

town because of its relaxing atmosphere and the friendly demeanor of its residents. However, even in the apparent serenity of this tucked-away, laid-back fishing haven, many people in Iron Mountain still have the haunting memories of their days as soldiers during times of war.

You see Mr. Speaker, my district, Michigan's First Congressional District, has the most veterans residing in its area than any other congressional district in Michigan. So it is often that I attend a veterans gathering or function. The purpose of the testimonial dinner that I attended this past April was to honor one of those veterans. His name is John Mella and he is the reason why I stand before you today with this tribute. Mr. Mella has recently completed his year as American Legion State Commander. We, in the Upper Peninsula, couldn't have been prouder to have him as State Commander since it has been fifteen years since a fellow Yooper has held the post.

Mr. Mella became part of the American Legion because of his honorable service in the United States Armed Forces. He has worked his way up as American Legion State Commander because of his continued patriotism and his commitment to the preservation of the memory of all soldiers of war. He, as do all veterans, understands what it means to be part of a community, to work together for one another. Mr. John Mella and all veterans who are part of the American Legion have made a pledge to our nation that during times of peace or times of war, they will be a united body to provide service to our country and will be the model of Americanism, joining together for the betterment of one another.

Ever since May 9, 1919 when the American Legion approved its constitution, it as upheld its stated commitment to God and Country. All citizens of the United States can look to these people who epitomize dedication and devotion to our nation. As the Representative of Michigan's First District, I am proud to have one of these such citizens residing in my district. In Iron Mountain, a town of apparent serenity and peacefulness, resides many brave Americans who had served and fought to protect justice, freedom and democracy, one particular is Mr. John Mella, a man of distinction, honor and service. A man who has my sincere admiration and appreciation. A man I am proud to call my friend.

PERSONAL EXPLANATION

HON. EARL F. HILLIARD

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 17, 1998

Mr. HILLIARD. Mr. Speaker, on Thursday, June 11, 1998, I was unavoidably detained in a meeting with Attorney General Janet Reno, Deputy Attorney General Eric Holder, Martin Luther King III, Julian Bond, Revered Shuttlesworth, Alabama State Senator Hank Sanders, and others. The meeting was held in regard to discrimination and intimidation being committed by the FBI and U.S. district attorneys against African-American voters. This pattern of intimidation was carried out by continuously bringing charges of voter fraud and prosecuting people in Alabama's predominantly African-American counties.

If I had been present, I would have voted "no" on rollcall vote No. 229, "aye" on rollcall

vote No. 230, and "aye" on rollcall vote No. 231, a very important vote on House Resolution 446 which condemns the brutal slaying that occurred recently in Jasper, TX.

SHIRLEY L. STORY AWARDED SOCIAL WORKER OF THE YEAR

HON. PETER J. VISCLOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 17, 1998

Mr. VISCLOSKY. Mr. Speaker, it is with great pleasure that I pay tribute to one of Northwest Indiana's most dedicated social workers, Shirley L. Story, of Gary, Indiana. On March 20, 1998, Shirley was honored at the Annual Social Worker of the Year and Citizen of the Year Awards Celebration with the Social Workers of the Year Award. The highest honor for a member of the National Association of Social Workers (NASW), this award is given yearly to a person who displays outstanding leadership, commitment, and professionalism beyond the normal clientele relationship.

Shirley was honored for her exemplary work as a Social Worker Supervisor at St. Joseph's Carmelite School for Girls in East Chicago, Indiana. During her twelve years at the Carmelite School for Girls, Shirley has instituted programs dedicated to improving the lives of the young women with whom she has contact. Indeed, she has created such initiatives as the Independent Living Program, where high school seniors are allowed to rent an apartment. The girls pay bills, utilities, and work their own jobs learning valuable skills for their future. Shirley is also dedicated to improving the field of social work as a whole. She is currently serving her second term as a representative to the NASW Indiana Chapter, which allows her to share her knowledge and experience with other social workers around the state.

Deeply committed to the community through her work, Shirley also volunteers much of her personal time. She is actively involved in her church, the New Revelation Church, in Gary. Some examples of the dedication Shirley has for her church include her service as the First Vice President of the Martin Luther King, Jr. Memorial Baptist State Convention of Indiana, Inc., the Recording Secretary in the Progressive Baptist Convention Midwest Region, and a Co-Sunday School teacher for young women. In addition, Shirley is active in the Delta Sigma Theta Public Service Sorority, Church Women United, and the alumna associations of Loyola University and Ball State University. Though certainly dedicated to her work and community, Shirley is also a caring, family-oriented person. Her children, Chisle Leah and Vaughn Michael, are twenty-one and nineteen, respectively. Chisle is a licensed cosmetologist and Vaughn will attend Purdue University this fall. Part of a family, Shirley often takes care of her nieces and nephews, especially the children of her sister who passed away three years ago. In addition, she often visits her relatives to spend quality time with them.

Shirley plans to remain with the St. Joseph's Carmelite School for Girls. With the opportunities for creating new programs, positive effects of the community, and helping individuals in need, she is very satisfied in her current posi-

tion as Social Worker Supervisor. However, Shirley has not limited her potential for good works in the future. She is considering opening a consulting firm to broaden her activities throughout the region.

Mr. Speaker, I ask that you and my other distinguished colleagues join me in congratulating Shirley Story for being named Social Worker of the Year. Her dedication, service, and leadership to her community and her family has rewarded the people of Indiana's First Congressional District with one of the real heroes of our time.

IN HONOR OF TOM SALOPEK

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 17, 1998

Mr. KUCINICH. Mr. Speaker, I rise today to honor Tom Salopek, who was recently chosen to serve as Guest Conductor for the 1998 Junior Tamburitza Festival. Tom's selection is yet another sweet note in a career marked by his love for the tambura.

A member of the Zagreb Junior Tamburitza at the age of nine, Tom was something of a music prodigy. In fulfillment of this promise, he would later become Assistant Musical Director of AZJT from 1979-1980 and then Musical Director from 1987-1991. In 1992, Tom was named the tambura instructor and musical director of Cleveland Junior Tamburitza, a position he still holds.

A dedicated musician with an unyielding and untiring vision as to his artform, Tom inspires the respect of his pupils with his dedication, spending long hours searching for and arranging the group's music. His appointment as Guest Conductor is a recognition of this dedication to craft.

Tom's passion for tambura is hardly surprising when one considers his roots in the Croatian community. Tom's parents, Peter and Kay, encouraged their children's interest in Croatian tambura, becoming actively involved in their group. To this day, Tom remains close to his roots, living in Cleveland's "Old World" East 185th neighborhood.

My fellow colleagues, please join me in congratulating Tom Salopek on his appointment as Guest Conductor at the 1998 Junior Tamburitza Festival. Let his sweet music continue for years to come.

THE 100TH ANNIVERSARY OF THE CHATHAM BOROUGH VOLUNTEER FIRE DEPARTMENT, CHATHAM, MORRIS COUNTY, NEW JERSEY

HON. RODNEY P. FRELINGHUYSEN

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 17, 1998

Mr. FRELINGHUYSEN. Mr. Speaker, I rise today to commemorate the Chatham Borough Volunteer Fire Department located in Chatham, New Jersey on the occasion of their 100th anniversary. This anniversary marks the culmination of a long, proud history of providing voluntary protection of the lives of the citizens and their property in case of fire. The fire department will celebrate this historic centennial with a week of scheduled events beginning on June 27, 1998.

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.