

In a society where teachers do not always receive the appreciation they deserve, I am pleased to honor and commend Ms. Steen for her decades of dedication to students in Central Washington. Ms. Steen exemplifies the best of America.

To Ms. Steen and the teachers across America that are educating tomorrow's leaders, thank you.

IN OBSERVANCE OF THE 90TH ANNIVERSARY OF THE ARMENIAN GENOCIDE

HON. STEVEN R. ROTHMAN

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 21, 2005

Mr. ROTHMAN. Mr. Speaker, this Sunday, April 24, 2005 is the 90th anniversary of the Armenian Genocide, the systematic and planned extermination of an entire ethnic group by the Ottoman Empire, and the first act of genocide in the 20th Century. I join my colleagues and the Armenian-American community in my district, the 9th Congressional District of New Jersey, and with people of goodwill throughout the world, in solemn observance and acknowledgement of the deaths of 1.5 million Armenians during the years 1915–1923.

Countless Armenian families were torn apart forever by these gruesome acts of violence—acts that have been seared into the memories of the courageous individuals who survived. Survivors have vowed to never let their children, grand-children, and great-grandchildren, or others in the world, forget this past. Unfortunately, there is still a denial on the part of many people around the world about the actual occurrence of a genocide in Armenia. I stand steadfast with my Armenian friends in support of an acknowledgement of the horrors that were inflicted upon their families, and I continue to urge the recognition of the Armenian Genocide.

This year, the number “ninety” serves as a reminder that too many years have passed without proper recognition, and it serves as a motivational tool to continue to educate the world about the Armenian Genocide. In past years on the day of the anniversary, my Armenian-American constituents from St. Leon Armenian Apostolic Church in Fair Lawn, St. Vartanantz Armenian Apostolic Church in Ridgefield, and St. Thomas Armenian Apostolic Church in Tenafly would participate in solemn services held in memory of the martyrs of the Armenian Genocide at their individual churches. This year, however, the number “ninety” will unify Armenian-Americans as all members of the Armenian Apostolic churches on the East Coast will convene in Times Square in New York City to stand together and have their voices heard.

This anniversary also provides us with an opportunity to pledge that such a slaughter should never take place again. I am sickened and dismayed by the atrocities that we continue to see today in the Sudan, as well as others that we have seen in the 20th century, such as the Holocaust and the ethnic cleansing campaigns in Cambodia, Kosovo and Rwanda. All of these events should be recognized for what they are: Genocide.

As a Jewish-American, I stand united with Armenians who continue to fight for recogni-

tion of the Armenian Genocide so the world will never forget the first crime against humanity in the 20th Century. I am hopeful that this 90th Anniversary of the Armenian Genocide will bring with it the recognition that is deserved, and help us in our obligations as global citizens to protect the basic human rights of all people. We owe it to our ancestors, our families, and humanity to be committed to preventing genocide in the future, no matter when, where, or to whom it occurs.

BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2005

SPEECH OF

HON. TODD TIAHRT

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 14, 2005

Mr. TIAHRT. Mr. Speaker, I rise today in strong support of S. 256, the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. I believe passage of this important bill is long overdue, and I congratulate Chairman SENSENBRENNER and Chairman OXLEY for their leadership over the past several years in crafting meaningful bankruptcy reform.

The bill we are voting on today will help foster greater personal responsibility and make it more difficult for those who use bankruptcy as a tool for fraud to cheat their way out of debt.

Bankruptcy filings have escalated in recent years, which have had negative consequences on our economy. Yet, numerous studies have shown many bankruptcy debtors are able to repay a significant portion of their debts. If this alarming trend continues, all Americans will pay the price in the form of higher costs for goods, services and credit. These higher costs not only harm consumers, it also stymies growth for businesses.

By addressing bankruptcy abuses, S. 256 will play a role in creating a better environment to conduct business in America, which means more jobs for those who need them.

Some have expressed concerns S. 256 will limit people from filing under Chapter 7. However, estimates show only a small percent of Chapter 7 bankruptcy filers would have their petitions dismissed or forced into Chapter 13 or Chapter 11 bankruptcy. One study cited by the Committee on the Judiciary suggests as few as 3.6 percent of Chapter 7 filers would be moved into repayment plans under the new means test.

I recognize there are cases where families and individuals need to file for Chapter 7 bankruptcy for very legitimate reasons. Sometimes hardships and unforeseen circumstances happen in life, and bankruptcy is a needed last option to help families survive.

However, the United States cannot afford to continue down the path where high consumer debt is routinely directed toward bankruptcy as a first stop rather than a last resort. I am pleased S. 256 addresses common bankruptcy abuses while continuing to offer Americans who need to file for bankruptcy the means to do so.

The consumer bankruptcy provisions of S. 256 address the needs of both creditors and debtors. With respect to the interests of creditors, this legislation responds to many factors

that have contributed to the increase in consumer bankruptcy filings, such as lack of personal financial accountability.

The bill provides many debtor protections such as provisions allowing debtors to exempt certain education IRA plans, fortifying exemptions for certain retirement pension funds, and enhancing the professionalism standards for attorneys and others who assist consumer debtors with their bankruptcy cases.

S. 256 ensures debtors receive notice of alternatives to bankruptcy relief, requires debtors to participate in debt repayment programs, and institutes a pilot program to study the effectiveness of consumer financial management programs.

I am also pleased S. 256 contains several provisions that will help make American businesses more competitive. By cracking down on bankruptcy abuse, we eliminate another obstacle small businesses face as they compete in the global marketplace.

Currently, a business can be sued by a bankruptcy trustee and forced to pay back money previously paid to it by a firm that later filed for bankruptcy protection. Under the reforms of S. 256, small businesses will have an easier time successfully defending against these suits.

The reforms will promote greater certainty in the financial market place as well. S. 256 reduces systemic risk in the banking system and financial marketplace by minimizing the risk of disruption when parties to certain financial transactions become bankrupt or insolvent.

S. 256 addresses the special problems presented by small business debtors by instituting firm deadlines and enforcement mechanisms to weed out those debtors who are not likely to reorganize. It also requires the court and other designated entities to monitor these cases more actively.

Under the current law, nearly every item of information supplied by a debtor in connection with his or her bankruptcy case is made available to the public. S. 256 prohibits the disclosure of the names of the debtor's minor children and requires such information to be kept in a nonpublic record, which can be made available for inspection only by the court and certain other designated entities. In addition, if a business debtor had a policy prohibiting it from selling “personally identifiable information” about its customers and the policy was in effect at the time of the bankruptcy filing, then the sale of such information is prohibited unless certain conditions are satisfied.

These are just a few of the several provisions that make this bill good for American consumers and businesses. I urge my colleagues to join me today in voting for S. 256 so we can limit abuses within our bankruptcy system and promote a stronger America.

IN APPRECIATION OF OUR WORLD WAR II VETERANS

HON. PAUL RYAN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 21, 2005

Mr. RYAN of Wisconsin. Mr. Speaker, as we approach the sixtieth anniversary of VE Day, we must remember and honor the men and women of America's armed forces who secured victory in World War II at a great cost.