

slightly more than 5 percent of unsecured debt reported in those cases was medically related;" "54 percent of the cases listed no medical debts whatsoever. I want to repeat that," he said.

He also said that "they found that 90 percent of the cases that did have medical debts reported debts of less than \$5,000."

Elizabeth Warren sent a letter to the Judiciary Committee last month which pointed out many of the problems with this U.S. Trustee Program "survey":

The survey underreported both the breadth and impact of medical bankruptcies because of the way it was conducted.

U.S. trustee's sample was limited only to chapter 7 cases and omitted chapter 13 cases. Families filing for bankruptcy under chapter 7 have an annual median income of \$19,000. Therefore, the average medical debt identified by the U.S. trustee—the average is \$5,000 for those with medical debt—is quite substantial for those families trying to cope with medical problems. Mr. President, \$5,000 in medical debt is more than 25 percent of the annual income for that family.

The petition data used by the Office of the U.S. Trustee does not include any medically related debts charged onto credit cards such as prescription medications, doctors visits, rehabilitation treatments, medical supplies, hospital bills, or even second mortgages that people have put on their homes to pay off hospital bills and other medical expenses, or cash advances, bank overdrafts or payday loans that people have incurred to pay for medical services when they are delivered or to pay medical bills that are outstanding. If any of these bills were paid by being charged on a credit card, then the trustee's survey would not include them in its figures.

For these and other reasons, the petition data gathered by the U.S. Trustee Program provides very little information about medical bankruptcy. This is why it is so important to survey the debtors themselves in order to collect accurate data, the way the Harvard study actually did.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. FRIST. Mr. President, I ask unanimous consent that that the order for the quorum call be dispensed with.

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

MORNING BUSINESS

Mr. FRIST. Mr. President, I ask unanimous consent that there now be a period of morning business with Senators permitted to speak for up to 10 minutes each.

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

TRIBUTE TO FORMER CONGRESSWOMAN TILLIE FOWLER

Mrs. DOLE. Mr. President, I rise today with a very heavy heart. And I know the devastation and deep sadness I feel are shared by many in the Capitol, in Washington, and throughout America. For with the passing of former Congresswoman Tillie Fowler, America has lost one of her most accomplished and dedicated public servants, and I have lost one of my most precious friends.

Tillie's remarkable record of public service is well known to many of my colleagues. It began over three decades ago, when she worked as a legislative staff member here on Capitol Hill. Her talents soon attracted the attention of Virginia Knauer, Special Assistant to the President for Consumer Affairs. It was there that Tillie and I worked side by side and bonded as lifelong friends.

Following her marriage, she and her beloved husband, Buck, moved to Florida, where they would raise two wonderful daughters—Tillie Anne, and my goddaughter, Elizabeth. Tillie also devoted her talents and her enormous energy to her community as a volunteer serving in numerous leadership positions. She was President of the Jacksonville City Council—the first woman ever to hold that position, and the first Republican to preside over the council in more than a century. This, despite the fact that the Council consisted of 16 Democrats and only 3 Republicans. Clearly, Tillie's intelligence, integrity, and leadership skills were respected across party lines.

In 1992, Tillie ran for the United States House of Representatives. Her popularity was so great that the incumbent Congressman decided to retire rather than run against her.

As those who served with her know, Tillie quickly earned a reputation as one of the hardest working and most effective Members of Congress. She was recognized as one of the 1 most thoughtful and visionary members of the House Armed Services Committee, and the 8 years she spent in the halls of the Capitol were full of accomplishments.

She became the highest ranking woman on either side of Capitol Hill, when her colleagues selected her as Vice Chair of the Republican Conference.

Term-limiting herself, she retired from Congress, but not from public service. Time and again she was called on by our Nation's leaders to serve in important and sensitive assignments. Defense Secretary Rumsfeld named her Chair—the first female Chair—of the Defense Policy Board Advisory Committee, and he appointed her to lead the seven member panel created by Congress to review misconduct allegations at the Air Force Academy. He turned to her again for a blue-ribbon panel to provide independent profes-

sional advice on Iraq's Abu Ghraib prison.

Tillie Fowler was a role model of what a servant of the public should be. And she was the finest friend that one could have. Loyal and caring, she was like a sister to me—always there, always reaching out, always searching for ways in which she could help.

Poet Robert Frost wrote: "As dawn goes down to day; Nothing gold can stay." Tillie was pure gold. She will live forever in my heart.

Bob and I send our strongest support, our love, our prayers to Tillie's family.

Mr. MARTINEZ. Mr. President, I rise today to join my colleague from North Carolina to speak about our great loss, the loss of a great friend, the passing of Congresswoman Tillie Fowler of Jacksonville. Tillie was taken from us suddenly yesterday, passing from this Earth to a better life, and we are sad and shocked by this terrific loss that the State and the Nation has suffered.

In every way, Tillie was a great lady. She had such a unique combination of strengths that she has been referred to as a "steel magnolia." She was ever gracious and kind and a gentle soul, but at the same time she was firm in her convictions. Even though Tillie had left the House of Representatives, people in the highest levels of Government, as pointed out by my colleague from North Carolina, continually sought her advice and counsel.

Most recently she had served on the Defense Policy Board Advisory Committee, which provides counsel to Secretary of Defense Rumsfeld on policy and strategy.

I relied often on her sound judgment and advice. Most recently we were talking about the Mayport Naval Base in Florida and the USS *Kennedy*, and what the Florida delegation should do in order to ensure the long-term viability of Mayport. She was an instrumental adviser to Governor Jeb Bush on the BRAC and BRAC process.

Tillie was a great friend and personal counselor to me. It was only about this time a year ago that she and I were standing near the St. John's River in Jacksonville and she announced her support for my candidacy for the Senate. I am so grateful for her support, and so proud to have had the faith of Tillie Fowler in my candidacy. Her wisdom will be missed, but her legacy is firmly in place.

Tillie Fowler began her life as a public servant shortly after earning her law degree from Emory University. She came to Washington to work for 3 years as a legislative assistant to Representative Robert Stephens of Georgia, and shortly thereafter she went to work at the Nixon White House in the Office of Consumer Affairs.

At the White House, Tillie made one of her dearest lifelong friends, our colleague Senator ELIZABETH DOLE. Tillie and her husband Buck even named one