

SUPER BOWL CHAMPIONS ST.
LOUIS RAMS

Mr. ASHCROFT. Mr. President, I appreciate this opportunity to make a comment on an event which is very important to the State of Missouri, very important to the city of St. Louis, very important to this Senator.

It happens that over the weekend, the St. Louis Rams encountered a very energetic and talented team, the Tennessee Titans, in Atlanta to settle the issue of who would be the Super Bowl NFL champions this year. In a very hard fought game that represented the highest of effort by both teams, the Rams prevailed. There are those who from time to time ask me if I was nervous at any time. I think they were hoping I would say I was never nervous. Well, I got pretty nervous toward the end of the game. But I was very pleased with the result because there is no team more worthy of having won this game than the St. Louis Rams.

I will just say a few things about the St. Louis Rams, about that marvelous effort of a crew we call the "go to work," "gotta go to work" crew in St. Louis. Different football teams are understood and known for different things. The St. Louis Rams have a slogan: Gotta go to work. I don't think there is a better slogan anywhere for a sports team than a sports team that elevates the idea of work. It is work that brings us to any goal, to the achievements we enjoy. It is work that gives us successful families. It is work that allows America to compete successfully around the world. It is that work ethic, expressed by the St. Louis Rams, that made them world champions.

For me to have the opportunity to stand today and say a few words about the St. Louis Rams, the fact that they had the work ethic necessary to prevail in the Super Bowl over an excellent team from Tennessee, is something for which we are all grateful.

I will talk a little bit about the kind of statistical year the Rams had. We had Kurt Warner, who is one of the great Horatio Alger stories of America. People talk about rags to riches. I don't know if he has gotten to riches yet. He was at the minimum wage in the National Football League before they decided to give him a bonus this year, and I don't know that he was in rags, but 5 years ago he was bagging groceries in Iowa because he hadn't quite gotten the opportunity to demonstrate his skills in football. Maybe this would be called from bags to riches.

The truth is, it is a heroic story of an individual who has not only great football skills but whose inspirational life is the kind of leadership we need more of in this country. When asked about his own inspiration, he said he gets inspiration from his family and the handicapped member of the family who

every day, when falling down, gets back up. For the most valuable player in the Super Bowl, the most valuable player in the National Football League, to understand that we can all learn from each other and we can learn from even those in their heroic efforts who have not the talents that we do but have the courage to get back up, that is a tremendous thing.

It is with that in mind that I will talk a bit about the St. Louis Rams today, the Ram team, including Kurt Warner, and then Marshall Faulk, who set the all-time record for combined yardage this year. I thrill to the fact that there are youngsters in my State and across America who are saying: I want to be like Marshall Faulk; I want to be like Kurt Warner and this team of individuals who are such outstanding individuals; Isaac Bruce, who has been so productive as a football player and such an exemplary leader in our community.

There are statistics about this team. They won the West divisional title with a 13 and 3 record. They posted an undefeated record at home. That is something special to me because that was in the TWA Dome. When I was Governor of the State of Missouri, it was my responsibility to be involved in the construction of that dome and to see to it that it came in under budget and on time and was a great facility. But no facility ever achieves greatness unless there are great things done there—to have the team come and be undefeated there this year and, of course, have other great things there. The Pope visited St. Louis and was at the TWA Dome, and Billy Graham came to St. Louis this year and was at the TWA Dome. There are some people who think it is important to invite the Pope and Billy Graham back next year so we can go undefeated another time. We would be pleased to have them come back because they bring the kind of presence to St. Louis that all of us cherish and want.

To watch our quarterback, Kurt Warner, who enjoyed one of the best seasons ever by an NFL quarterback, becoming only the second player in history to throw more than 40 touchdown passes and to realize that he wasn't discovered as a starting quarterback until this year's circumstances thrust him into the position, it was an amazing thing: completing 66 percent of his passes; 10 300-yard games in the season; setting a new Super Bowl record for 414 yards in passing. The offense of the Rams team: 526 points, the third highest single-season record ever.

Of course, Kurt Warner was named the NFL player of the year. He took his \$30,000 award and gave it to Camp Barnabus, which is a camp for young people in southern Missouri. This wasn't a \$30,000 donation by someone who is making the big salaries; this was a \$30,000 donation by someone who

is earning the minimum wage in the NFL. I could go on. The resolution that I will propound not only talks about Kurt Warner but extols the greatness of Marshall Faulk. These individuals are as great, or greater, off the field than they are on the field. That is what is so inspiring—their commitment to community.

Isaac Bruce caught 77 passes for 1,165 yards and 12 touchdowns in the regular season and led the Rams to a Super Bowl victory with 6 receptions for 162 yards, including a game-winning 73-yard touchdown reception that, frankly, required him to make a very big effort to come back and get the ball and go get the score. What a tremendous inspiration it was.

On defense, Todd Lyght led the Rams with a regular season career high of six interceptions, including a touchdown. He started in 97 straight games. Now, there is durability. Talk about having to go to work. That is the longest current streak with the team.

Rams' linebacker Mike Jones ended the very spectacular and heroic effort of the Tennessee Titans on the 2-yard line with the game-winning tackle as the time ran out in the Super Bowl.

I could also talk about wide receiver Terry Holt and about Coach Dick Vermeil, named NFL coach of the year, the oldest coach ever to win a Super Bowl. He, of course, retired from coaching, but he came back because he still had a burning capacity within him to motivate and help young people, and the football team reached the maximum of its potential.

It is with that in mind I wanted to propound a resolution to congratulate not only the team, the St. Louis Rams, but, frankly, the fans of St. Louis. No group of fans that I know of is more intelligent, understanding of the game, and more supportive of a team than the fans in St. Louis. The fans came together with the team over and over again. They stuck with the team in previous years when we were the worst in the league and helped carry the team when we were first in the league. That is very important.

I was at a tremendous celebration in St. Louis, and the individual who announces the team onto the field in each game, who is also a disc jockey at KSD FM, Smash, Asher Benrubi, was leading this rally. It became very apparent to me that the biggest contribution of the St. Louis Rams is the contribution of community, because the community has come together around this team in a special way that unites us all. Unity is the most important characteristic of any organization. When you can be unified and work together, that is something to behold.

It struck me at the time that the last five letters of the word "community" are the word "unity." Those things, those challenges in our lives, and those opportunities in our lives, those victories and, yes, even defeats bring us

together and are valuable to us. It is with that in mind I thank Smash for his great leadership as the MC of that rally. I thank the fans of St. Louis.

RECOGNIZING THE ACHIEVEMENT OF THE ST. LOUIS RAMS IN WINNING SUPER BOWL XXXIV

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the Senate now proceed to the immediate consideration of S. Res. 250, submitted earlier by me, Senator ASHCROFT, along with Senator KIT BOND and Senator PETER FITZGERALD, and Senator DURBIN of Illinois.

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

The clerk will report the resolution by title.

The assistant legislative clerk read as follows:

A resolution (S. Res. 250) recognizing the outstanding achievement of the St. Louis Rams in winning Super Bowl XXXIV.

There being no objection, the Senate proceeded to consider the resolution.

Mr. ASHCROFT. Mr. President, I ask unanimous consent that the resolution be agreed to, the preamble be agreed to, and the motion to reconsider be laid upon the table.

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

The resolution (S. Res. 250) was agreed to.

The preamble was agreed to.

The resolution, with its preamble, reads as follows:

S. RES. 250

Whereas, in 1995 the Los Angeles Rams relocated to St. Louis, Missouri and became the St. Louis Rams;

Whereas, the arrival of the St. Louis Rams ushered in a new era of unity in the St. Louis community fortified by the enthusiasm and energy of the St. Louis Rams' fans and the spirit and drive of the St. Louis Rams organization;

Whereas, the St. Louis Rams' fans have incorporated the unifying spirit of the Rams into the community, making the St. Louis area an even better place to live and work;

Whereas, the members of the St. Louis Rams' team, including Kurt Warner, Marshall Faulk, and Isaac Bruce, exemplify the character, sportsmanship, and integrity—both on and off the field—to which all Americans can aspire;

Whereas, the St. Louis Rams' rallying cry, "Gotta Go To Work," embodies the great American work ethic, and symbolizes the perseverance, dedication, talent and motivation of the St. Louis Rams football team and the St. Louis community;

Whereas, in the 1999–2000 season, the St. Louis Rams committed themselves to the motto, "Gotta Go To Work," and achieved record accomplishments;

The Rams won the NFC West divisional title with a 13–3 record;

The Rams posted an undefeated record at home, winning all ten games in the Trans World Dome, the longest home winning streak for the Rams since 1978;

Rams' quarterback Kurt Warner enjoyed one of the best seasons by a quarterback in NFL history, becoming only the second play-

er to throw 40 or more touchdown passes in a season (41), recording the fifth-best passer rating in league history, completing a league-best 65 percent of his passes, modeling consistency with ten 300-yard games, and setting a new Super Bowl record of 414 passing yards;

The Rams' offense produced 526 points, the third-highest single regular season total;

Rams' quarterback Kurt Warner was named the Miller Lite NFL Player of the Year, donating the \$30,000 award to Camp Barnabas, a Missouri-based Christian summer camp for disabled children, and became only the sixth player to capture both the National Football League's Most Valuable Player and the Super Bowl Most Valuable Player in the same season;

Rams' running back Marshall Faulk, in the regular season, set an all-time record for yards from scrimmage with 2,429, became the second player in NFL history with 1,000 yards rushing and receiving in the same season, had the highest average yards per rush in the league and caught 87 passes, the fourth highest in the NFC;

Rams' wide receiver Isaac Bruce caught 77 passes for 1,165 yards and 12 touchdowns in the regular season and led the Rams in Super Bowl XXXIV with six receptions for 162 yards, including the winning 73-yard touchdown in the fourth quarter;

Rams' left corner back Todd Lyght led the Rams with a regular season career-high six interceptions, including one touchdown, and has started in 97 straight games, the longest current streak with the team;

Rams' linebacker Mike Jones had four interceptions in the regular season, two of which he returned for touchdowns, and had the game winning tackle on the last play of Super Bowl XXXIV; Rams' wide receiver Torry Holt set a Super Bowl rookie record with seven catches for 109 yards in Super Bowl XXXIV, including a nine-yard touchdown pass in the third quarter.

Whereas, the St. Louis Rams Head Coach Dick Vermeil was named NFL's coach of the year, and is the oldest coach to win a Super Bowl;

Whereas, the St. Louis Rams lead the league with 6 players chosen to start in the 2000 Pro Bowl; and,

Whereas, the St. Louis Rams won Super Bowl XXXIV, defeating the valiant Tennessee Titans 23–16 in the most exciting finish in Super Bowl history. Now, therefore, be it

Resolved, That the Senate

(1) commends the unity, loyalty, community spirit, and enthusiasm of the St. Louis Rams fans;

(2) applauds the St. Louis Rams for their commitment to high standards of character, perseverance, professionalism, excellence, sportsmanship and teamwork;

(3) praises the St. Louis Rams' players and organization for their commitment to the Greater St. Louis, MO community through their many charitable activities;

(4) congratulates both the St. Louis Rams and Tennessee Titans for providing football fans with a thrilling Super Bowl played in a sportsmanlike manner;

(5) recognizes the achievements of all the players, coaches, and support staff who were instrumental in helping the St. Louis Rams win Super Bowl XXXIV;

(6) commends the St. Louis Rams for their victory in Super Bowl XXXIV on January 30 2000; and

(7) directs the Secretary of the Senate to make available enrolled copies of this resolution to the St. Louis Rams' owners, Georgia

Frontiere and Stan Kroenke, and to the St. Louis Rams' Head Coach, Dick Vermeil.

Mr. ASHCROFT. Mr. President, I yield the floor.

RECESS

The PRESIDING OFFICER. Under the previous order, the hour of 12:30 having arrived and passed, the Senate is in recess until the hour of 2:15 p.m.

Thereupon, the Senate, at 12:46 p.m., recessed; whereupon, at 2:15 p.m., the Senate reassembled when called to order by the Presiding Officer (Mr. INHOFE).

BANKRUPTCY REFORM ACT OF 1999—Continued

The PRESIDING OFFICER. The question is on agreeing to the motion to table the Wellstone amendment No. 2537 to S. 625. Under the previous agreement, there will be 5 minutes equally divided.

Who yields time?

Mr. WELLSTONE. Mr. President, I wonder whether I could ask unanimous consent that the vote be first on the payday amendment.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

Mr. WELLSTONE. I thank my colleagues. I thank Senator GRASSLEY from Iowa.

AMENDMENT NO. 2538

The PRESIDING OFFICER. If the Senator will yield for a moment, the question is on agreeing to the motion to table amendment No. 2538 by Senator WELLSTONE.

Mr. WELLSTONE. I thank the Chair.

Mr. President and colleagues, I was on the floor earlier talking about this whole problem of payday amendments, payday loans, and car title pawns. To make a long story short, it is a very unscrupulous practice. You have targets of low-income, you have targets of women, you have targets of seniors who basically get a loan because of something that happened in the family—medical emergency, you name it, for \$100, \$200. It is rolled over and over again. They can end up being charged 300, 400, or 500 percent a year—or a lien can be put on their car. The car can be repossessed and sold. There isn't a requirement in many States that these families at least get back what they no longer owe to these creditors. I don't know why, when it comes to bankruptcy, those lenders who in good faith have provided loan money to people should be crowded out.

This amendment simply says if you are charging over 100 percent in annual interest on a loan and the borrower goes bankrupt, you cannot make a claim on that loan or the fees from that loan.

This is all about whether we are on the side of a lot of vulnerable citizens—