

to do it in a way that will be OK in light of the creditors pressing on them.

We believe that can be a significant step forward in helping people in debt. They can be counseled by experts in money management on how to handle their money and get out of debt on their own, how to maintain their self-respect and pride, and to actually pay off the debts.

If you get a loan from your brother-in-law or if you borrow money from the bank, you ought to pay it back if you can. This bill encourages that.

There are people with high incomes who are filing for bankruptcy today. We have heard the stories of young lawyers and young professionals who get a new car, have student loans and \$5,000 or \$6,000 in credit card bills, and the creditors are calling. They do not really want to slow down. They can just file for bankruptcy and wipe out these debts. That is not right. We will be focusing on that.

It will not burden poor people. Credit counselors will have to be approved by the bankruptcy court. They will be nonprofit individuals who will be audited on a regular basis. These are the steps I believe will encourage people to avoid filing bankruptcy.

This bill will be a major step forward for families who are entitled to child support and alimony. They will be moved to the top of the priority list. It will be a great step forward for them. Child support and alimony will be improved.

A bankruptcy system for farmers that is adjusted to their unique problems will be enhanced and made permanent by this legislation. Senator GRASSLEY has been a champion of those issues for many years, and he has achieved that again in this bill. We will make it permanent with this bill.

I respect the work the Senator from Iowa is doing. This is a good piece of legislation. It calls on individuals to pay what they can. It allows judges to consider the circumstances involved before an order is given. It will improve the respect businesses and Americans have for bankruptcy if they know it is not being abused as it is today. We can stop it, and we can do better. This bill will do that.

There are loopholes that good lawyers have learned to exploit. I do not blame the lawyers for it. If we have it in the law of Congress that says this is appropriate, they are going to use it to the benefit of their clients.

We had a circumstance in which a tenant's 1-year lease had expired. He had not paid his debts. The landlord wanted to evict him. He filed for bankruptcy. People are filing all over America and getting a stay of legal action, causing the landlord to hire a lawyer and wait several more months before he can get the person removed from the premises. Maybe he never intended to lease it for more than 1 year anyway. Maybe he had another tenant to take the place after 12 months. That person, through abuse of the bankruptcy sys-

tem, could do that. That is very common in America.

Many of these problems are being addressed. I know the chairman believes strongly that creditors ought not have lawyers go down to court all the time. The bill allows you to represent yourself, if you choose, in bankruptcy court under many circumstances.

This legislation will improve the system of law in Federal courts. It will have a more just result. It will stop individuals who are able to pay back all or a portion of their debts from walking into court and wiping out their debts. This bill will stop that.

For people in serious debt who fall below the median income of America, they will be able to choose chapter 7 or 13. But for those with higher incomes, if they have the ability to pay the debts, we think this bill will make them do so, or at least a portion of what they owe, if the judge so orders. It is a step in the right direction.

I am proud to serve on the subcommittee which Senator GRASSLEY chairs. This bill is a step forward for our courts. I hope as we move forward we will have the support we had previously. It passed in this body last year with 94 out of 100 votes. It is essentially the same bill. It passed in our committee by a vote of 14-4. It passed the House with 303 votes to 100. It is a popular bill. It has broad bipartisan support. It has dragged on for far too long. It is time for us to see it to conclusion.

I thank the chairman for his leadership, determination, and persistence in driving this bill to a successful conclusion.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. GRASSLEY. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. SESSIONS). Without objection, it is so ordered.

MORNING BUSINESS

Mr. GRASSLEY. Mr. President, I now ask unanimous consent that there be a period for the transaction of morning business with Senators permitted to speak for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

MESSAGES FROM THE HOUSE

At 1:29 p.m., a message from the House of Representatives, delivered by Mr. Barry, one of its reading clerks, announced that the House has passed the following bill, in which it requests the concurrence of the Senate:

H.R. 2389. An act to restore stability and predictability to the annual payments made to States and counties containing National Forest System lands and public domain

lands managed by the Bureau of Land Management for use by the counties for the benefit of public schools, roads, and other purposes.

At 2:59 p.m., a message from the House of Representatives, delivered by Ms. Niland, one of its reading clerks, announced that the House has passed the following joint resolution, in which it requests the concurrence of the Senate:

H.J. Res. 75. Joint resolution making further continuing appropriations for the fiscal year 2000, and for other purposes.

The message also announced that the House disagrees to the amendment of the Senate to the bill (H.R. 3194) making appropriations for the government of the District of Columbia and other activities chargeable in whole or in part against revenues of said District for the fiscal year ending September 30, 2000, and for other purposes, and agrees to the conference asked by the Senate on the disagreeing votes of the two Houses thereon; and appoints Mr. YOUNG of Florida, Mr. LEWIS of California, and Mr. OBEY as the managers of the conference on the part of the House.

ENROLLED JOINT RESOLUTION SIGNED

A message from the House of Representatives, received on today, announced that the Speaker has signed the following enrolled joint resolution:

H.J. Res. 75. Joint resolution making further continuing appropriations for the fiscal year 2000, and for other purposes.

EXECUTIVE AND OTHER COMMUNICATIONS

The following communications were laid before the Senate, together with accompanying papers, reports, and documents, which were referred as indicated:

EC-6014. A communication from the Assistant Secretary, Legislative Affairs, Department of State, transmitting, pursuant to the Arms Export Control Act, a report relative to certification of a proposed license for the export of defense articles or defense services sold commercially under a contract in the amount of \$50,000,000 or more to Brazil; to the Committee on Foreign Relations.

EC-6015. A communication from the Assistant Secretary, Legislative Affairs, Department of State, transmitting, pursuant to the Arms Export Control Act, a report relative to certification of a proposed license for the export of defense articles or defense services sold commercially under a contract in the amount of \$50,000,000 or more to Israel; to the Committee on Foreign Relations.

EC-6016. A communication from the Assistant Secretary, Legislative Affairs, Department of State, transmitting, pursuant to the Arms Export Control Act, a report relative to certification of a proposed license for the export of defense articles or defense services sold commercially under a contract in the amount of \$50,000,000 or more to the United Arab Emirates; to the Committee on Foreign Relations.

EC-6017. A communication from the Assistant Secretary, Legislative Affairs, Department of State, transmitting, pursuant to the Arms Export Control Act, a report relative to certification of a proposed license for the export of defense articles or defense services