

Anne Bradstreet became the first published American writer in 1650 and in 1993 Toni Morrison became the first African American woman to win the Nobel prize in literature.

Over the course of our history we have seen an unending string of "firsts." The first woman to receive her M.D. degree: Elizabeth Blackwell—1849. The first female professional chemist: Ellen Swallow Richards—1873. First American woman in Space: Sally Ride—1983. First woman U.S. Surgeon General; Antonia Novello—1900.

Mr. Speaker, the history of American women is an inexhaustible subject. No one can reduce it to a single sound byte or a single notion. One thing is clear: the march to equality is irresistible and unrelenting.

The Equal Rights Amendment was first drafted by Alice Paul in 1923. The message was simple and clear: "Equality of rights under the law shall not be denied or abridged by the United States or by any State on account of sex."

The Congress did not pass, and send to the states, the ERA until March 22, 1972. The states failed to ratify. But our responsibility as a people and as a legislative body remains. Women demand and deserve equality in every sphere of life, beginning with the law. It is high time for us to recognize and ratify that most just and basic demand.

CHATARD WINS INDIANA STATE BOYS BASKETBALL CHAMPIONSHIP

HON. JULIA CARSON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Ms. CARSON of Indiana. Mr. Speaker, I rise to congratulate Bishop Chatard High School, Indianapolis, IN, on winning the Indiana State Boys Basketball Championship (Class 3A). Chatard's Trojans triumphed over Fort Wayne Elmhurst by a score of 78-44.

The Chatard Trojans won their first state basketball title ever on Saturday night to complete an outstanding season record of 22-2.

Congratulations to Coach Dan Archer and the Chatard Trojan players: John Loughery, Jamaal Wade, Dray Mason, Marques Presley, Ryan Baker, Mike Dury, Frank Halliburton, Greg Cage, Dan Cage, Tony Barnes, Jimmy Scheidler, and Jonas Coleman.

The Indiana State Boys Basketball Championship was played at Conseco Fieldhouse in Indianapolis, IN.

The Trojans competitive spirit and remarkable sportsmanship contributed to an excellent season for the team. I applaud their skilled teamwork and hope next year's season will bring them another state final championship.

Again, an outstanding example of perfect teamwork.

Congratulations to the Trojans! Job well done. You've made us proud!

TRIBUTE TO MRS. ARLINE SCHWARTZMAN

HON. FRANK PALLONE, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Mr. PALLONE. Mr. Speaker, I would like to take this opportunity to congratulate Mrs.

Arline Schwartzman who is being honored by the Highland Park Conservative Temple and Center. I am proud to have Mrs. Schwartzman as one of my constituents and I commend her for the dedication and devotion she has exhibited to her community over the past four decades.

Mrs. Schwartzman's passion for humanitarian, civic, and philanthropic undertakings are a direct reflection of her character. Arline Schwartzman has been an active member of the Highland Park Temple for almost 40 years and her extraordinary record has been displayed as she has shared her time, talent, and expertise with tremendous commitment.

Born in Jersey City, Mrs. Schwartzman moved to Highland Park shortly after her marriage to her late husband, Mr. Henry Schwartzman. Ever since then she has been vibrantly active in the community. Upon joining Highland Park Temple, she and Henry became involved in temple events where she continues to be an energetic member of the community by participating in programs, classes, and activities.

Mrs. Schwartzman has also had an impact on communities outside of her Temple. Her strong commitment to the health care field is evident by her 50 years of volunteer service at Robert Wood Johnson University Hospital. Presently she serves as Secretary of the Board of Directors and has been a member of the Board since 1965. In that time, she was instrumental in the Hospital's transformation from a small community hospital to one of the nation's leading academic health centers.

Mrs. Schwartzman is also a life member of Hadassah and Brandeis and an active member of the Jewish Federation of Greater Middlesex County. She is also a member of the temple's Board of Trustees, the Sisterhood Board, and is active on the Refurbishment Committee. Recently Arline presented the Temple with a beautiful Sefer Torah in memory of her husband.

Other honors that Mrs. Schwartzman has received in her tenure of community service include the Torch of Liberty Award of the Anti-Defamation League, the National Volunteer Award of the Center for Volunteer Action, the Testimonial of Appreciation of the American Hospital Association, and the Community Leader of Distinction Award of the Middlesex County Regional Chamber of Commerce.

Arline Schwartzman is still a resident of Highland Park, with her mother Beatrice. She has been blessed with a wonderful family: Paula and Larry Melz, Roberta and Jeffrey Kirsch, Terri and Richard Beck, and Shelia and Richard Weber. She is also proud of her 8 grandchildren: Stacy, Steven, Lauren, Daniel, Julie, Jerry, David and Michael.

Mr. Speaker, I ask that my colleagues join me in honoring this extraordinary individual for her invaluable and enthusiastic commitment to her community.

BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2003

SPEECH OF

HON. BETTY McCOLLUM

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 19, 2003

The House in Committee of the Whole House on the State of the Union had under

consideration the bill (H.R. 975) to amend title 11 of the United States Code, and for other purposes:

BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2003

HON. BETTY McCOLLUM

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Monday, March 31, 2003

Ms. McCOLLUM. Mr. Chairman, I rise in opposition to H.R. 975, a bill to modify our nation's bankruptcy system. I support holding individuals responsible for paying debts that they can reasonably afford. Our banks, credit unions and other responsible financial institutions should not have to foot the bill for individuals who take advantage of the system to avoid their debts. I support efforts to curb the overwhelming number of bankruptcies filed each year, which strain our responsible financial institutions and their ability to provide low-cost services to consumers. Unfortunately, I cannot support this very unbalanced legislation.

I have spoken with bankruptcy judges from Minnesota who share my concern that this bill will be particularly harmful to working families. The bill before us today will make it harder for custodial parents to collect child support. Further, it does nothing to hold credit card companies accountable for using risky business practices to extend thousands of dollars of credit to those individuals already deep in debt. Despite significant pressure from Democratic members to implement meaningful disclosure requirements, this bill does not go nearly far enough in requiring that credit card companies provide information that consumers need to practice good financial planning.

Supporters of this legislation claim that it puts children first by making child support claims the number one priority when assets are distributed in bankruptcy cases. But bankruptcy judges have told me that by forcing debtors to pay off more of their credit card debt after bankruptcy, this bill will directly impair their ability to make child support payments. It is wrong to make custodial parents and children who are owed support compete with the lawyers of credit card companies with deep pockets for the debtor's limited resources.

This bill also fails to hold credit card companies accountable for extending thousands of dollars in credit to college students using questionable marketing tactics. College students and their parents tell me that students find almost unlimited credit readily available. Credit card companies are setting up shop on campus, offering easy credit with free gifts such as T-shirts, flashlights, pens or water jugs. Students are offered "teaser" interest rates of 5 to 7 percent, while failing to realize that their rates can later hit 20 percent. As a result, 10 percent of all college students owe \$7,000 or more to credit card companies. Because financial aid has failed to keep pace with inflation, these students also owe an average of \$17,000 to the federal government upon graduation. We must do more to help our students.

We must do something to curb the number of personal bankruptcies that strain our banks,