

discharged from about \$50 billion in debt. Currently it is estimated that over 70% of bankruptcy filers use Chapter 7. Last year, 1.4 million personal bankruptcies were filed, an increase of 94.7 percent over 1990. By contrast business filings have remained steady over the last two decades. As my House colleague Congressman RICK BOUCHER aptly said, "bankruptcy was never meant to be used as a financial planning tool, but it is becoming a first stop rather than a last resort" to those who have the ability to pay a portion of their debts, but choose to ignore their responsibilities.

Clearly, the Congress has a responsibility to address this issue. Our nation simply cannot afford widespread abuse in our bankruptcy system. Consumers pay an estimated \$500 dollars per year in additional "hidden taxes" by companies trying to make up for the cost of bankruptcy losses. For this reason, I have joined the fight in promoting federal legislation that actively seeks to reform the Code and target those who abuse the system at the expense of others.

The Bankruptcy Reform Act, which passed yesterday with overwhelming bipartisan support will force those who should file under Chapter 13, and pay a portion of their debt, to meet their responsibilities. It insists that a debtor demonstrate that full bankruptcy relief under Chapter 7 is warranted. Those who do not meet this needs-based test will be subject to a formula based on the debtor's income and obligations. The bill also ensures that debtors know all their financial options before they file bankruptcy. Often, debtors are the prey of entities that push debtors into bankruptcy without an explanation. This initiative will crack down on these practices. The bill also includes a House passed amendment that will require greater disclosure to debtors by credit card companies and other creditors about the types of fees and payments schedules that consumers may incur. By balancing the needs of creditors and debtors, this bill achieves meaningful bankruptcy reform.

NATIONAL TEACHER
APPRECIATION WEEK

HON. MICHAEL E. CAPUANO

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 6, 1999

Mr. CAPUANO. Mr. Speaker, this week is National Teacher Appreciation Week, and I want to honor the teachers of the Eight Congressional District of Massachusetts. Almost 5,000 teachers in over 176 schools educate approximately 86,000 students in the 8th district alone.

Many of today's schools are in disrepair. They are bulging at the seams. Students do not have chairs to sit on, let alone textbooks from which to learn. Despite limited resources, teachers persistently surpass these obstacles and devise new ways to stimulate our children to achieve.

So many teachers go the extra mile to ensure that their students are learning. They provide a variety of additional services, from assisting a student after school hours with their

homework to giving up their Saturday to coach basketball. Teachers are more than just educators. They serve as mentors, managers, counselors, confidants and friends. Although they are not always rewarded or even acknowledged for their daily selfless acts, teachers continue to give of themselves in order to instruct our children.

In Cambridge, Massachusetts, several teachers have exemplified outstanding dedication to their jobs: Joseph Sullivan, who was bestowed with the honor of being elected to the Massachusetts Teacher Association board; Michele Owaross, who just recently led a group of 10th and 11th graders on a trip to China to study the society and culture of another country; Lucinda Leveille who brought six students to Russia recently and was honored for her attempt to promote international awareness by the Russian Government; and Jamalh Prince, Chelsea's indoor track coach who was named "Coach of the Year" by *The Boston Globe*.

Likewise, in Chelsea, Massachusetts, Adele Lubarsky has been teaching at the Sokolowski school in Chelsea since 1972. In those 27 years, Ms. Lubarsky has certainly kept active. As a 3rd grade Spanish bilingual elementary school teacher, she has set high standards to guarantee that her students will achieve now and in the future. Ms. Lubarsky also serves as a "mentor teacher" whereby she models lessons for other teachers and assists newcomers. Due to her dedication, she was awarded the 1996 "Outstanding Teacher of the Year" award from Chelsea's school system.

Mr. Speaker, there are far too many teachers to mention everyone by name, however I'd like to take a moment to thank all the teachers in Belmont, Boston, Somerville, Cambridge, Chelsea, and Watertown for tirelessly giving of themselves to educate our future leaders.

Tomorrow, I will visit the Dr. Martin Luther King, Jr. school and the King Open school in Cambridge, and then I will attend a ground breaking at the Boston Latin school. Since becoming a Member, I have visited schools all over my district. However I am always amazed at the warm greeting I receive from students, and from teachers. For them, it does not matter who the visitor is, but rather that someone cares and recognizes the hard work they do.

Mr. Speaker, while we discuss education priorities this year, I hope each Member of Congress will reflect upon the valuable commodity each and every teacher in his or her district represents, and work to include rewards for teachers as a part of the education agenda. I know I will.

A COURAGEOUS DRUG FIGHTER
AND HIS MEN

HON. BENJAMIN A. GILMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 6, 1999

Mr. GILMAN. Mr. Speaker, today's Miami Herald recounts the battle by the Colombia National Police (CNP) in a real war on drugs in that troubled nation. In attacking a major cocaine complex in Colombia, the anti-drug po-

lice (DANTI) under the leadership of General Jose Serrano and Colonel Leonardo Gallego took hostile fire, yet they managed to destroy a complex capable of producing tons and tons of deadly drugs, and seized a ton of cocaine and large quantities of precursor chemicals. The lab complex was capable of producing 8 tons of cocaine per month.

The DANTI used aged Huey helicopters without the proper Forward Looking Infra Red (FLIR) equipment that could have foretold the trouble that they would face on the ground from the right wing paramilitary run cocaine complex. Despite the lack of adequate helicopters and what the police really need in defensive equipment, they still prevailed. We are indeed fortunate to have allies like this in our common battle against illicit drugs in our hemisphere.

Just last Friday, along with my colleagues in the House, Representatives BURTON, MICA and DELAUNO and Senator DODD, I traveled to the Sikorsky plant in Connecticut to attend the ceremony giving General Serrano what he and his anti-drug police need to fight a real war on drugs. The log book for six of the world renowned and effective Sikorsky Blackhawk utility helicopters were turned over to General Serrano and Colonel Gallego, the head of DANTI. These Blackhawk choppers will give these brave, courageous men what they need and should have had years ago.

One can only wonder what results we might have seen from the CNP if we had provided these Blackhawks sooner rather than later. I ask that the Miami Herald account of yesterday's operations in Colombia be inserted at this point in the RECORD, and I ask my colleagues to note what good and courageous men do in a real war on drugs.

[From the Miami Herald, May 5, 1999]

COLOMBIAN POLICE FIGHT OFF GUNFIRE TO
DESTROY COKE LABS

(By Tim Johnson)

BOGOTA, COLOMBIA—Fighting off gunfire from paramilitary forces, an anti-narcotics strike force on Wednesday raided what police described as one of the most sophisticated cocaine-processing complexes in Colombia's history.

Police said they destroyed three cocaine-processing laboratories capable of producing eight tons of cocaine a month.

"This is impressive. in my professional life, I have seen a lot of laboratories. But this is beyond imagination," said National Police Chief Rosso Jose Serrano, soaked in sweat after leading 300 officers on the jungle raid.

Serrano said the laboratories, discovered in a wooded area in the Magdalena River Valley near the town of Puerto Boyaca, were protected by rightist paramilitary forces.

Paramilitary forces have long been rumored to be involved in Colombia's huge drug trade, but their direct link to such a major processing site provides starting evidence of how deeply they are enmeshed.

The discovery further complicates Colombia's dismal security situation and underscores the difficulties of fighting the cocaine trade. The 15,000-member Revolutionary Armed Forces of Colombia—bitter enemies of the paramilitary forces—also derive hundreds of millions of dollars a year from protecting coca crops and laboratories, mostly in the eastern plains.

Backed by 10 artillery-equipped helicopters, 300 members of an anti-narcotics