

finances and damages. That has occurred; Operation Rescue's Randall Terry filed for bankruptcy after a court ordered him to pay \$1.6 million.

The legislation contains provisions that would give people more information about the practices of credit card companies, which bear some responsibility for the increase in bankruptcies because of their bombardment of consumers with offers of easy credit. For instance, companies offering a low, "teaser" interest rate would have to say what the regular interest rate would be and when it would kick in.

The companies would also have to disclose how many months it would take a person to pay off his credit-card debt if only minimum payments are made. It can be a startlingly long time, because even as the debt is paid, interest continues to accrue.

But senators tacked on quite a list of unrelated matters that could cause problems. The minimum wage, for example, would rise over three years from \$5.15 to \$6.15, according to a provision of the bill. The idea is opposed by Democrats and the Clinton administration who want the rise to occur over 13 months.

The measure would give billions of dollars in tax preferences to small business. And it would tighten the penalties for selling illegal drugs to minors, increase the penalty for

selling powder cocaine to more closely match the sentence for selling crack and increase the penalty for the makers of methamphetamine.

Exactly why the minimum wage, powder cocaine and tax breaks were tacked onto a bankruptcy bill is unclear. The House-Senate conference committee could agree to separate those provisions so they can be voted on separately by the two houses. They should do so. Whatever the merits of the additions, they don't belong in the bankruptcy measure.

The bill, stripped of its irrelevant features, could emerge from the conference committee as a sound reform of a system that needs it. President Clinton might find it hard to veto a good bill in an election year.

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HONORING ROSE MARIE  
CORCORAN

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**HON. SCOTT McINNIS**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Monday, February 14, 2000*

Mr. McINNIS. Mr. Speaker, I would like to take a moment to remember the life of a

woman who will be missed greatly. Rose Marie Corcoran passed away on January 27, 2000. She was 97 years old.

Rose Marie was born on November 17, 1902, in Salida, Colorado. She married William Corcoran in 1964 in Grand Junction, Colorado. Rose Marie was a licensed nurse in Grand Junction as well as a homemaker.

Rose Marie filled her days volunteering for many organizations. Some of these organizations included: First Christian Church Disciples of Christ, the Moose Lodge, Ladies Auxiliary of the Elks, VFW Auxiliary, Royal Neighbors, Engineer Ladies, and the Veteran's Hospital. She received Volunteer of the Year from Denver's Channel Nine at age 93.

Among other phenomenal things, Rose Marie also liked to travel in Italy and other European countries. At the age of 93, she traveled to Israel and was baptized in the River Jordan.

It is with this, Mr. Speaker, that I offer this tribute in honor of Rose Marie Corcoran. She was an icon in her community and a woman with a heart of gold.