for a safe harbor in addition to the Durbin miniscreen and other provisions, not a part of the original Senate bill, will provide real protections to low-income debtors. These include, first, a safe harbor to ensure that all debtors earning less than the State median income will have access to chapter 7 without qualifications; two, a floor to the means test to guarantee that debtors unable to repay less than $6,000 of their debts will not be moved into chapter 13; three, additional flexibility in the means test to take into account the debtor's administrative expenses and allow additional moneys for food and clothing expenses—three protections—absolute, providing real protection for low-income families on vital necessities, on modest savings, and on means of collection.

All of this should assuage any fear that this bill will make it more difficult for those in dire straits to obtain a fresh start and reorganize their lives. Absolutely no one, because of these protections, will be denied access to complete protection in bankruptcy. But it is balanced because there is also protection for businesses and family companies.

Critics have also argued that the bill places an unfair burden on women and single-parent families. This is the most important part of this bill to understand. There is not a woman in this country, there is not a single parent, there is not someone receiving alimony, child support, or any child in America whose position is weakened because of this bill. Indeed, their position is strengthened because of this bill. Single-parent families, by elevating child support to the first position rather than its current seventh position, are in a better place because of this bill than they are if we fail to act.

Under current law, when it comes to prioritizing which debts must be paid off first, child support is seventh—after rent or storage charges, accountant fees, and tax claims. Remember this, because if you oppose this bill and if we fail to act in the bankruptcy line, accountants will be there, tax claims will be there, storage claims will be there, and women and children will be behind. Under this bill and this reform, children, women, single-parent families are where they belong—in front of everyone, including the Government.

Finally, the bill requires that a chapter 13 plan provide for full payment of all child support payments that become due after the petition is filed. This is simply a better bill—for business and for families.

Finally, in drafting a balanced bill, Senator GRASSLEY and I were confronted with the very real need to provide some additional consumer protection. The fact is, many people don't just fall into bankruptcy. In my judgment, they are driven into bankruptcy by unscrupulous, unnecessary, and burdensome solicitations of debt by the credit industry. This had to be in the bill, and it is in the bill.

The credit card industry sends out 3.5 billion solicitations a year. That is more than 41 mailings for every American household—14 for every man, woman, and child in the Nation. It is not just the sheer volume of the solicitations; it is a question of who is targeted. Solicitations of high school and college students are at a record level. Americans with incomes below the poverty line have doubled their use of credit.

The result is not surprising, as 27 percent of families earning less than $10,000 have consumer debt of more than 40 percent of their income. This bill deals with that reality.

With the help of Senators SCHUMER, REED, and DURBIN, we have ensured that there is good consumer protection in this bill. It is not everything I would have written, certainly not everything they would have liked, but it is good and it is better than current law.

The bill now requires lenders to prominently disclose the effects of making only a minimum payment on your account; that interest on loans secured by dwellings is tax deductible only up to the value of property, warnings when late fees will be imposed, and the date on which an introductory or teaser rate will expire and what the permanent rate will be after that time. All of these things will be required on consumer statements in the future. Few are required now.

What this means is that Senator GRASSLEY and I have done our best. We have worked with all Members of the Senate in both parties. This is a good bill and a balanced bill. The Senate has approved it before. It should do so again. It provides new consumer protection, protection for women and children, securing their place in bankruptcy lines, ensuring that debts get repaid when they can be, ensuring bankruptcy protection, and ensuring that abuses end so that small businesses are not victimized and consumers who can pay their bills do not pay the additional costs of those who choose not to.

I congratulate Senator GRASSLEY once again on an extraordinary effort. I am very proud to coauthor this bill with him. I look forward to the Senate's passage.

I yield the floor.

Mr. GRASSLEY. Mr. President, I hope we had a lot of people who were able to listen all afternoon on this debate. I doubt if very many people listened for 4 hours, but they heard a lot of charges against the bill that were partisan early on this afternoon. Then I said how this bill passed 83–14 originally. That would never have happened—that wide of a margin and bipartisan cooperation—except for the early support and continuing support, and you have seen that demonstrated in the recent speech by Senator TORRICELLI. I thank him for that.

I also thank Senator BIDEN of Delaware for also helping us get this bill out of committee and to the floor, and also Senator REID of Nevada, who helped us get through the hundreds of amendments we had filed with this legislation. So this is evidence of just three people on the other side of the aisle who have worked very hard to make this a bipartisan approach, and this legislation, as controversial as it is, would not have gotten as far as it had without that cooperation. I thank Senator TORRICELLI.

CONCLUSION OF MORNING BUSINESS

Mr. LOTT. Mr. President, it is my understanding that the time between now and 6 p.m. is under my control for morning business. With that in mind, I ask unanimous consent that the Chair close morning business.

The PRESIDING OFFICER. Morning business is closed.

NATIONAL ENERGY SECURITY ACT OF 2000—MOTION TO PROCEED—Resumed

The PRESIDING OFFICER. The clerk will report the pending business.

The legislative clerk read as follows:

Motion to proceed to S. 2557, a bill to protect the energy security of the United States and decrease America's dependency on foreign oil sources to 50 percent by the Year 2010 by enhancing the use of renewable energy resources, conserving energy resources, improving energy efficiencies, and increasing domestic energy supplies, mitigating the effect of increases in energy prices on the American consumer, including the poor and the elderly, and for other purposes.

Mr. LOTT. Mr. President, I now withdraw my motion to proceed to S. 2557.

The PRESIDING OFFICER. The Senator has that right. The motion is withdrawn.

ENACTMENT OF CERTAIN SMALL BUSINESS, HEALTH, TAX, AND MINIMUM WAGE PROVISIONS—MOTION TO PROCEED

Mr. LOTT. I move to proceed to the conference report containing the tax bill, H.R. 2614.

The PRESIDING OFFICER. The question is on agreeing to the motion.

The motion was agreed to.

The PRESIDING OFFICER. The clerk will report.

The legislative clerk read as follows:

The committee of conference on the disagreeing votes of the two Houses on the amendment of the Senate on the bill H.R. 2614 ''To amend the Small Business Investment Act to make improvements to the certified development company program, and for other purposes,'' having met, after full and free conference, have agreed to recommend and do recommend to their respective Houses that the House recede from its disagreement to the amendment of the Senate, and agree to the same with an amendment, and the Senate agree to the same, signed by a majority of the conferees on the part of both houses.

The PRESIDING OFFICER. Without objection, the Senate will proceed to

the consideration of the conference report.

(The report is printed in the House proceedings of the RECORD of October 26, 2000.)

NATIONAL ENERGY SECURITY ACT OF 2000—MOTION TO PROCEED—Continued

Mr. LOTT. Mr. President, I now renew my motion to proceed to S. 2557. I will notify all Senators as to the exact date on which I intend to file cloture on this very important tax conference report. I note that I will not do that today. In the meantime, this action I have just taken will allow me to file that cloture motion at a later date.

MORNING BUSINESS

Mr. LOTT. I ask unanimous consent that the time between now and 6:30 remain in control of the majority leader for morning business, as provided under the previous order.

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

Mr. LOTT. At the request of Senator GRASSLEY and others who wish to be heard, we are asking to extend the time from 6 until 6:30.

I believe there will be a voice vote at the conclusion of this time.

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

Mr. LOTT. I yield the floor.

THE LEGAL IMMIGRATION FAMILY EQUITY ACT

Mr. THURMOND. Mr. President, it is highly unfortunate that the Clinton administration is apparently trying to play politics with immigration during the final days before the Presidential election.

The Congress has tried to work in good faith with the President to help immigrants who play by the rules, and have not been treated fairly by the Immigration and Naturalization Service. Unfortunately, the President does not seem to be interested in a reasonable compromise.

President Clinton has demanded blanket amnesty for any alien in the United States in 1986 or before. This is not limited to legal immigrants. It includes illegal aliens. It does not matter to the President whether they have tried to follow the law in getting their status adjusted during all these years, or whether they flagrantly violated the immigration laws. The President just wants to give blanket amnesty. Also, the White House does not know how many would be eligible for amnesty under their plan, but the number would clearly be in the millions. This is irresponsible policy.

The National Border Patrol Council, whose members are border patrol agents, has strongly criticized the President's proposal. They said, ''In addition to punishing those who abide by our immigration laws and rewarding those who disobey them, a new amnesty would encourage innumerable others to break our laws in the future. This is not sound public policy.''

The Congress has a better way. The Legal Immigration Family Equity Act, which is part of the Commerce-Justice-State Appropriations legislation, would allow aliens in the United States before 1982 to secure amnesty if they had tried to comply with the immigration laws. This would provide assistance to about 400,000 aliens who were wrongly denied relief through administrative action of the I.N.S.

Moreover, the legislation would assist hundreds of thousands of applicants who are on a waiting list to be united with their families in the United States. This bill would greatly help promote family unification.

As this legislation demonstrates, the Congress should help immigrants who help themselves and try to follow the rules. However, far too often, the roadblock that legal immigrants run into has nothing to do with the Congress. It is caused by the Administration, and more specifically the I.N.S.

The record of the I.N.S. in helping legal immigrants during this Administration has been very poor. I have grown very frustrated in recent years trying to help citizens of my state who are trying to work through the I.N.S. and follow the law. Sometimes, when I make inquiries about an applicant's case, the I.N.S. does not even respond to my repeated requests. When I do get a response, it is often handwritten and hard to read or understand. It may even be inaccurate. Also, the I.N.S. has actually lost files about which I was inquiring. If federal elected officials receive this type of treatment, the difficulties that applicants face while trying to work with the I.N.S. alone must be many, many times worse. I have contacted the Attorney General about these chronic problems, but I have not even received the courtesy of a response.

With a new Administration next year, I hope we can fundamentally reform the I.N.S. We must make it responsive to the people.

In the meantime, the President should cooperate with the Congress, and promote reasonable solutions to the problems faced by legal immigrants. At the same time, he should devote his attention to addressing the fundamental problems regarding how immigrants are treated by his own administration every single day.

GEN. RICHARD LAWSON, USAF: IN THE STYLE OF CINCINNATUS

Mr. BYRD. Mr. President, the great success and continuing strength of the United States as a republic is due in no small part to the willingness of our citizens to be soldiers and, no less important, of our soldiers to be citizens.

One such soldier-citizen is General Richard L. Lawson, late of the Air Force of the United States, now on the verge of a second retirement, this time from a productive career in public life.

On active duty as General Lawson, he held positions of trust at the highest levels of responsibility in planning and executing the military elements of U.S. foreign policy during times of great tension.

As Dick Lawson, the envoy plenipotentiary from the most basic of America's basic industries to the councils of government that include this Senate, he has made useful and durable contributions to policies that make the Nation more secure and energy independent.

Richard Lawson is, in fundamental ways, exceptional, if not unique.

He is one of few individuals to hold every enlisted and commissioned rank in the military structure from enlistee of bottom rank to the four-star grade that signifies overall command. He may well be the only one to have done this between two services—to rise step-by-step from buck private to regimental sergeant major in the Army National Guard of Iowa; and then, when commissioned into the Air Force, from second lieutenant to general.

Highlights of General Lawson's Air Force career include the following: military assistant at the White House under two Presidents; Commander, Eighth Air Force; Director of Plans and Policy for the Joint Chiefs of Staff; U.S. representative to the military committee of the North Atlantic Treaty Alliance; Chief of staff at Supreme Headquarters of the Allied Powers in Europe; and, finally, command of the day-to-day activities and deployments of all services in the U.S. European Command, the deputy commander-in-chief.

During his span of service, some important national and international developments included the following: the making of plans and the acquisition of means to re-establish U.S. strength and flexibility and deterrence; the restoration of cordiality among the NATO allies.

General Lawson left active service in 1986. Early the next year, while figuratively behind the plow, like Cincinnatus, he was approached by a delegation of coal industry leaders. They found him, in fact, clearing undergrowth on his acreage in the Virginia countryside. They called him again into service, and he again responded.

In the 14 years since then, Dick Lawson has presided over the unification of what once was both a profusion and a confusion of voices that sought to speak for mining. He first blended together within the National Coal Association all elements of the coal industry. More recently, he joined the many elements of mining represented by coal, metals and minerals producers. With the union of the coal association and the American Mining Congress to form the National Mining Association, two voices became one.