Maybe returning us to the rules of the previous Congress will be acceptable to them, maybe not. I guess we will find out as the minority leader is sweeping up the broken glass resulting from her shattered strategy of personal attacks, personal destruction, and personal slander.

The SPEAKER pro tempore (Mr. CARTER). Under a previous order of the House, the gentleman from New Jersey (Mr. PALLONE) is recognized for 5 minutes.

(Mr. PALLONE addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

EXCHANGE OF SPECIAL ORDER TIME

Mr. McDERMOTT. Mr. Speaker, I ask unanimous consent to claim the time of the gentleman from New Jersey (Mr. PALLONE).

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Washington?

There was no objection.

PRACTICE WHAT YOU PREACH

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Washington (Mr. MCDERMOTT) is recognized for 5 minutes.

Mr. McDERMOTT. Mr. Speaker, we passed the bankruptcy bill out of here the other day and I voted "no," and I will show you what I got for my reward. I got two more credit cards in the mail the very same day I voted "no."

The credit card industry in this country is demonstrating what is anti-Christian about this body. A lot of people stand around and tell us, oh, we believe in the Judeo-Christian religion and that is the root of all our efforts and everything else. Well, let me tell you something: The Israelites went down into Egypt and they were slaves. God said, look, I am going to take you out of Egypt, I will put you in the promised land but you have got to develop a community where nobody is enslaved.

Now, that took us to several different points in the presentation. The first was the idea of the Sabbath. On the Sabbath day, everybody was supposed to rest; slave, worker, wife, husband, animals, everybody rested on the seventh day.

The second concept was of the Sabbath year. And here is what the Sabbath year was. And I read this, this is from Deuteronomy 15. If you do not know, that is the fifth book in the Jewish Bible and it is also the fifth book in the Christian Bible.

"Every seventh year you shall grant a remission of debts. And this is the manner of the remission: Every creditor shall remit the claim that is held against a neighbor, not exacting it of a neighbor who is a member of the community, because the Lord's remission has been proclaimed. When the Lord, your God, has blessed you as he has promised you, you will lend to other nations but you will not borrow."

How do we explain \$450 billion of borrowing?

"You will rule over other nations but they will not rule over you." And it goes on. "If there is among you anyone in need, a member of your community in any of our towns within the land that the Lord, your God, is giving you, do not be hard-hearted or tight-fisted towards your needy neighbor. You should open your hand, willingly lend enough to meet the need, whatever it may be. Be careful you do not entertain a mean thought, thinking the seventh year, the year of remission is near, and therefore view your needy neighbor with hostility and give nothing. Your neighbor might cry to the Lord against you and you will incur guilt. Give liberally but be ungrudging when you do so, for on this account the Lord, your God, will bless you and all your work and all that you undertake.

"Since there will never cease to be some in need on the Earth, I therefore command you, open your hand to the poor and the needy neighbor in your land."

Now we have stood out here and passed a bill that is in exact contradiction. This same idea goes right into the Christian faith. This is not a Jewish idea. It is not a Christian idea. It is the Judeo-Christian ethic under which we live.

The bankruptcy bill says, if you have taken more money and borrowed more money than you can pay off, we are going to get you. We are going to squeeze the last dime out of you.

In that bill that passed here the other day, we changed a basic principle in our bankruptcy law in this country; that if you are in bankruptcy the first draw on any money available is the wife and the children. Child support. That should be the first money that goes out to be paid. If there is nothing else left, that should be first.

What this bill said was, these credit card companies who are out there sending these cards out all over this country with absolutely no regulation whatsoever, they are hooking people and then we are going to squeeze the last dime. We will put the poor woman and her kids in court, arguing with attorneys from the credit card company about whether or not they are going to get any money. So the poor woman and the kids are going to spend their food money on a lawyer to fight these people. No protection whatsoever.

That is not what the book of Deuteronomy said. That is not what God commended us to do. Whether we are Christian or Arab or Muslim or whatever, that bill was an abomination. We ought to start paying attention to the base of the values that we say we submit to in this House. The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Minnesota (Mr. GUT-KNECHT) is recognized for 5 minutes.

(Mr. GUTKNECHT addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Maryland (Mr. CUMMINGS) is recognized for 5 minutes.

(Mr. CUMMINGS addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Illinois (Mr. EMANUEL) is recognized for 5 minutes.

(Mr. EMANUEL addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Arizona (Mr. FLAKE) is recognized for 5 minutes.

(Mr. FLAKE addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. CONAWAY) is recognized for 5 minutes.

(Mr. CONAWAY addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from California (Ms. MILLENDER-MCDONALD) is recognized for 5 minutes.

(Ms. MILLENDER-McDONALD addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Pennsylvania (Mr. DENT) is recognized for 5 minutes.

(Mr. DENT addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Pennsylvania (Mr. PETER-SON) is recognized for 5 minutes.

(Mr. PETERSON of Pennsylvania addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

UPDATING SOCIAL SECURITY

The SPEAKER pro tempore. Under the Speaker's announced policy of January 4, 2005, the gentlewoman from Kentucky (Mrs. NORTHUP) is recognized for 60 minutes as the designee of the majority leader.