

Mr. Speaker, I ask the House of Representatives to join me in honoring a true public servant, Robert Russell. His service to his community and fellow citizens is a testament to everyone aspiring to make this a better world. His selfless commitment to service has been a benefit to the people of Michigan and beyond.

TRIBUTE TO KATHLEEN SWANSON

**HON. THOMAS G. TANCREDO**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Monday, April 25, 2005*

Mr. TANCREDO. Mr. Speaker, I rise today to pay tribute to Ms. Kathleen Swanson. Kathleen has been selected as one of the recipients of the Milken National Educator award. The award is presented for excellence in teaching elementary education, and is designed to help bring recognition to the teaching profession by highlighting the exceptional performance of individual teachers in supporting and promoting student achievement.

Ms. Swanson is a literacy instructional coach at Stein Elementary in Lakewood, Colorado, and she has been teaching for seventeen years. In the past six years, Stein Elementary has gone from being one of the lowest performing schools to one of the highest Title I schools in Jefferson County. This is in no small part to the dedication of educational professionals like Ms. Swanson.

The Milken folks presenting her with the award aren't the only ones who have seen fit to recognize Ms. Swanson's contributions. In fact, the Resource Center at Stein Elementary was recently renamed the "Kathleen Swanson Resource Room," and each class at Stein donated a book in her name to the library.

Mr. Speaker, I hope all of my colleagues will join me in thanking Ms. Swanson for her hard work, and congratulating her on being the recipient of this prestigious award.

GREENVILLE SAFE KIDS  
COALITION

**HON. BOB INGLIS**

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Monday, April 25, 2005*

Mr. INGLIS of South Carolina. Mr. Speaker, be advised that this resolution is to express appreciation to the Greenville SAFE KIDS Coalition for ten years of distinguished service to the state of South Carolina and our Nation in its work to protect children from unintentional childhood injuries.

Whereas, only a decade ago, Greenville was much less safe for children. Eighty percent of kids rode their bicycles without helmets. About 40 percent of older children traveled in motor vehicles without using a safety belt and countless younger kids did not ride in approved car seats. One in five families went to sleep each night without the benefit of a smoke alarm. In fact, unintentional childhood injury was the leading killer of children 14 and under in Greenville in 1994. To address what was a little-recognized problem Greenville SAFE KIDS Coalition was created.

Whereas, I am pleased to report that since the inception of the Greenville SAFE KIDS Co-

alition, there has been a dramatic 24 percent decline in the unintentional injury death rate among children 14 and under. The combined efforts of Greenville SAFE KIDS Coalition, under the leadership of Greenville Hospital System's Children's Hospital, have led to remarkable achievements in preventing childhood death and injury. The Coalition's multi-faceted effort includes public awareness, education, distribution of safety devices, enactment and enforcement of laws, and a grass-roots partnership program that embodies the countywide strategy that accounts for the progress.

Whereas, in 10 years, there has been a 50 percent decline in the child pedestrian injury death rate, a 10 percent decline in the child motor vehicle related death rate, a 34 percent decline in the death rate from childhood drowning, a 53 percent decline in the death rate from bicycle injuries and a 56 percent decline in the residential fire-related injury death rate. Unfortunately, even with these impressive advances, unintentional injury is still the number one killer of Greenville's children. Each year, more than 10 children die and more than 8,000 are injured seriously enough to require medical attention. That is a staggering one of four children. The program works with Emergency Rooms, physicians, schools, and Greenville County's Child Fatality Review Task Force to track trends on how and why injuries occur. Programs are then developed in specific injury areas to increase awareness and ultimately prevent injuries. Examples of their activities include assisting high risk families in obtaining smoke detectors, hosting monthly car seat inspections, distributing thousands of bike helmets, and teaching children about home safety through the nationally recognized Buddy's Home Improvement House.

Whereas, Greenville SAFE KIDS first-ever "Progress Report on Preventing Unintentional Injuries" tracks a decade of work in prevention. It presents a detailed picture of the particular risks that kill and disable more children than disease, homicide or suicide. This report also maps out a strategy for the next 10 years and issues specific calls to action across injury areas.

Whereas, in their 10th anniversary year, Greenville SAFE KIDS Coalition looks forward to continued growth through strategic partnerships with sponsors, health professionals, schools, legislators, industry and sister communities. Through these partnerships, Greenville SAFE KIDS will lead important advocacy initiatives that will result in safer environments for children at home, at school, at play and on the way. Greenville SAFE KIDS Coalition remains committed to reducing unintentional childhood injuries and keeping children out of GHS Children's Hospital.

Now, therefore, be it resolved by the House of Representatives, the Senate concurring:

That all members encourage parents, caregivers, schools, business leaders, legislators and health professionals to make preventing unintentional childhood injuries a priority and to continue supporting the efforts of Greenville SAFE KIDS Coalition to save and protect the lives of our children.

Be it further resolved that a copy of this resolution be forwarded to Greenville SAFE KIDS, South Carolina SAFE KIDS and National SAFE KIDS.

BANKRUPTCY ABUSE PREVENTION  
AND CONSUMER PROTECTION  
ACT OF 2005

SPEECH OF

**HON. BETTY MCCOLLUM**

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 14, 2005*

Ms. MCCOLLUM of Minnesota. Mr. Speaker, I rise in opposition to S. 256, a bill to modify our Nation's bankruptcy system. I strongly support holding individuals responsible for paying debts they can reasonably afford. Our banks, credit unions, and other responsible financial institutions should not have to foot the bill for the individuals who take advantage of the system to intentionally avoid their debts. Efforts to curb the number of bankruptcies filed each year, which strain our responsible financial institutions and their ability to provide low-cost services to consumers should be pursued and supported.

But the fact is that millions of Americans face difficult and real financial circumstances that are caused by a personal or family healthcare crisis, unemployment, drastic changes in life situations, such as divorce and family death, and even military service. This legislation makes life much more difficult for hard working families who are already in crisis.

Bankruptcy attorneys from Minnesota whom I have spoken with share my concerns. They believe this bill will be particularly harmful to working families, especially those headed by single parents. Custodial parents will have a more difficult time collecting child support by diverting more of a debtor's money to creditors and allowing other non-child support debts to survive bankruptcy. This bill will also make it easier for landlords to evict families who are in bankruptcy from their homes sending parents and their children on to the streets. This bill strips the authority of bankruptcy judges to consider the special circumstances of working families who have found themselves in overwhelming debt.

While there has been much rhetoric regarding personal responsibility heard on the floor of the House, the bill completely fails to address consumer abuses by the credit card industry. Instead, this bill rewards irresponsible credit card companies who deceive consumers and target vulnerable families with questionable business practices and reckless lending. College students and individuals with already heavy debt loads are especially vulnerable to questionable marketing practices that offer easy credit at low rates that later increase to as much as 20 or 30 percent. Individuals must be responsible, but credit card companies must be held accountable for irresponsible business practices as well.

While credit card companies reap the benefits of this bill, about 50 percent of all families who are forced to file for bankruptcy do so because of expensive medical bills. In another 40 percent of circumstances, a person has suffered a death in the family, lost their job, or have recently divorced their spouse. Almost all who file for bankruptcy do so as a last resort and have other compounding financial challenges. Over 60 percent of bankruptcy filers have gone without medical care. Fifty percent have been unable to fill needed prescriptions. One-third have had their utilities turned off. Twenty-one percent have gone without food.