

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 10184
OFFERED BY MR. FOSTER OF ILLINOIS**

After section 1, insert the following:

1 **SEC. 2. DETERMINATION ON SCAMS, FRAUD, AND OTHER**
2 **UNFAIR, DECEPTIVE, OR ABUSIVE ACTS OR**
3 **PRACTICES THAT HARM OLDER AMERICANS.**

4 (a) REVIEW AND DETERMINATION.—The Secretary
5 of the Treasury, in consultation with consumer protection
6 experts and organizations representing older Americans,
7 shall—

8 (1) carry out a review of the provisions of this
9 Act and the amendments made by this Act, includ-
10 ing a review of the effects of such provisions on the
11 prevention, detection, investigation, and prosecution
12 of scams, fraud, and other unfair, deceptive, or abu-
13 sive acts or practices that harm older Americans;
14 and

15 (2) issue a written determination to Congress
16 (and make such determination available to the pub-
17 lic) stating whether this Act and the amendments
18 made by this Act will increase the prevalence of

1 scams, fraud, or other unfair, deceptive, or abusive
2 acts or practices that harm older Americans.

3 (b) EFFECTIVE DATE.—Each provision of this Act
4 and the amendments made by this Act shall take effect
5 on the later of—

6 (1) the date on which the Secretary issues a
7 written determination under subsection (a)(2) stat-
8 ing that this Act and the amendments made by this
9 Act will not increase the prevalence of scams, fraud,
10 or other unfair, deceptive, or abusive acts or prac-
11 tices that harm older Americans; and

12 (2) the date on which such provision would have
13 taken effect absent the application of this section.

