workplace are no longer swept under the rug. We certainly know about the President's relationship. It was wrong. It was indefensible, and as Senator LIEBERMAN has said, the relationship was immoral. The President has now agreed with that assessment. I fervently wish he had seen it that way before the relationship started. And in any case, he should have taken responsibility much earlier.

This President has led us out of the worst recession since the Great Depression. He has led us to a balanced budget—the first one in 30 years. And in my home State we have seen 1.4 million new jobs, 100,000 new businesses, and a decline in crime of 28 percent.

I will always be grateful to the President for his visionary public policy in so many areas, and so will the people of California. I fervently hope that while the process moves forward we can continue to work with President Clinton to keep the country moving in the right direction. The people want us to do that, and I think we should do that.

I don't believe there are differences in this body about the immorality of the President's relationship with an intern.

As I said, the President himself agreed with Senator LIEBERMAN's comments.

We have a process in place to deal with the President's morality as it relates to an improper relationship. I would like to ask us today to also set our agenda to deal with public policy morality.

I want to explain what I mean by that.

Is it moral for an HMO to deny a child desperately needing care?

I spoke at a press conference the other day about one of my constituents, a little girl, who is undergoing chemotherapy treatment. She is very sick and she has severe nausea and vomiting from the procedure. The HMO denied the parents $54 for a prescription to take away her nausea and vomiting while the CEO of that company was drawing down tens of millions of dollars in salary. I don't think that is moral.

I want to see us pass a Patients' Bill of Rights with teeth in it to deal with that.

Is it moral that 14 children every day die from gunshot wounds in America? Fourteen children every day. Let's pass sensible gun laws that do not infringe on people's rights but make our country safer.

Is it moral not to fund three out of four approved NIH grants? That is what happens today. The NIH budget is squeezed. We need to do more. Our people are sick. They worry about cancer, Alzheimer's—all the diseases that plague us today. Let's double the Federal commitment to help research within the context of a balanced budget, and then tell our people we are doing all we can. That would be the moral thing to do.

Is it moral for special interests to give unlimited funds of money to a political campaign? We could stop that. Let's pass the McCain-Feingold campaign finance reform laws. That would help solve the problem.

Is it moral to have children attending schools where ceiling tiles fall on their heads?

I just visited such a school in Sacramento—an old school. I had to run out of there literally choking on the must and the mildew in the room. We need an education plan to help all of our children learn.

Is it moral to leave our kids at home in empty houses or to join gangs because they are so lonely after school? We know the juvenile crime rate goes just straight up like this after school, and we know that afterschool programs work. Let's pass a program at least to fund 500 of those afterschool programs.

So my point today is this: In the Senate and in our own way we must strive for private morality, and we also should strive for public morality.

Mr. President, we have so much work to do. But I know we can do good things for the people of this country if we have the will to move forward to address the many moral questions facing us—the moral questions on the private side, and the moral questions on the public side.

So, again, as we reflect on the situation as it confronts us, let's remember to do our best on both sides of the equation—private morality, absolutely; and public morality, absolutely.

Thank you very much, Mr. President.

I yield the floor. I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. ROBERTS). The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. HATCH. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

The PRESIDING OFFICER. Under the previous order, the time until 12 o'clock will be under the control of the distinguished Senator from Utah, Mr. HATCH, and the distinguished Senator from Iowa, Mr. GRASSLEY.

PRIVILEGE OF THE FLOOR

Mr. HATCH. Mr. President, I ask unanimous consent that Patricia Kramer, a congressional fellow in Senator GRASSLEY's office, be given floor privileges during the consideration of debate of S. 1301, the Consumer Bankruptcy Reform Act.

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

CONSUMER BANKRUPTCY REFORM ACT

Mr. HATCH. Mr. President, I rise today to again express my disappointment in the refusal of Members on the other side of the aisle to allow the Senate to proceed to S. 1301, the Consumer Bankruptcy Reform Act of 1998.

This is a very important piece of legislation, and it will be an enormous disservice to the American people if we fail to act on it this year. We all know the time is short and the schedule is very crowded in these last few weeks of the session. I just hope that, when the time comes, my colleagues on the other side will vote for cloture on the motion to proceed tomorrow and provide the Senate a fair chance to debate this much-needed legislation. In fact, I hope that they will waive their filibuster on the motion to proceed and will invoke cloture on the bill itself, if that is needed.

In recent years, personal bankruptcy filings have reached epidemic proportions in the United States. We simply cannot afford to continue down this path because excessive bankruptcy filings harm every one of us in America. Consumer bankruptcy ends up costing Americans almost $40 billion a year, or roughly $400 per household in this country. The negative repercussions associated with consumer bankruptcy go far beyond the debts owed to credit card companies and big businesses.

The reality is, contrary to what the critics of reform would lead us to believe, this issue profoundly impacts the average American. Bankruptcies end up harming small business owners, senior citizens who rely on rental income to supplement their retirements, and of course members of credit unions. Even the person who files for bankruptcy can end up being hurt. Some filers, victims of so-called ''bankruptcy mills,'' are neither apprised of their options nor informed of the consequences of a bankruptcy filing. Ultimately, they suffer the consequences of having filed, when a better alternative may have been available to them.

This legislation is guided by two main principles: No. 1, restoring personal responsibility in the bankruptcy system; and, No. 2, ensuring adequate and effective protection for consumers.

There are individuals who can repay some of what they owe but, instead, choose to use—rather, ''abuse''—the current bankruptcy system or laws to avoid doing so. The bankruptcy laws need to be reformed to prevent this from occurring. S. 1301 does this, while delicately safeguarding the bankruptcy system so that it can provide a ''fresh start'' to those who truly need it.

I note that according to statistics from the American Bankruptcy Institute, most States in this Union have seen a troubling rise in bankruptcy filings. This is at a time when our economy has been doing extremely well. While we must preserve bankruptcy for those who need it, as legislators we must recognize that there are some unscrupulous individuals who are able to repay some of what they owe but still use the current bankruptcy laws to avoid doing so. In fact, to go one step further, there are some people who can pay all of what they owe but opt out through the bankruptcy system because of current loopholes in the law itself.