentration of money laundering activities, and for other purposes, All titles of bill; H.R. 3221, Economic Privacy Bill of Rights Act of 1999, A bill to prevent unfair and deceptive practices in the collection and use of personal information and for other purposes, All titles of bill; S. 5, Drug-Free Century Act, A bill to reduce the transportation and distribution of illegal drugs and to strengthen domestic demand reduction, and for other purposes, All titles of bill; S. 187, Financial Information Privacy Act of 1999, 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, All titles of bill; S. 403, A bill to prohibit implementation of "Know Your Customer" regulations by the federal banking agencies, All titles of bill; S. 458, FHLB Modernization Act, A bill to modernize and improve the Federal Home Loan Bank System, and for other purposes, All titles of bill; S. 466, American Financial Institutions Privacy Act of 1999, A bill to provide that "Know Your Customer" regulations proposed by the federal banking agencies may not take effect unless such regulations are specifically authorized by a subsequent Act of Congress and for other purposes, All titles of bill; S. 573, Medical Information Privacy and Security Act, A bill to provide individuals with access to health information on 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, All titles of bill; S. 576, The Financial Regulatory Relief and Economic Efficiency Act, An original bill to provide for improved monetary policy and regulatory reform in financial institutions management and activities, to streamline financial regulatory agency actions, to provide for improved consumer credit disclosure, and for other purposes, All titles of bill; S. 641, Consumer Credit Act of 1999, A bill to amend the Truth in Lending Act to provide for enhanced information regarding credit card balance payment terms and conditions, and to provide for enhanced reporting of credit card solicitations to the Board of Governors of the Federal Reserve System and to Congress, and for other purposes, All titles of bill; S. 787, Truth in Lending Act, A bill to amend the Truth in Lending Act to enhance consumer disclosures regarding credit card terms and charges, to restrict issuance of credit cards to students, to expand protections in connection with unsolicited credit cards and third-party checks, and to protect consumers from unreasonable practices that result in unnecessary credit costs or loss of credit, and for other purposes, All titles of bill; S. 809, Online Privacy Protection Act of 1999, A bill to require the Federal Trade Commission to prescribe regulations to protect the privacy of personal information, and for other purposes, All titles of bill; 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. 1195, Financial Information Protection Act of 1999, 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, All titles of bill; S. 1318, Affordable Housing Preservation Act of 1999, A bill to authorize the Secretary of Housing and urban Development to award grants to states to supplement state and local assistance for the preservation and promotion of affordable housing opportunities for low income families, All titles of bill; S. 1663, Foreign Money Laundering Deterrence and Anticorruption Act, A bill to combat money laundering and protect the United States financial system, and for other purposes, All titles of bill; S. 1903, Consumer's Rights to Financial Privacy Act, A bill to amend the privacy provisions of the Gramm-Leach-Bliley Act, All titles of bill; S. 1920, The Money Laundering Abatement Act of 1999, A bill to combat money laundering and protect the United States financial system by addressing the vulnerabilities of private banking to money laundering, and for other purposes, All titles of bill; S. 1924, Financial Information Privacy and Security Act, A bill to ensure personal



privacy with respect to financial information, to provide customers notice and choice about how their financial institutions share or sell their personally identifiable sensitive financial information, to provide for strong enforcement of these rights, and to protect States' rights, All titles of bill; S. 1931, Civil Asset Forfeiture, All titles of bill; Regulation B Amendment to permit race and gender inquiry and data collection of loan applicants; Credit Union Prompt Corrective Action; Department of Defense Proposal to Reverse its Directions for operation of banks and credit unions on military bases. This includes a ban on ATM access fees; Uniform Retail Credit Classification Policy; Community Reinvestment Act; Section 23A transactions with affiliates; Collateral Transactions; Attribution under Section 2(g)(2) of Bank Holding Company Act; Commodity Exchange Reauthorization Act.

S.642, A bill to amend the Internal Revenue Code of 1986 to provide for Farm and Ranch Risk Management Accounts, and for other purposes, all titles of bill.

S.761, Millennium Digital Commerce Act, All provisions relating to the use of electronic records and signatures in interstate or foreign commerce.

S.1931, A bill to provide a more just and uniform procedure for Federal civil forfeitures, and for other purposes, all titles of bill.

S.2293, A bill to amend the Federal Deposit Insurance Act and the Federal Home Loan Bank Act to provide for the payment of Financing Corporation interest obligations from balances in the deposit insurance funds in excess of an established ratio and, after such obligations are satisfied, to provide for rebates to insured depository institutions of such excess reserves, all titles of bill.

S. 2328, A bill to prevent identity fraud in consumer credit transactions and credit reports, and for other purposes, all titles of bill.

S. 2360, A bill to amend the Gramm-Leach-Bliley Act to provide for a limitation on sharing of behavioral profiling information, and for other purposes, all titles of bill.

S.2405, A bill to prohibit predatory lending practices with respect to home loans and for other purposes.

S.2415, A bill to amend the Home Ownership and Equity Protection Act of 1994 and other sections of the Truth in Lending Act to protect consumers against predatory practices in connection with high cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law and for other purposes.

S.2448, A bill to enhance the protections of the Internet and the critical infrastructure of the United States, and for other purposes, all titles of bill.

S. 2513, A bill to strengthen control by consumers over the use and disclosure of their personal financial and health information by financial institutions, and for other purposes, all titles of bill.

S. 2554, A bill to amend title XI of the Social Security Act to prohibit the display of an individual's social security number for commercial purposes without the consent of the individual, all titles of bill.

**S. 2589**, A bill to amend the Federal Deposit Insurance Act to require periodic cost of living adjustments to the maximum amount of deposit insurance available under that Act, and for other purposes, all titles of bill.

**S.2606**, A bill to protect the privacy of American consumers, all titles of bill.

**S.2699**, A bill to strengthen the authority of the Federal Government to protect individuals from certain acts and practices in the sale and purchase of social security numbers and social security account numbers, and for other purposes, all titles of bill.

**S. 2798**, A bill to amend the Federal Deposit Insurance Act to require periodic cost-of-living adjustments to the amount of deposit insurance coverage available under that Act, all titles of bill.

**HR.534**, A bill to amend chapter 1 of title 9 of the United States Code to permit each party to certain contracts to accept or reject arbitration as a means of settling disputes under the contracts.

**HR.957**, To amend the Internal Revenue Code of 1986 to provide for Farm and Ranch Risk Management Accounts, and for other purposes, all titles of bill.

**HR.1714**, A bill to facilitate the use of electronic records and signatures in interstate or foreign commerce, all provisions relating to the use of electronic records and signatures in interstate or foreign commerce.

**HR.3125**, To prohibit Internet gambling, and for other purposes, all titles of bill.

**HR.3374**, To strengthen the special examination authority of the Federal Deposit Insurance Corporation in order to protect the Bank Insurance Fund and the Savings Association Insurance Fund, and for other purposes, all titles of bill.

**HR.3611**, To increase the number of interaccount transfers which may be made from business accounts at depository institutions, to require the Board of Governors of the Federal Reserve System to pay interest on certain reserves, and for other purposes, all titles of bill.

**HR.3823**, To amend the Federal Deposit Insurance Act and the Truth in Lending Act to prohibit federally insured institutions from engaging in high-cost payday loans, to expand protections for consumers in connection with the making of such loans by uninsured entities, and for other purposes, all titles of bill.

**HR.3886**, To combat international money laundering, and for other purposes, all titles of bill.

**HR.3899**, To merge the deposit insurance funds at the Federal Deposit Insurance Corporation, all titles of bill.

**HR.3914**, Farmers in Credit Card Applications Act of 2000, A bill to amend the Truth in Lending Act to prevent credit card issuers from advertising and offering one type of credit card and then issuing another type of credit card without the informed consent of the consumers, and for other purposes.

**HR.3997**, Money Return Act of 2000, A bill to improve systems for the delivery of dividends, interest, and other valuable property rights to lost security holders.

**HR.4049**, To establish the Commission for the Comprehensive Study of Privacy Protection, all titles of bill.

**HR.4067**, To repeal the prohibition on the payment of interest on demand deposits, and for other purposes, all titles of bill.

**HR.4082**, To amend the Federal Deposit Insurance Act and the Federal Home Loan Bank Act to provide for the payment of Financing Corporation interest obligations from balances in the deposit insurance funds in excess of an established ratio and, after such obligations are satisfied, to provide for rebates to insured depository institutions of such excess reserves, all titles of bill.

**HR.4093**, Card Disclosures at POS, A bill to amend the Truth in Lending Act to require a store in which a consumer may apply to open a credit or charge card account to display a sign, at each location where the application may be made, containing the same information required by such Act to be prominently placed in a tabular format on the application.

**HR.4209**, To amend the Federal Reserve Act to require the payment of interest on reserves maintained at Federal reserve banks by insured depository institutions, and for other purposes, all titles of bill.

**HR.4213**, A bill to provide expanded substantive protections for especially vulnerable consumers against abusive mortgage lending practices and to streamline the framework regulating mortgage originations.

**HR.4250**, A bill to amend the Home Ownership and Equity Protection Act of 1994 and other sections of the Truth in Lending Act to protect consumers against predatory practices in connection with high cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law, and for other purposes.

**HR.4311**, To prevent identity fraud in consumer credit transactions and credit reports, and for other purposes, all titles of bill.

**HR.4332**, To protect consumers from exorbitant fees for basic financial services, and for other purposes, all titles of bill.

**HR. 4380**, To strengthen consumers' control over the use and disclosure of their personal financial and health information by financial institutions, and for other purposes, all titles of bill.

**HR.4419**, To prevent the use of certain bank instruments for Internet gambling, and for other purposes, all titles of bill.

**HR.4427**, To amend the Federal Reserve Act to require the payment of interest on reserves maintained at Federal reserve banks by insured depository institutions that make affordable transaction accounts available to their customers, and for other purposes, all titles of bill.

**HR.4444**, To authorize extension of nondiscriminatory treatment (normal trade relations treatment) to the People's Republic of China, and to establish a framework for relations between the United States and the People's Republic of China, all titles of bill.

**HR.4467**, To amend the Federal Deposit Insurance Act to require periodic cost of living adjustments to the maximum amount of deposit insurance available under such act, and for other purposes, all titles of bill.

**HR.4469**, A bill to provide more child support money to families leaving welfare, to simplify the rules governing the assignment and distribution of child support collected by States on behalf of children, to improve the collection of child support, to promote marriage, and for other purposes.

**HR.4490**, To establish a program to promote access to financial services, in particular for low- and moderate-income persons who lack access to such services, and for other purposes, all titles of bill.

**HR.4584**, First Accounts

**HR.4585**, To strengthen consumers' control over the use and disclosure of their health information by financial institutions, and for other purposes, all titles of bill.

**HR.4611**, To strengthen the authority of the Federal Government to protect individuals from certain acts and practices in the sale and purchase of Social Security numbers and Social Security account numbers, and for other purposes, all titles of bill.

**HR.4644**, To amend the Fair Credit Reporting Act to protect consumers from the adverse consequences of incomplete and inaccurate consumer credit reports, and for other purposes, all titles of bill.

**HR.4674**, To amend the Federal Deposit Insurance Act to require periodic cost of living adjustments to the maximum amount of deposit insurance available under such Act to the extent such increase does not cause the reserve ratios of the deposit insurance funds to decline, and for other purposes, all titles of bill.

**HR.4678**, A bill to provide more child support money to families leaving welfare, to simplify the rules governing the assignment and distribution of child support collected by States on behalf of children, to improve the collection of child support, to promote marriage, and for other purposes.

**HR.4695**, To enhance the ability of law enforcement to combat money laundering, all titles of bill.

**HR.4701**, To amend the Federal Credit Union Act with respect to the definition of a member business loan, all titles of bill.

Implementation of Gramm-Leach-Bliley Financial Modernization Act, all titles of bill.

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

House, Senate, Department of Treasury, OCC, Federal Reserve, OTS, SEC, FFIEC, FTC, Department of Commerce, FDIC, NCUA, HHS.

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

Peter L. Blocklin

Kristin Butterfield

John J. Byrne

James Chessen

Kenneth J. Clayton

Dionne M. Davies

Kerry Early

Nessa Feddis

Donna Fisher

Robert Fouberg

[New]

Gordon Glaza  
Judith E. Knight  
Bess Kozlow  
James D. McLaughlin  
Sarah A. Miller  
Rebecca Musil  
J. Leon Peace  
William H. Phillips  
Gerald Joseph Pigg  
Bryce Quick  
John Rasmus  
Sharon Raymond  
Bjorn Reed  
Deborah L. Shannon  
Paul A. Smith  
Floyd Stoner  
Edward L. Yingling

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

**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:

H.R. 833, The Bankruptcy Reform Act of 1999, A bill to amend Title 11 of the United States Code, and for other purposes, All titles; S. 625, Bankruptcy Reform Bill, A bill to amend Title 11, United States Code, and for other purposes, All titles; S. 958, Financial Institutions Insolvency Improvement Act of 1999, Updating bankruptcy laws to allow financial contract netting.

**HR.4065**, To extend for 6 additional months the period for which chapter 12 of title 11 of the United States Code is reenacted, all titles of bill.

**HR.4718**, To extend for 3 additional months the period for which chapter 12 of title 11 of the United States Code is reenacted, all titles of bill.

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

House, Senate

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

Mark Baran  
Peter L. Blocklin  
Kristin Butterfield  
James Chessen  
Kenneth J. Clayton  
Beth Climo  
Dionne M. Davies  
Kerry Early  
Nessa Feddis  
Donna J. Fisher  
Bess Kozlow  
Sally Miller  
Rebecca Musil

J. Leon Peace  
Bryce Quick  
Sharon Raymond  
Bjorn Reed  
Deborah L. Shannon  
Floyd Stoner  
Edward L. Yingling

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

**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: BUD (one per page)

16. Specific lobbying issues:

H.R. 629, Community Development Financial Institution Fund Amendments Act of 1999, A bill to amend the Community Development Banking and Financial Institutions Act of 1994 to reauthorize the Community Development Financial Institutions Fund and to more efficiently and effectively promote economic revitalization, community development, and community development financial institutions, and for other purposes, All titles of bill.

S.2592, A bill to establish a program to promote access to financial services, in particular for low- and moderate-income persons who lack access to such services, and for other purposes, all titles of bill.

HR.4490, To establish a program to promote access to financial services, in particular for low- and moderate-income persons who lack access to such services, and for other purposes, all titles of bill.

H.Con.Res. 290; S.Con.Res. 101, A bill establishing the congressional budget for the United States Government for fiscal year 2001, revising the congressional budget for the United States Government for fiscal year 2000, and setting forth appropriate budgetary levels for each of fiscal years 2002 through 2005, all titles of bill.

17. House(s) of Congress and Federal agencies contacted. \_\_\_\_\_ Check if none.

House

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

Mark Baran  
Donna J. Fisher  
Judith Knight  
J. Leon Peace, Jr.  
Gerald Joseph Figg  
Deborah L. Shannon



Floyd Stoner  
Edward L. Yingling

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

**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:

H.R. 1400, The Bond Price Competition Improvement Act of 1999, A bill to amend the Securities Exchange Act of 1934 to improve collection and dissemination of information concerning bond prices and to improve price competition in bond markets, and for other purposes, All titles of bill; H.R.1539, The Stock Loan Limit Repeal Act of 1999, Legislation to repeal Sec. 11(m) of the Federal Reserve Act, All titles of bill; S. 921, Electronic Securities Transactions Act, All titles of bill; Y2K Investment Advisers, Transfer Agents, Broker-Dealers; Broker-Dealer Cold Calling; Securities Licensing for Bank Employees; Retail Sales of Securities Insurance on Bank Premises; Political Contributions by Investment Advisers; Bank Broker-Dealer Issues (Disclosure, Referral Fees, Confidential Customer Information); Portfolio Investing--Support for Expanded Authority for banking institutions; Insider Trading Selective Disclosure; Over-the-Counter derivatives; Municipal Consultant Compensation; Commodity Exchange Act Reauthorization (not yet introduced); Securities Market Enhancement Act (not yet introduced)..

**S.2107**, A bill to amend the Securities Act of 1933 and the Securities Exchange Act of 1934 to reduce securities fees in excess of those required to fund the operations of the Securities and Exchange Commission, to adjust compensation provisions for employees of the Commission, and for other purposes, all titles of bill.

**S.2697**, A bill to reauthorize and amend the Commodity Exchange Act to promote legal certainty, enhance competition, and reduce systemic risk in markets for futures and over-the-counter derivatives, and for other purposes. , all titles of bill.

**HR.2441**, To amend the Securities Exchange Act of 1934 to reduce fees on securities transactions, all titles of bill.

**HR.2924**, To require unregulated hedge funds to submit regular reports to the Board of Governors of the Federal Reserve System, to make such reports available to the public to the extent required by regulations prescribed by the Board, and for other purposes, all titles of bill.

**HR.3997**, A bill to improve systems for the delivery of dividends, interest, and other valuable property rights to lost security holders.

**HR.4203**, To establish a comprehensive regulatory framework over the clearing of over-the-counter derivative instruments that will operate under the supervision of the Federal banking agencies, to clarify the lawfulness of the use of multilateral clearing systems for over-the-counter derivative instrument transactions, and for other purposes, all titles of bill.

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**HR.4541**, To reauthorize and amend the Commodity Exchange Act to promote legal certainty, enhance competition, and reduce systemic risk in markets for futures and over-the-counter derivatives, and for other purposes, all titles of bill.

**HR.4747**, To amend title I of the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to promote the provision of retirement investment advice to workers managing their retirement income assets, all titles of bill.

**HR.4748**, To amend title I of the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to modernize such title and such Code to take into account the evolution of employer-sponsored retirement plans, to increase the availability of critical retirement plan services, including investment advisory services, to participants, beneficiaries, and plan fiduciaries, and to harmonize the requirements of such title and such Code with other Federal and State laws, all titles of bill.

**HR.4749**, To amend title I of the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to modernize such title and such Code to take into account the evolution of employer-sponsored retirement plans, and to harmonize the requirements of such title and such Code with other Federal and State laws, all titles of bill.

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

House, Senate, Department of Treasury, SEC, Federal Reserve, CFTC, OCC, FDIC, OTS, NASD, MSRB, FFIEC

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

Kenneth J. Clayton  
Kerry Early  
Gordon Glaza  
James D. McLaughlin  
Sarah A. Miller  
Cristeena Naser  
Sharon Raymond  
Debbie Shannon  
Paul A. Smith  
Floyd Stoner  
Edward L. Yingling

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

**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: GOV (one per page)

16. Specific lobbying issues:

**HR.4717.** To amend the Internal Revenue Code of 1986 to require 527 organizations and certain other tax-exempt organizations to disclose their political activities, all titles of bill.

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

House, Senate

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

Peter L. Blocklin  
Kenneth J. Clayton  
Dionne M. Davies  
Kerry Early  
Floyd Stoner  
Edward L. Yingling

19. Interest of each foreign entity in the specific issues listed on line 16 above.  Check if no

Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

**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: HOU (one per page)

16. Specific lobbying issues:

H.R. 21, The Homeowners Insurance Availability Act, A bill to establish a federal program to provide reinsurance for state disaster insurance programs, All titles of bill; H.R. 1776, American Homeownership and Economic Opportunity Act, A bill to expand homeownership in the United States, All titles of bill; T-I-L/RESPA Reform Reduction in unnecessary disclosures and regulatory burden imposed by these laws, elimination of the requirement for an APR, renewal to HUD and Fed's joint report to Congress, Interest in entire package; Mortgage Brokers/RESPA concerned with HUD proposed rule relating to mortgage broker compensation and disclosure of relationships with customers; Impact on banks that obtain loans through mortgage brokers and function as mortgage brokers; Recently issued mortgage bankers policy statement; Indenture Trustee Liability for Mortgage Servicer Mismanagement in FHA-Insured Bond Issues.

S.2415, A bill to amend the Home Ownership and Equity Protection Act of 1994 and other sections of the Truth in Lending Act to protect consumers against predatory practices in connection with high cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law, and for other purposes, all titles of bill.

S.2733, A bill to provide for the preservation of assisted housing for low income elderly persons, disabled persons, and other families, all titles of bill.

HR.1776, To expand homeownership in the United States, all titles of bill.

HR.3637, To amend the Homeowners Protection Act of 1998 to make certain technical corrections, all titles of bill.

HR.3703, To consolidate and improve the regulation of the housing-related Government-sponsored enterprises, and for other purposes, all titles of bill.

HR.4250, To amend the Home Ownership and Equity Protection Act of 1994 and other sections of the Truth in Lending Act to protect consumers against predatory practices in connection with high cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law, and for other purposes, all titles of bill.

HR.4795, To amend the National Housing Act to require partial rebates of FHA mortgage insurance premiums to certain mortgagors upon payment of their FHA-insured mortgages, all titles of bill.

17. House(s) of Congress and Federal agencies contacted. \_\_\_\_ Check if none.

House, Federal Reserve, HUD

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

Nessa Feddis  
Donna Fisher  
Gordon Glaza  
J. Leon Peace  
Gerald Joseph Pigg  
John R. Rasmus  
Deborah L. Shannon  
Floyd Stoner  
Edward L. Yingling

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

**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: LAW (one per page)

16. Specific lobbying issues:

H.R. 240, Bulk Cash Smuggling Act, A bill to amend Title 31, United States Code, to prevent the smuggling of large amounts of currency or monetary instruments into or out of the United States, and for other purposes, All titles of bill; H.R. 850, Security and Freedom through Encryption, All titles of bills; H.R. 1320, A bill to regulate interstate commerce by electronic means by permitting and encouraging the continued expansion of electronic commerce through the operation of free market forces, and other purposes H.R. 1714, Electronic Signatures in Global and National Commerce Act, A bill to facilitate the use of electronic records and signatures in interstate or foreign commerce, All titles of bill; S. 761, Millennium Digital Commerce Act, A bill to regulate interstate commerce by electronic means by permitting and encouraging the continued expansion of electronic commerce through the operation of free market forces, and for other purposes, All titles of bill; S. 798, Security and Freedom through Encryption, All titles of bills; S. 377, Promotion of Commerce On-Line in the Digital Era Act of 1999, All titles of bill. S.761. A bill to regulate interstate commerce by electronic means by permitting and encouraging the continued expansion of electronic commerce through the operation of free market forces, and for other purposes, all titles of bill.

S.2554, (Amy Boyer's Law), All provisions relating to the prohibition of the display of an individual's Social Security number for commercial purposes without the consent of the individual.

HR.1714, To facilitate the use of electronic records and signatures in interstate or foreign commerce, all titles of bill.

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

House, Senate

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

John J. Byrne  
Kenneth J. Clayton  
Beth Climo

Kerry Early  
Deborah L. Shannon  
Floyd Stoner  
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

**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: MON (one per page)

16. Specific lobbying issues:

Golden Dollar Issuance

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

U.S. Mint, Federal Reserve Board

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

John Rasmus

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

Registrant Name:     AMERICAN BANKERS ASSOCIATION

Client Name:         Self

**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: POS (one per page)

16. Specific lobbying issues:

H.R. 22, Postal Modernization Act of 1999, A bill to modernize the postal laws of the United States, All titles of bill.

17. House(s) of Congress and Federal agencies contacted. \_\_\_\_ Check if none.

House

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

Beth Climo  
Kerry Early  
Deborah L. Shannon  
Floyd Stoner  
Edward L. Yingling

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

**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: RES (one per page)

16. Specific lobbying issues:

National Flood Insurance Program largest repetitive loss and inspection proposals.

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

FEMA

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

John Rasmus

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

Registrant Name:     AMERICAN BANKERS ASSOCIATION

Client Name:         Self

**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:

H.R. 452, Limitation of State Income Tax of Pension Income, All titles of bill; H.R. 3047, The Pension Reduction Disclosure Act of 1999, All titles of bill; S. 1708, The Pension Reduction Disclosure Act of 1999, All titles of bill; Form 5500; Disclosure of 401(k) Fees and Expenses; Y2K; Paperless Administration of Pension Plans; 12b-1 Fees Paid by Mutual Funds to Banks; Small Pension Plan Regulations; Cash Balance Plans. H.R. 4747 (Retirement Security Advice Act of 2000)/H.R. 4749 (ERISA Modernization Act of 2000), all provisions relating to modernization of the Employee Retirement Income Security Act (ERISA)

17.    House(s) of Congress and Federal agencies contacted.    \_\_\_ Check if none.

House, Senate, Department of Labor

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

Kristin Butterfield  
Kerry Early  
Bess Kozlow  
Judith McCormick  
Sharon Raymond  
Bjorn Reed

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

**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: SMB (one per page)

16. Specific lobbying issues:

H.R. 1435, The Small Business Banking Regulatory Relief Act of 1999, A bill to allow depository institutions to offer negotiable order of withdrawal accounts to all businesses, to repeal the prohibition on the payment of interest on demand deposits, to require the Board of Governors of the Federal Reserve System to pay interest on certain reserves and for other purposes. All titles of bill; New market lending company proposal.

**HR.3843**, To reauthorize programs to assist small business concerns, and for other purposes, all titles of bill.

**HR.4530**, To amend the Small Business Investment Act of 1958 to direct the Administrator of the Small Business Administration to establish a New Market Venture Capital Program, and for other purposes, all titles of bill.

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

House, Senate

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

Kerry Early  
Robert Foubert                    [New]  
Bryce Quick  
Deborah L. Shannon  
Floyd Stoner  
Edward L. Yingling

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

**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:

H.R. 18, A bill to amend the Internal Revenue Code of 1986 to provide that the transfer of property subject to a liability shall be treated in the same manner as the transfer of property involving an assumption of liability, All titles of bill; H.R. 245, A bill to amend the Social Security Act to require the Commissioner of Social Security to submit specific legislative recommendations to ensure the solvency of the social security trust funds, All titles of bill; H.R. 247, Social Security Information Act of 1999, Porter plan; H.R. 250, Strengthening Social Security Act of 1999, A bill to amend the Internal Revenue Code of 1986 and the Social Security Act to provide for personal investment plans funded by employee social security payroll deductions to extend the solvency of the old-age, survivors, and disability insurance program, and for other purposes, All titles of bill; H.R. 251, Strengthening Social Security Act of 1999, A bill to amend the Internal Revenue Code of 1986 and the Social Security Act to provide for personal investment plans funded by employee social security payroll deductions to extend the solvency of the old-age, survivors, and disability insurance program, and for other purposes, All titles of bill; H.R. 323, Employee Educational Act of 1999, A bill to permanently extend the exclusion for employer-provided educational assistance and to restore the exclusion for graduate level educational assistance, All titles; H.R. 544, A bill to amend the Internal Revenue Code of 1986 to increase the small issuer exemption from pro rate allocation of interest expense of financial institutions to tax-exempt interest, All titles of bill; H.R. 614, Medical Savings Account Effectiveness Act of 1999, A bill to expand the availability of medical savings accounts, All titles of bill; H.R. 682, Death Tax Relief New Act, A bill to accelerate the phase-in of the \$1 million exclusion from the estate and gift taxes, All titles of bill; H.R. 835, A bill to amend the Internal Revenue Code of 1986 to permanently extend the research credit and to adjust the alternative incremental credit rates, All titles of bill; H.R. 689, Subchapter S Revision Act of 1999, A bill to provide S corporation reform, All titles of bill; H.R. 874, Individual Social Security Retirement Accounts Act of 1999, A bill to reform social security by creating individual social security retirement accounts, All titles of bill; H.R. 957, Farm and Ranch Risk Management Act, A bill to establish farm and ranch risk management accounts, All titles; H.R. 1172, Historic Homeownership Assistance Act, A bill for historic home rehabilitation tax credit, All titles; H.R. 1180, Ticket to Work and 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, All titles of bill; H.R. 1354, Community Savings and Investments Act, A bill to amend the Internal Revenue Code of 1986 to encourage a strong community-based banking system, All titles; H.R. 1410, A bill to amend the Internal Revenue Code of 1986 to exempt small issues from the restrictions on the deduction by financial institutions for interest, All titles of bill; H.R. 1586, The Small Business and Financial Institutions Tax Relief Act of 1999, A bill to modify the tax treatment of Subchapter S banking institutions, All titles; H.R. 1602, A bill to amend the Internal Revenue Code of 1986 to increase the amount of depreciable business assets which may be expensed and for other purposes, All titles of bill; H.R. 1611, Individual Investment Account Act of 1999, A bill to allow a deduction for contributions to individual investment accounts, All titles of bill; H.R. 1616, Real Estate Investment Trust Modernization Act of 1999, A bill to simplify certain provisions pertaining to REITs, All titles of bill; H.R. 1638, The Small Business and Financial Institutions Tax Relief Act of 1999, A bill to modify the tax treatment of Subchapter S banking institutions, All titles; H.R. 1891, Savings Advancement and Enhancement Act of 1999, A bill to provide a partial exclusion from gross income for dividends and interest received by individuals, All titles; H.R. 1928, Tax Simplification and Burden Reduction Act, A bill to simplify certain provisions of the Internal Revenue Code, All titles; H.R. 1994, The Small Business and Financial Institutions Tax Relief Act of 1999, A bill to modify the tax treatment of Subchapter S banking institutions, All titles; H.R. 2001, National Retail Sales Tax Act of 1999, A bill to repeal the income tax and enact national retail sales tax, All titles; H.R. 2141, A bill to amend the Internal Revenue Code of 1986 to repeal the dollar limitation on the deduction for interest on education loans, to increase the income threshold for the phase out of such deduction, and to repeal the 60-month limitation on the amount of such interest that is allowable as a deduction, All titles; H.R. 2158, Generation-skipping Transfer Tax Amendments Act of 1999, A bill to modify the tax on generation-skipping transfers, All titles; H.R. 2349, Death Tax Inflation Adjustment Act of 1999, A bill to provide an inflation adjustment of the unified credit against estate and gift taxes, All titles; H.R. 2488, The Financial Freedom Act of 1999, House tax cut package, All titles; H.R. 2691, Omnibus Long-Term Care Improvement Act of 1999, A bill to amend the Internal Revenue Code of 1986 and titles XVIII and XIX of the Social Security Act to provide a range of long-term care services, All titles of bill; H.R. 2705, A bill to amend the Internal Revenue Code of 1986 to prevent the avoidance of gain recognition through swap funds, All titles of bill; H.R. 2713, New Markets Tax Credit Act of 1999, A bill to amend the Internal Revenue Code of 1986 to provide a credit against income tax for certain investments in businesses located in low-income communities, All titles of bill; H.R. 2923, A bill to amend the Internal Revenue Code of 1986 to extend expiring provisions, to fully allow the nonrefundable personal credits against regular tax liability, and for other purposes, All titles of bill; H.R. 3070, Ticket to Work and Work Incentives Improvement Act of 1999, A bill to amend the Social Security Act to establish a Ticket to Work and Self-Sufficiency Program in the Social Security Administration to provide beneficiaries with disabilities meaningful opportunities to work, to extend health care coverage for such beneficiaries, and to make additional miscellaneous amendments relating to Social Security, All titles of bill; H.R. 3081, Wage and Employment Growth Act of 1999, All titles of bill; H.R. 3082, A bill to amend the internal Revenue Code of 1986 to prohibit certain

allocations of S corporation stock held by an employee stock ownership plan, All titles of bill; H.R. 3283, A bill to amend the Internal Revenue Code of 1986 to revise the tax treatment of derivative transactions entered into by a corporation with respect to its stock, All titles of bill; S. 14, education Savings Account and School Excellence Act of 1999, A bill to amend the Internal Revenue Code of 1986 to expand the use of education individual retirement accounts, and for other purposes, All titles of bill; S. 471, Death Tax Inflation Act of 1999, A bill to eliminate 60-month limit on student loan interest deduction, All titles; S. 680, A bill to amend the Internal Revenue Code of 1986 to permanently extend the research credit, and for other purposes, All titles of bill; S. 875, The Small Business and Financial Institutions Tax Relief Act of 1999, A bill to modify the tax treatment of Subchapter S banking institutions, All titles; S. 892, A bill to amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financial income, All titles of bill; S. 951, Private Sector Research and Development Investment Act of 1999, A bill to permanently extend the R&D tax credit, All titles; S. 1017, Affordable Housing Opportunity Act of 1999, A bill to increase the state ceiling on the low-income housing tax credit, All titles; S. 1128, Estate Tax Elimination Act of 1999, A bill to repeal the federal estate and gift taxes and the tax on generation skipping transfers, to provide carryover basis at death, All titles; S. 1134, Affordable Education Act of 1999, A bill to raise maximum annual contribution amount for education IRAs, All titles; S. 1383, Bipartisan Social Security Reform Act of 1999, Gregg-Breaux social security plan, All titles; S. 1415, Subchapter S Revision Act of 1999, A bill to amend the Internal Revenue Code of 1986 to provide for S corporation reform and for other purposes, All titles of bill; S. 1429, The Taxpayer's Refund Act of 1999, An original bill to provide for reconciliation pursuant to Section 104 of the concurrent resolution on the budget for FY 2000, subchapters only; S. 1471, Individual Investment Account Act of 1999, A bill to amend the Internal Revenue Code of 1986 to allow a deduction for contributions to individual investment accounts and for other purposes, All titles of bill; S. 1732, A bill to amend the Internal Revenue Code of 1986 to prohibit certain allocations of S corporation stock held by an employee stock ownership plan, All titles of bill; S. 1770, Clear Extenders Act of 1999, A bill to amend the Internal Revenue Code of 1986 to permanently extend the research and development credit and to extend certain other expiring provisions for 30 months, and for other purposes, All titles of bill; S. 1792, Tax Relief Extension Act of 1999, An original bill to amend the Internal Revenue Code of 1986 to extend expiring provisions, to fully allow the nonrefundable personal credits against regular tax liability, and for other purposes, All titles of bill; S. Res. 71, A resolution expressing the sense of the Senate rejecting a tax increase on investment income of certain associations, All titles of bill.

S.642, A bill to amend the Internal Revenue Code of 1986 to provide for Farm and Ranch Risk Management Accounts, and for other purposes, all titles of bill.

S.875, A bill to amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes, all titles of bill.

HR.8, To amend the Internal Revenue Code of 1986 to phaseout the estate and gift taxes over a 10-year period, all titles of bill.

HR.242, To amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes, all titles of bill.



**HR.957**, To amend the Internal Revenue Code of 1986 to provide for Farm and Ranch Risk Management Accounts, and for other purposes, all titles of bill.

**HR.1994**, To amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes, all titles of bill.

**HR.4163**, To amend the Internal Revenue Code of 1986 to provide for increased fairness to taxpayers, all titles of bill.

**H.R. 7**, 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, all titles of bill.

**H.R. 8**, To amend the Internal Revenue Code of 1986 to phaseout the estate and gift taxes over a 10-year period, all titles of bill.

**H.R. 434**, To authorize a new trade and investment policy for sub-Saharan Africa, expand trade benefits to the countries in the Caribbean Basin, renew the generalized system of preferences, and reauthorize the trade adjustment assistance programs, all titles of bill.

**H.R. 833**, An Act to amend title 11 of the United States Code, and for other purposes, all titles of bill.

**H.R. 1102**, To provide for pension reform, and for other purposes, all titles of bill.

**H. R. 1994**, To amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes, all titles of bill.

**H.R. 2990**, To amend the Internal Revenue Code of 1986 to allow individuals greater access to health insurance through a health care tax deduction, a long-term care deduction, and other health-related tax incentives, to amend the Employee Retirement Income Security Act of 1974 to provide access to and choice in health care through association health plans, and to amend the Public Health Service Act, all titles of bill.

**H.R. 3709**, To extend for 5 years the moratorium enacted by the Internet Tax Freedom Act, and for other purposes, all titles of bill.

**H.R. 4106**, To provide for the establishment of Individual Development Accounts (IDAs) that will allow individuals and families with limited means an opportunity to accumulate assets, to access education, to own their own homes and businesses, and ultimately to achieve economic self-sufficiency, and for other purposes, all titles of bill.

**H.R. 4267**, To amend the Internet Tax Freedom Act to impose a permanent moratorium on State and local taxes on Internet access; to extend for 5 years the duration of the moratorium applicable to multiple and discriminatory taxes on the electronic commerce; to impose a 5-year moratorium on sales of \_\_\_\_\_ digitized goods and products (and their counterparts); to encourage States to adopt a Uniform Sales and Use Tax, and for other purposes, all titles of bill.

**H.R. 4460**, To amend the Internet Tax Freedom Act to extend the moratorium applicable to State and local taxes on Internet access and electronic commerce; and for other purposes, all titles of bill.

**H.R. 4666**, To amend the Internal Revenue Code of 1986 to permit financial institutions to determine their interest expense deduction without regard to tax-exempt bonds issued to provide certain small loans for health care or educational purposes, all titles of bill.

**H.R. 4717**, To amend the Internal Revenue Code of 1986 to require 527 organizations and certain other tax-exempt organizations to disclose their political activities, all titles of bill.

**H.R. 4762**, To amend the Internal Revenue Code of 1986 to require 527 organizations to disclose their political activities, all titles of bill.

**H.R. 4843**, To amend the Internal Revenue Code of 1986 to provide for retirement security and pension reform, all titles of bill.

**H. R. 4857**, To amend the Social Security Act to enhance privacy protections for individuals, to prevent fraudulent misuse of the Social Security account number, and to provide additional safeguards for Social Security and Supplemental Security Income beneficiaries with representative payees, and for other purposes.

**H.R. 4986**, To amend the Internal Revenue Code of 1986 to repeal provisions relating to foreign sales corporations (FCSs) and to exclude extraterritorial income from gross income, all titles of bill.

**S. 625**, To amend title 11 of the United States Code, and for other purposes, all titles of bill.

**S. 649**, To amend the Internal Revenue Code of 1986 to provide increased retirement savings opportunities, and for other purposes, all titles of bill.

**S. 741**, To provide for pension reform, and for other purposes, all titles of bill.

**S. 1038**, To amend the Internal Revenue Code of 1986 to exempt small issue bonds for agriculture from the State volume cap, all titles of bill.

**S. 1134**, 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, all titles of bill.

**S.1344**, 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, all titles of bill.

**S. 2023**, To provide for the establishment of Individual Development Accounts (IDAs) that will allow individuals and families with limited means an opportunity to accumulate assets, to access education, to own their own homes and businesses, and ultimately to achieve economic self-sufficiency, and for other purposes, all titles of bill.

**S.2028**, To make permanent the moratorium enacted by the Internet Tax Freedom Act as it applies to new, multiple, and discriminatory taxes on the Internet, all titles of bill.

**S. 2255**, To amend the Internet Tax Freedom Act to extend the moratorium through calendar year 2006, all titles of bill.

**S. 2401**, To provide jurisdictional standards for the imposition of State and local business activity, sales, and use tax obligations on interstate commerce, and for other purposes, all titles of bill.

**S. 2742**, To amend the Internal Revenue Code of 1986 to increase disclosure for certain political organizations exempt from tax under section 527 and section 501(c), and for other purposes, all titles of bill.

S. 2779, To provide for the designation of renewal communities and to provide tax incentives relating to such communities, to provide a tax credit to taxpayers investing in entities seeking to provide capital to create new markets in low-income communities, and to provide for the establishment of Individual Development Accounts (IDAs), and for other purposes, all titles of bill.

S.2936, to provide incentives for new markets and community development, and for other purposes, all titles of bill.

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

House, Senate, Internal Revenue Service

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

Mark Baran  
Peter L. Blocklin  
James Chessen  
Dionne Davies  
Kerry Early  
Donna J. Fisher  
Judith McCormick  
J. Leon Peace  
Bryce Quick  
Deborah L. Shannon  
Floyd Stoner  
Edward L. Yingling

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

**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

- Judith McCormick
- Rebecca Musil
- Ejorn Reed
- Christine Walika
- Bryce Quick

**ISSUE UPDATE**

24. General lobbying issues previously reported that no longer pertain

**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

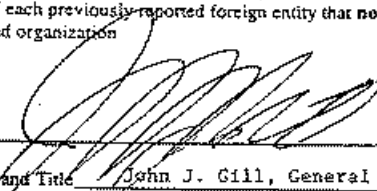
**FOREIGN ENTITIES**

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



Date

8/14/00

Printed Name and Title

John J. Gill, General Counsel