

Wyoming: **Mel Logan (D)**
(Incumbent: Craig Thomas)

House

Arizona: **David Mendoza (D-01)**
(Open Seat)

California: **Janice Nelson (D-28)**
(Incumbent: David Dreier)

Florida: **Daniel Vaughen (D-07)**
(Incumbent: John Mica)

Daniel Dunn (D-13)
(Incumbent: Dan Miller)

Indiana: **Bob Rock (D-02)**
(Open Seat)

Idaho: **Craig Williams (D-02)**
(Incumbent: Mike Simpson)

Maryland: **Don DeArmon (D-06)**
(Incumbent: Roscoe Bartlett)

Michigan: **Matthew Frumin (D-11)**
(Incumbent: Joe Knollenberg)

Missouri: **William Clay, Jr. (D-01)**
(Open Seat)

Montana: **Nancy Keenan (D-AL)**
(Open Seat)

New Jersey: **Maryanne Connelly (D-07)**
(Open Seat)

New York: **Katina Johnstone (D-13)**
(Incumbent: Vito Fossella)

North Carolina: **Ed McGuire (D-09)**
(Incumbent: Sue Myrick)

Ohio: **John Parks (D-08)**

(Incumbent: John Boehner)

Oklahoma: **Garland McWatters (D-05)**
(Incumbent: Ernest Istook)

Pennsylvania: **Ed O' Brien (D-15)**
(Incumbent: Pat Toomey)

Jeff Sanders (D-19)
(Open Seat)

Texas: **Jeff Sell (D-07)**
(Open Seat)

Washington: **Heidi Behrens-Benedict (D-08)**
(Incumbent: Jennifer Dunn)

KEY CONSUMER ISSUES IN THE 106TH CONGRESS TO DATE

Bankruptcy Restrictions. Both the Senate and House have passed legislation to restrict the ability of financially strapped consumers to make a fresh start in bankruptcy. The two houses have yet to agree on a final bill to send to the President for action. The bills impose a rigid new means test on debtors seeking to file for Chapter 7 bankruptcy, which allows them to discharge some of their debts. Furthermore, the bills do nothing to reign in abusive creditor practices that help lead consumers to the verge of bankruptcy.

Financial Services Overhaul/Financial Privacy. Congress passed and the President signed legislation tearing down the Depression-era barriers that have limited the ability of banks, insurance companies and securities firms to enter one another's businesses. Unfortunately, the law does little to ensure that consumers benefit in the resulting world of financial supermarkets. Among other things, it fails to require banks to offer low-cost lifeline bank accounts and allows financial services firms to share vast amounts of consumers' confidential financial information without their permission.

Food Safety. The U.S. Centers for Disease Control and Prevention report that food poisoning causes 76 million illnesses in the U.S. each year, resulting in 330,000 hospitalizations and 5,000 deaths. To help reduce the toll of food-borne illness, the U.S. Department of Agriculture instituted a new meat and poultry inspection system that sets limits on and tests raw products for disease causing bacteria. Industry has attacked the new system. In July 2000 the Senate narrowly defeated legislation that provided USDA explicit authority to close repeatedly fail these food safety tests.

Managed Care Patient Protections. The House has passed bi-partisan, pro-consumer managed care reform while the Senate version of this legislation is much more favorable to insurance companies. Negotiators have not been able to resolve differences in the two bills. The key provisions of the House bill apply to all 161 million Americans enrolled in private insurance plans, not just some of these people, and would give patients broad rights to sue an insurance plan if they are harmed by a decision made by the plan.

Payday/ Predatory Mortgage Lending. Legislation to address both of these abusive lending practices has been introduced in Congress, but has not moved. Payday loans are small loans backed by personal checks held by the lender for future deposit. These cash advances cost from 390% to 1,000% in interest for two week loans. Predatory mortgage lenders use tactics that threaten home ownership for lower income and minority homeowners. These tactics include the use of extremely high up-front fees and prepayment penalties, single premium credit insurance, balloon payments and "loan flipping."

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Consumer Federation of America is a non-profit, non-partisan association of some 260 pro-consumer groups, with a combined membership of 50 million, that was founded in 1968 to advance the consumer interest through advocacy and education.



Consumer Federation of America
Political Action Committee

EMBARGOED UNTIL OCTOBER 5, 2000

Contact: Travis Plunkett (202) 387-6121

**CONSUMER FEDERATION OF AMERICA PAC
ENDORSES HOUSE AND SENATE INCUMBENTS**

WASHINGTON, D.C. -- Consumer Federation of America Political Action Committee today announced its political action committee's endorsement of candidates for the 2000 House and Senate races. In the Senate, CFA PAC endorsed 3 incumbents. In the House of Representatives, CFA PAC endorsed 106 incumbents

"Consumer issues have taken center stage in Washington. In poll after poll, Americans rank consumer issues such as a managed care bill-of-rights and personal privacy protection among their top concerns. An endorsement from the Consumer Federation of America lets consumers know who has been fighting for consumers when important votes are taken on pocketbook, privacy, health, and safety issues," said Travis Plunkett, CFA's Legislative Director.

Endorsements are awarded to those members of Congress with a lifetime consumer voting record above 80 percent according to CFA's annual Congressional Voting Record.

"We are very pleased to present this list and to offer our strong endorsement to all the legislators on it. With advocates like these in the Senate and House of Representatives, consumers can know that their interests will be well represented and protected in the U.S. Congress," Plunkett concluded. (See attached list of key consumer issues to date during the 106th Congress.)

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2000 LIST OF ENDORSED INCUMBENTS

Senate

Hawaii: **Daniel Akaka (D)**

Maryland: **Paul Sarbanes (D)**

Massachusetts: **Edward Kennedy (D)**

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House of Representatives

Arizona:	Ed Pastor (D-02)		Julia Carson (D-10)
California:	Robert T. Matsui (D-05) Lynn Woolsey (D-06) George Miller (D-07) Nancy Pelosi (D-08) Barbara Lee (D-09) Tom Lantos (D-12) F. Pete Stark (D-13) Anna Eshoo (D-14) Sam Farr (D-17) Howard Berman (D-26) Henry Waxman (D-29) Xavier Becerra (D-30) Julian Dixon (D-32) Lucille Roybal-Allard (D-33) Maxine Waters (D-35) Juanita Millender-McDonald (D-37) Michigan: Loretta Sanchez (D-46) Bob Filner (D-50)	Maryland:	Benjamin Cardin (D-03) Albert Wynn (D-04) Steny Hoyer (D-05) Elijah Cummings (D-07)
		Massachusetts:	John Olver (D-01) Richard Neal (D-02) James McGovern (D-03) Barney Frank (D-04) Martin Meehan (D-05) John Tierney (D-06) Edward Markey (D-07) Michael Capuano (D-08) John Moakley (D-09) William Delahunt (D-10)
Colorado:	Diana DeGette (D-01)		Dale Kildee (D-09) David Bonior (D-10) Sander Levin (D-12) Lynn Rivers (D-13) John Conyers, Jr. (D-14) John Dingell (D-16)
Connecticut:	Sam Gejdenson (D-02) Rosa DeLauro (D-03)	Minnesota:	Martin Sabo (D-05) Bill Luther (D-06) James Oberstar (D-08)
Florida:	Corrine Brown (D-03) Carrie Meek (D-17)	Mississippi:	Bennie Thompson (D-02)
Georgia:	Cynthia McKinney (D-04) John Lewis (D-05)	Missouri:	Karen McCarthy (D-05)
Hawaii:	Neil Abercrombie (D-01) Patsy Mink (D-02)	New Jersey:	Frank Pallone, Jr. (D-06) Steven Rothman (D-09) Donald Payne (D-10) Robert Menendez (D-13)
Illinois:	Bobby Rush (D-01) Jessee Jackson, Jr. (D-02) Luis Gutierrez (D-04) Rod Blagojevich (D-05) Danny Davis (D-07) Janice Schakowsky (D-09) Lane Evans (D-17)	New York:	Gary Ackerman (D-05) Gregory Meeks (D-06) Jerrold Nadler (D-08) Anthony Weiner (D-09) Major Owens (D-11) Nydia Velazquez (D-12) Carolyn Maloney (D-14)
Indiana:	Peter Visclosky (D-01)		

Charles Rangel (D-15)
Jose Serrano (D-16)
Eliot Engel (D-17)

New York (continued):

Nita Lowey (D-18)
Benjamin Gilman (R-20)
Maurice Hinchey (D-26)
Louise Slaughter (D-28)
John LaFalce (D-29)

North Carolina: **Eva Clayton** (D-01)

Melvin Watt (D-12)

Ohio:

Marcy Kaptur (D-09)
Dennis Kucinich (D-10)
Stephanie Tubbs Jones (D-11)
Sherrod Brown (D-13)
Thomas Sawyer (D-14)

Oregon:

Earl Blumenauer (D-03)

Pennsylvania:

Robert Brady (D-01)
Chaka Fattah (D-02)
Robert Borski (D-03)
Joseph Hoeffel (D-13)
William Coyne (D-14)

Rhode Island:

Patrick Kennedy (D-01)

South Carolina: **James Clyburn** (D-06)

Texas:

Lloyd Doggett (D-10)
Sheila Jackson-Lee (D-18)
Eddie Bernice Johnson (D-30)

Vermont:

Bernard Sanders (I-AL)

Virginia:

Robert Scott (D-03)

Washington:

Jim McDermott (D-07)

Wisconsin:

Tammy Baldwin (D-02)
Gerald Kleczka (D-04)
Thomas Barrett (D-05)
David Obey (D-07)

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