The department was officially organized on May 7, 1898 and less than a week later the Chatham Volunteer Fire Department responded to its first fire. Ironically, the fire was at the home of one of its charter members. The fire department's original quarters were in the Ryerson building which was located on South Passaic Avenue. It is now the site of the parking area in front of the post office. In 1959, the present firehouse was built on the east side of Reasoner Park.

In the beginning, the department was composed of two companies, each were limited to 20 people. Number 1 Company's members had to live on the north side of the railroad and Number 2 Company's had to reside on the south side of the railroad. In 1930, the department was reorganized into three companies of fifteen members each. Original equipment included six hundred feet of hose and two hose carts purchased from Madison. The former Delaware, Lackawanna & Western Railroad donated a rim from a steam locomotive wheel which, when struck with a sledge hammer, served as the first fire alarm. It wasn't until August of 1902 that the firemen were able to purchase a steam fire whistle. The whistle was installed at what is now the Borough's water pumping station.

In May of 1924, the Borough installed a Gamewell fire alarm system. In 1955, the fire department decided to take advantage of a new system offered by the telephone company that involved installing bells in each fireman's home. The bell system was replaced in 1966 by a new system of radio alerting. Special short-wave receivers were purchased from the Plectron Corporation. Today there are 96 fire alarms strategically located throughout the Borough.

One of the most significant milestones in the history of the Chatham Volunteer Fire Department was the organization of an Emergency Squad composed of firemen from each of the companies in the department. In June 1938, the Borough purchased its first ambulance. The Emergency Squad remained a part of the fire department until 1951 when it became a separate volunteer organization, The Chatham Emergency Squad, Inc.

Over the years, the Chatham Volunteer Fire Department has acquired a reputation as a well equipped, well-trained organization of dedicated members who have given long hours of service to the Borough of Chatham. Since 1948, the department has initiated several community service projects in the areas of fire prevention and recreation. I applaud the men and women of the Chatham Borough Volunteer Fire Department who have protected the citizens of the Borough against the threat of fire and other dangers.

Mr. Speaker, I ask that you join me and our colleagues, in congratulating the Chatham Borough Volunteer Fire Department for 100 years of volunteerism and exemplary service.

BANKRUPTCY REFORM

HON. LEE H. HAMILTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 17, 1998

Mr. HAMILTON. Mr. Speaker, I insert my Washington Report for Wednesday, June 17, 1998 into the CONGRESSIONAL RECORD.

BANKRUPTCY REFORM

Last week the House approved a major overhaul of the nation's bankruptcy code. The reform measure, which now goes to the Senate for further consideration, would generally make it more difficult for consumers with average or above average incomes to avoid repayment of credit card and other unsecured debts by filing for bankruptcy protection.

The bill comes in response to the record number of consumer bankruptcy filings in this country. While bankruptcy filings by businesses have remained relatively stable over the past decade, filings by consumers have almost tripled in the last ten years, rising from 473,000 in 1986 to more than 1.4 million in 1997. And they are projected to increase further even though the economy is strong and unemployment is at record lows.

The concern is that the current system is tilted too heavily towards consumers and is easily abused. There have been numerous stories over the years of millionaires and others who exploit bankruptcy provisions to evade their financial obligations. Reformers argue that consumers who rack up large debts should, to the greatest extent possible, be required to pay off some or all of their debts.

BACKGROUND

Bankruptcy laws, which date back to biblical times, have historically favored creditors and discouraged insolvency. American law, however, takes a more lenient approach toward the bankrupt debtor, reflecting this country's emphasis on giving people a second chance. Our law generally allows an individual or business to discharge most or all of his or her debts and get back on sound footing. Congress established the first comprehensive bankruptcy system in 1898, and has rewritten and revised the code on numerous occasions over the years.

The average consumer has two basic options when filing for bankruptcy. Most consumers opt to file under Chapter 7, a liquidation procedure under which the individual is excused from paying most debts by allowing a trustee to sell assets that are worth more than legal exemption limits for homes, cars, and other property. Close to one-third of bankrupt debtors, in contrast, choose to hold on to their assets by filing under Chapter 13, under which they are put on a three-to-five year plan to repay debts in part or in whole. The downside to filing for bankruptcy is that a debtor can be labeled a credit risk and have difficulty obtaining credit for years.

There are numerous explanations for why the number of bankruptcies continues to grow, such as legalized gambling, reduced health insurance coverage, and divorce, but most experts agree that the major reason is that more Americans than ever before have access to credit. There has been a revolution in the last 20 years in the way American families borrow and use credit and in the way American businesses finance their growth. The result, over time, has been sustained economic expansion and, for families, unprecedented access to credit to purchase consumer goods and services. Today, four of every five families have at least one credit card, and non-mortgage consumer debt from all sources stands at $1.7 trillion. The downside to this trend is that, for some consumers, easy credit can mean mounting debts and greater risk of bankruptcy.

HOUSE BILL

The House bill significantly reforms the bankruptcy system by generally barring individuals with average or higher incomes from avoiding their debts under Chapter 7. The measure would establish a strict means test to determine who is eligible for Chapter 7 protection, sending those who do not qualify home or to Chapter 13. Specifically, the bill allows only those with earnings equal to or less than the national median income ($51,405 for a family of four) to file Chapter 7 bankruptcy.

The bill makes other significant reforms in bankruptcy law. First, it would give higher priority to repayment of credit cards (although child support would take priority over credit card and other types of unsecured debt). Second, it would require tax returns and paycheck stubs to be included in bankruptcy petitions, and allows creditors to challenge the validity of an individual's bankruptcy claim. Third, the bill establishes an educational program to make sure consumers receive information about alternatives to bankruptcy before filing. Fourth, it tries to discourage debtors from repeat filings for bankruptcy protection.

PRO AND CON

Those who support bankruptcy reform say it is necessary to make consumers personally responsible for the debt, particularly credit card debt, they carry. Reform advocates contend that the current system is too lax, giving consumers, many of whom have the means to pay down their debts, the ability to avoid repayment—to the tune of $40 billion per year. The current system, it is argued, undermines the nation's credit system and increases the cost of borrowing for every American household.

Opponents of current reform proposals respond that credit card companies, not consumers, are mainly responsible for the bankruptcy crisis. They see the bill as unfair to ordinary households, unduly elevating the rights of creditors. Lenders, in a bid to get more consumer business, are mailing more and more credit card solicitations—close to 3 billion solicitations last year—and targeting lower-income Americans, who present a considerable credit risk. Recent reports suggest that the majority of individuals seeking debt relief are low to moderate income, so forcing those individuals into Chapter 13 bankruptcy may make it harder for them to pay off their debts and get on their feet again.

CONCLUSION

I supported passage of the bankruptcy reform bill in the House, albeit with some reservations. I recognize that those persons who file for bankruptcy are not all deadbeats, and that many file after suffering a major setback, such as job loss or massive medical bills. I, nonetheless, believe that the current system can be too easily abused. We must restore personal responsibility to our bankruptcy laws, so that those who can afford to repay some of their debts be required to do so.

The House bill strikes a reasonable balance. It has no effect on lower income families, while making bankruptcy less attractive to others. Wealthier individuals should not use bankruptcy protection as a way to shield their assets. At the same time I believe that credit card companies bear some responsibility for dramatic rise in bankruptcy rates by extending credit too easily. They should not receive a windfall from proposed reforms, and should not, for example, get priority over child support payments.

THANK YOU TO MR. LEE HAMMER

HON. BART GORDON

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 17, 1998

Mr. GORDON. Mr. Speaker, I wanted to take this opportunity to express my appreciation to Mr. Lee Hammer for his efforts on behalf of the citizens of Middle Tennessee and on my behalf.

Lee has served as a member of my Congressional Staff for two-and-a-half years, beginning in November of 1995. He is a highly motivated and very cooperative staffer. There is a great volume of detail work in a congressional office. Lee has pitched-in and has undertaken even the less glamorous aspects of the work with enthusiasm. Lee speaks well and has sound analytical skills. He is well-regarded by his fellow staff members.

In the course of his work, he has tracked and overseen the drafting of legislation, responded to constituent inquiries, represented me before industry and trade association representatives, and drafted testimony and floor statements. In my capacity as a member of the Commerce Committee, Lee has handled some of the legislative issues most important to me and to my constituents.

Lee has already completed a Masters Degree in Political Science and is preparing to undertake the study of law. At the close of this month, he will be leaving my office to pursue a legal education at the Southwestern University School of Law in his hometown of Los Angeles, California.

My staff and I join in wishing Lee the best of fortune as he enters law school.

IN HONOR OF ST. JOHN'S BYZANTINE CATHEDRAL

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 17, 1998

Mr. KUCINICH. Mr. Speaker, I rise today to honor the centennial anniversary of St. John's Byzantine Cathedral which is located in Parma, Ohio.

St. John's Cathedral had its small beginnings at St. Joseph's Chapel in 1898. There were only a few parishioners in the beginning, but as more people came the Reverend Peter Keselak deemed it necessary to construct a separate Church. The Church continued to grow, but, because of World War I, in 1918 St. John's was without a pastor. The Church struggled to stay together facing many difficulties. It is only because of the strong faith of the parishioners that St. John's managed to survive.

In March of 1922 Father Stephan Gulyassy became pastor of St. John's Church, and many of the advancements can be credited to him. He bought the land for the Parma site in 1945, and in 1969 St. John's Cathedral was moved to Parma. The Cathedral is still thriving at this site today.

There are many generations of dedicated parishioners who have attended St. John's, and it is the 100 years of dedication which will be celebrated at this remarkable occasion. St. John's Cathedral has provided a great service to both its people and its community. It is because of this service that I ask you, my fellow colleagues, to please join me in congratulating the St. John's Byzantine Cathedral for its 100th year of service.

THE E IN E-RATE IS FOR EDUCATION NOT EVASION

HON. LUIS V. GUTIERREZ

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 17, 1998

Mr. GUTIERREZ. Mr. Speaker, I rise today to support putting the E, for education, back in the e-rate.

One of the most touted accomplishments of the 104th Congress was the passage of the Telecommunications Reform Act of 1996. This legislation was hailed as the progenitor of a new era of technological innovation, entrepreneurial creativity and enhanced consumer choice in the telecommunications sector.

But what has happened since telecom reform passed has been the opposite of what was promised.

Local telephone rates have increased in many regions of our Nation. Competition has been threatened as major long-distance carriers rush to create a big brother bell from the babies antitrust had mandated a few years before.

Telecom conglomerates that spent millions lobbying this institution for reform have reaped the rewards of their aggressive advocacy efforts. Their profits are soaring.

However, despite these record gains, telecom's corporate giants have bluntly told our children that they are not going to honor their obligation to provide affordable technology for schools and libraries.

Recently, new telephone service surcharges have been imposed on consumers by a number of telecommunications companies.

These new fees will pass the costs of providing needed technology discounts to schools and libraries on to the consumers. This is intolerable.

The e-rate program is one of the few sections of the telecommunications bill that can directly benefit our young people.

The demands for technology in our schools is every-increasing and the longer we wait to meet this demand the further our Nation's children fall behind in the information age economy.

The telecom giants have earned billions through telecom reform. They should keep their promise to America's children.

Mr. Speaker, the E in e-rate is for education not evasion.

I urge the telecom giants to support the education of our children and stop evading their responsibilities.

FOURTH ANNUAL CITIZENSHIP DAY EVENT

HON. GENE GREEN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 17, 1998

Mr. GREEN. Mr. Speaker, last Saturday, on June 13, my staff and I hosted our Fourth Annual Citizenship Day Event. This is a one-stop application processing opportunity for residents who wish to become U.S. citizens.

With the help of local volunteers, elected officials, and community-based organizations, we were able to help 350 residents take their first step to becoming a U.S. citizen.

The Citizenship Day process consists of completing INS forms, taking photographs, and having attorneys and INS representatives review the application. Upon completing this process, the application is photocopied for the applicant and immediately mailed to INS.

Every year, I am amazed at the number of people who attend this event. While some of us tend to take for granted that we live in a great country, others wait in line all night long simply to submit an application to become a U.S. citizen.

Although an event like this takes many months of coordinating and planning, the rewards are remarkable. Not only does it provide a service to our community, but it also increases awareness among legal residents about the importance of becoming a citizen. Moreover, it's encouraging to see volunteers return every year to contribute their time and effort.

I am extremely thankful of the following volunteers, groups and organizations who assisted in making this event possible:

Houston Community College, Northeast Campus; Harris County Constable, Victor Trevino; Immigration and Naturalization Service; United States Postal Service; Houston Industries; League of United Latin American Citizens; National Association of Latino Elected Officials; Hispanic Women in Leadership; Rio Posada Restaurant; Fiesta Mart, Inc.; Hispanic Organization of Postal Employees; Houston Coca Cola Bottling Co.; Pizza Hut; Chase Bank; Telemundo, Channel 48; Univision, Channel 45; College Democrats @ University of Houston; Quan, Burdette & Perez, Attorneys at Law; Esther Alaniz; Alicia Almendariz; David Airhart; Artie Blanco; Delia Barajas; Debra Barnes; Yasmine Cadena; Mary Closner; Mitchell Contreras; Romero Cruz; Hector De Leon; Anselmo Davila; Armando Entenza; Arthur Flores; Charles Flores; Dr. Margaret Ford; Celia Garcia; Cyndi Garza; Juan Garcia; Rosa Garcia; Reynaldo Garza; Victor Gonzalez; Juana Gonzalez; Priscilla Gonzalez; Manuel Gonzalez; Mary Guerrero; Rebecca Guerrero; Joe Granados; Ben D. Huynh; Ana Maria Lopez; Dorothy Ledezma; Alfred Martinez; John Martinez; Benny Martinez; Margaret Mata; Edward Melendez; Josephine Mendoza; John Meyer; Diana Morales; Sally Morin; Mercedes Nassar; Janie Munoz; Frances Munoz; Art Murillo; Ana Nunez; Sandra M. Orellana; Juan Padilla; Cesar De Paz; Richard Perez; Candy Perez; Andre Rodriguez; Jesse P. Ramirez; Francisco Rodriguez; Mayor Cipriano Romero; Juana Rosales; Rosa Ruelas; Yeannett Salazar; Thomas Sanchez; Olga Soliz; Diana Trevino; Marco Torres; Vera Vasquez; Suzanne Villareal; Patricia Valdez; Ralph Vasquez; and Shahid Waheed.