

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—