

**AMENDMENT OFFERED BY MR. KANJORSKI OF PENNSYLVANIA
TO THE AMENDMENT IN THE NATURE OF A
SUBSTITUTE OFFERED BY MR. OXLEY OF OHIO**

Page 1 of the amendment, strike lines 13 through 16 and insert the following new paragraph:

- 1 (3) Some financial services companies have en-
- 2 gaged in abusive and misleading sales practices
- 3 when offering products to our military personnel.

Page 2 of the amendment, line 4, before the period insert "and the emergence of more competitive products".

Page 2 of the amendment, line 5, before "assessed" insert "typically".

Page 2 of the amendment, strike "These" in line 14 and all that follows through line 18.

