

through with that lean, mean Beef and Pork. They definitely saved our bacon out there tonight! Their protein helped us out muscle the other guys."

Mr. Dairy, I don't think you could top your fourth quarter." "Indiana farmers landed us on top tonight! Ched Dar, Pro Valone, and Mott Zerella shredded our opponent's game plan. Their calcium has been building strong bones and teeth all year."

"You heard it fans! Let's celebrate a victory with our 100 percent healthy, Perfect Pizza team, prepared with pride on Hoosier farms."

THE PERFECT PIZZA BEGINS ON HOOSIER FARMS

(By Brittany Lechner, Daviess County)

You're invited to my Indiana pizza party! All the ingredients for this meal are produced right here in the Hoosier state!

First I will make the dough with flour from an Indiana wheat farm. Over 10,000 farms here grow wheat, generating over \$91 million. There's obviously plenty of wheat here.

Then I will create the sauce, beginning at Etienne's Farm Market in Washington for tomatoes, peppers, and onions. This family farm has provided the local community with fresh fruits and vegetables for over 25 years.

Next I will travel to Elнора for a package or two of Grahams mozzarella cheese from the company started by Robert Graham in 1928. This excellent cheese is known statewide!

Now come the sausage and pepperoni. The pigs that provide these toppings used to live right here on one of the many pig farms in Daviess County.

After gathering the pizza ingredients, I turn to my side dishes. Doty Orchard, also in Daviess County, provides a couple of fresh peaches. A drink would be welcome, so I choose a glass of fresh milk. Considering the many dairy farms in Indiana, milk is no problem for a drink.

Now that my pizza is in the oven and the peaches are sliced, let me show you just how nutritious a meal we have: My feast consists of two dairy servings, two vegetable/fruits, and one meat serving. Pretty healthy, if I do say so.

Altogether I think this pizza meal is a good source of nutrition and shows just how Indiana farmers keep us healthy.

2004-2005 District Essay Winners

District 1

Trevor Chrzan
Aubri Smeltzer

District 2

Clayton Gerig
Tianna Stieglitz

District 3

Ty Shrontz
Malena Zook

District 4

Thomas (Trey) Dunn III
Jennifer Hunt

District 5

Carter Morgan
Olivia Leonard

District 6

Will Petrovic
Amanda Carter

District 7

Brandon Hall
Brittany Lechner

District 8

Peter Reding
Ashley Lentz

District 9

Scott Riedford
Alyssa Schmitt

District 10

Tevin Ewing
Madeline Smith

2004-2005 County Essay Winners

Adams: Clark Faurote and Jane Goebel
Allen: Tianna Stieglitz
Bartholomew: Logan Pankratz and Ashley Lentz

Carroll: Malena Zook
Cass: Ty Shrontz and Alesia Brown
Clark: Tevin Ewing and Madeline Smith (co-winner) Anna Trotter (co-winner)

Clay: Brandon Hall and Megan Vansickle
Crawford: Corey Phipps and Tessa Weathers
Daviess: Brittany Lechner
Dearborn: Carter Grove and Becky Tyler

Decatur: Peter Reding
DeKalb: Clayton Gerig and Cassandra Wene
Dubois: Max Kitten and Lauren Reckelhoff
Elkhart: Isaac Vining and Bretta Bachert

Fayette: Jacob Rude and Corinne Watson
Floyd: John Bolander and Lauren Knight
Franklin: Mike Johnston and Teresa Burger
Gibson: Scott Riedford

Greene: Kyle Cooper and Brittney Rhodes
Hamilton: Will Petrovic and Kirsten Sobol
Hancock: Rachel Rominger
Hendricks: Alison Koelling

Henry: Mitchell Halcomb and Amanda Carter
Jackson: Caleb Hackman and Courtney Robbins
Jasper: Jacob Egan and Marisa Mangas
Jay: Thomas (Trey) Dunn III and Jennifer Hunt

Jennings: Kyle Hatfield and Linzi Firsich
Johnson: Joseph Clady and Alexis Bridges
LaGrange: Ryan Lewis and Kara Miller
Lake: Daniel Klipper and Kathryn Alleva

LaPorte: Jackson Troxel and Aubri Smeltzer
Marion: Michael Frost and Brynne Thompson
Monroe: Jill Parrott

Morgan: Olivia Leonard
Newton: Scott Shedrow and Caitlyn Yana
Posey: Justin Collins and Alyssa Schmitt
Pulaski: Trevor Chrzan and Sabrina Tanner

St. Joseph: Jack Chartier and Rebecca Knabenshue
Scott: Brett Mayer and Morgan Means
Starke: Michael Okray and Katie Kensingler
Sullivan: Travis Robbins

Switzerland: Beth Abbott
Tippecanoe: Elizabeth Byers
Tipton: Brock McVeigh and Stephanie Fidler
Vermillion: Carter Morgan and Rayven Randolph

Vigo: Nathan Thornton and Kayelene Linkenheld
Wabash: Neil Bever and Addie Ratcliff
Warrick: Clay Wildt and Mackenzie Castleman

Washington: Michael Baird
Wayne: Jake Sheard and Megan Jester
White: Zach Minnicus and Carrie Firkins.●

BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2005

CREDIT CARD COMPANY DISCLOSURES

● Mr. VOINOVICH. Mr. President, I would like to express my concerns about certain practices of the credit card industry. I am especially concerned about the disclosures credit card companies make to their customers. While I am pleased that the bankruptcy reform bill includes new disclosure obligations for credit card companies, I would like to see the Banking Committee examine the credit card industry and consider the need for further reform of the regulations governing the credit card industry.

Mr. SHELBY. Mr. President, through the course of the debate on the bankruptcy reform bill, it has become clear there are many Senators who have concerns about the numerous aspects of the credit card industry. I want to point out that I am aware of the Senator from Ohio's concerns in particular. I want to indicate for the RECORD that I recognize these concerns and to note that I have had a long-standing interest in exploring these matters more deeply. Therefore, I am willing to commit to holding hearings in the Banking Committee later this year to examine the credit card industry and the need to reform credit card regulations. I believe the ranking member also shares my interest in holding hearings.

Mr. SARBANES. Chairman Shelby, I share your interest in holding hearings on the credit card industry and would hope that we might hear from all those Senators who have expressed an interest and may wish to testify before the committee.

Mr. VOINOVICH. Mr. President, I would like to thank the chairman and ranking member of the Banking Committee for their acknowledgment of my concerns. I also appreciate their interest in this matter and believe that these are serious issues that merit further attention. I look forward to working with the chairman and ranking member in examining these issues associated with practices in the credit card industry.●

● Mrs. CLINTON. Mr. President, while I strongly believe that Congress should act to fix the problems in our bankruptcy system, I also believe that this bill is misguided and deeply flawed.

This bankruptcy bill fundamentally fails to accord with the traditional purposes of bankruptcy, which recognize that we are all better off when hardworking people who have suffered financial catastrophe get a "fresh start" and a second chance to become productive and contributing members of society. With the passage of this legislation, which makes obtaining this fresh start more expensive and more difficult, we are ensuring that many responsible Americans will continue to be buried under mountains of debt, and unable to take back control and responsibility for their lives.

Our Nation's bankruptcy law developed out of a recognition that the world can be a competitive, often unforgiving place. Bankruptcy reform should therefore be directed toward creating a civil society in which valuing individual responsibility is not incompatible with admitting the enduring truth that sometimes bad things happen to responsible, hardworking people. Sometimes, conscientious Americans need help and support against forces that are too big for them to stand against alone. It should be about making sure that both large corporations and individual citizens are held to the same standards of responsibility and accountability.

This bill is flawed in a number of ways. But I want to begin by commenting on one of its most distressing elements. As many people know, I have long been concerned about the burdens placed on America's families by a lack of health care insurance and by rising healthcare costs. In this bill, the Senate had an opportunity to take one important step to help citizens driven to the point of bankruptcy by unavoidable medical problems. Instead, the Senate rejected this opportunity to lighten the load on Americans dealing with the twin blows of medical and financial difficulties.

The Senate's failure to act is all the more striking to me today, because I must submit this statement into the RECORD while attending to a medical situation in my own family. Fortunately, my family is well-insured, and we are not in danger of losing that coverage. I am deeply aware and profoundly grateful for the good fortune we enjoy in having access to quality medical care in the face of significant medical needs.

And I know that many American families are not so lucky. Indeed, among those Americans whose illnesses led to bankruptcy, 75.7 percent of them had insurance at the onset of the illness. Employees with serious long-term illnesses often lose their jobs, which means they also lose their health insurance.

Medical bankruptcy has skyrocketed in recent decades. In 1981, only 8 percent of personal bankruptcy filings were due to a serious medical problem. By contrast, a recent study by researchers from Harvard Law School and Harvard Medical School found that half of personal bankruptcies filed in this country are now due to medical expenses.

In this bill, the majority simply refuses to acknowledge this current crisis of medical bankruptcy. It refuses to acknowledge that sometimes medical disaster strikes. "Life Happens." The family breadwinner is struck down by illness, and the entire family's financial future veers toward collapse.

This is not a rare occurrence; we all know people who have endured hardships like medical emergencies that break the bank, layoffs, or vanishing pension plans. These are the people the bankruptcy laws are designed to protect. They are facing hardships because of forces outside of their control.

I support real reform that would hold accountable people driven into bankruptcy because of their own irresponsibility. But the evidence shows that the vast majority of chapter 7 bankruptcy filers are not spendthrifts who have run up their cards buying luxury goods. And this bill primarily targets the vast majority of chapter 7 bankruptcy filers who have lived responsibly but are nonetheless facing financial ruin because of the unavoidable vicissitudes of life.

The world has changed since this bill was first considered in 2001. During the

past 4 years, workers have sustained unprecedented job losses, endured termination of pension plans, and faced wage cuts and elimination of health care and other benefits as a result of their employer's bankruptcy.

Many of these bankruptcies have been the direct result of wrongdoing by corporate mismanagement. The people who take the biggest hit when big companies go bankrupt aren't the top executives, but the ordinary employees whose pensions and healthcare coverage disappear overnight.

In the last 4 years, the global economy has become relentless. Workers are living with more employment insecurity, and many have to retrain mid-career to adjust to the changing dynamics of the American economy.

We are now a nation at war. And at a time when they are carrying the burden of sending loved ones off to war, military families have become the victims of payday loans charged at 400 percent interest, insurance scams, and other forms of financial chicanery that leave them economically devastated.

Yet this bill does nothing to help these responsible Americans who suddenly find themselves in dire financial straits. In fact, it makes things harder for these individuals to find refuge in bankruptcy. Why is the majority committed to making things harder?

Many of my colleagues on this side of the aisle have asked this question and have received no real answer. So the bottom line is that this bill's proponents, while touting the need for bankruptcy reform and accountability, are willing to address only part of the problem, dealing only with the most vulnerable in our society, and leaving the reform of corporate bankruptcies on the sidelines, requiring no additional accountability with respect to our Nation's companies.

A number of my colleagues in the minority offered amendments in an effort to address many of these changed circumstances, but amendment after amendment was rejected. I simply cannot understand why the Republican majority gave instructions to its caucus to oppose any and all amendments, no matter how reasonable they were or the circumstances they were designed to address.

I find even more disturbing the fact that the majority refused to more appropriately address the special needs of our troops in the context of this legislation. I am baffled by the majority's rejection of Senator DURBIN's "G.I. Protection Amendment," which I was proud to co-sponsor, and which was also supported by the Military Officers Association of America, the Air Force Sergeants Association, the National Association for the Uniformed Services, and the Enlisted Association of the National Guard of the United States, among other organizations. I can't understand why the entire Senate didn't cosponsor this amendment to better protect our men and women in uniform and their families. It is trou-

bling and incomprehensible to me that most of my colleagues would refuse to vote for it.

And while refusing to support an amendment that would have helped military families in a meaningful way, the majority of the Senate had no problem rejecting an amendment that was designed to make it harder for millionaires to hide their assets from creditors, even after filing for bankruptcy.

Even though there appears to be a near universal recognition that the bankruptcy law contains a major loophole, one that enables wealthier Americans who file for bankruptcy to shield their assets through what are called "asset protection trusts," a majority of the Senate rejected a meaningful amendment to close that loophole.

To make matters even worse, yesterday the Senate, again led by the Republican leadership, rejected an amendment offered by Senator KENNEDY, which would have outlawed unlimited homestead exemptions. This would have prevented the wealthiest Americans from avoiding responsibility by hiding their assets from creditors.

The Senate also rejected an amendment that was intended to reinsert language that had been in the legislation the Senate passed in 2001, which would have prevented the discharge in bankruptcy of all liability for willful violation of protective orders and violent protests of providers of lawful services, such as reproductive health services.

Even though this language was in the 2001 Senate-passed bill, it is conspicuously absent from the bankruptcy bill that the Senate is now considering 4 years later.

In other words, bill proponents, led by the Republican leadership, have called for additional significant financial accountability, but not if you are a corporate entity, not if you are wealthy, and not if you are an organization that a court has found to have violated the law and infringed upon the rights of others.

Almost without exception, the majority has voted across the board against these and other amendments, apparently under strict orders from the Republican leadership to oppose any and all amendments, regardless of whether the amendments were designed to help our troops, to remove loopholes for millionaires, to help families facing medical and financial crisis. This is the antithesis of the American and family values that many of my colleagues so like to talk about.

This legislation, especially after refusal, after refusal, after refusal to support amendments to improve it, is unfair and unjust.

In short, the legislation that the Senate is voting on today, could have, with more careful and good-faith consideration, been a vehicle in which we could have thoughtfully addressed abuses in

the bankruptcy process by both consumers and corporations. Unfortunately, the Senate leadership chose to go down a different road.

Because of unforeseen and unavoidable circumstances, I will not be present when the Senate votes on final passage of this bill today. But were I able to be here, I would vote no, because this bill is clearly not in the best interests of the American people.●

REPORTS OF COMMITTEES

The following reports of committees were submitted:

By Mr. DOMENICI, from the Committee on Energy and Natural Resources, with amendments:

S. 263. A bill to provide for the protection of paleontological resources on Federal lands, and for other purposes (Rept. No. 109-36).

By Mr. GREGG, from the Committee on the Budget, without amendment:

S. Con. Res. 18. An original concurrent resolution setting forth the congressional budget for the United States Government for fiscal year 2006 and including the appropriate budgetary levels for fiscal years 2005 and 2007 through 2010.

INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second times by unanimous consent, and referred as indicated:

By Ms. LANDRIEU (for herself, Mr. JOHNSON, Mr. BAUCUS, Mrs. LINCOLN, and Mr. SHELBY):

S. 603. A bill to amend the Consumer Credit Protection Act to assure meaningful disclosures of the terms of rental-purchase agreements, including disclosures of all costs to consumers under such agreements, to provide certain substantive rights to consumers under such agreements, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. CRAIG (for himself, Mr. BINGAMAN, Ms. COLLINS, Mr. BURR, Mr. DURBIN, and Ms. SNOWE):

S. 604. A bill to amend title XVIII of the Social Security Act to authorize expansion of medicare coverage of medical nutrition therapy services; to the Committee on Finance.

By Mr. HARKIN (for himself and Mr. DURBIN):

S. 605. A bill to amend the Internal Revenue Code of 1986 to restore the phaseout of personal exemptions and the overall limitation on itemized deductions, and to create a trust fund for the funding of education programs; to the Committee on Finance.

By Mr. THUNE (for himself, Mr. INHOFE, Mr. VOINOVICH, and Mr. BOND):

S. 606. A bill to amend the Clean Air Act to eliminate methyl tertiary butyl ether from the United States fuel supply, to increase production and use of renewable fuel, and to increase the Nation's energy independence, and for other purposes; to the Committee on Environment and Public Works.

By Mr. HARKIN:

S. 607. A bill to amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 with respect to early retirement benefits, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mr. HARKIN:

S. 608. A bill to create an independent office in the Department of Labor to advocate on behalf of pension participants, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mr. BROWBACK (for himself and Mr. KENNEDY):

S. 609. A bill to amend the Public Health Service Act to increase the provision of scientifically sound information and support services to patients receiving a positive test diagnosis for Down syndrome or other prenatally diagnosed conditions; to the Committee on Health, Education, Labor, and Pensions.

By Mr. TALENT (for himself, Mrs. LINCOLN, Mr. THUNE, Mr. JOHNSON, Mr. COLEMAN, Mr. SALAZAR, Mr. HARKIN, Mr. HAGEL, and Mr. BOND):

S. 610. A bill to amend the Internal Revenue Code of 1986 to provide for a small agribiodiesel producer credit and to improve the small ethanol producer credit; to the Committee on Finance.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. GREGG:

S. Con. Res. 18. An original concurrent resolution setting forth the congressional budget for the United States Government for fiscal year 2006 and including the appropriate budgetary levels for fiscal years 2005 and 2007 through 2010; from the Committee on the Budget; placed on the calendar.

By Mr. CHAMBLISS (for himself and Mr. NELSON of Nebraska):

S. Con. Res. 19. A concurrent resolution expressing the sense of the Congress regarding the importance of life insurance and recognizing and supporting National Life Insurance Awareness Month; to the Committee on the Judiciary.

ADDITIONAL COSPONSORS

S. 132

At the request of Mr. SMITH, the name of the Senator from Mississippi (Mr. COCHRAN) was added as a cosponsor of S. 132, a bill to amend the Internal Revenue Code of 1986 to allow a deduction for premiums on mortgage insurance.

S. 328

At the request of Mr. CRAIG, the name of the Senator from Mississippi (Mr. COCHRAN) was added as a cosponsor of S. 328, a bill to facilitate the sale of United States agricultural products to Cuba, as authorized by the Trade Sanctions Reform and Export Enhancement Act of 2000.

S. 359

At the request of Mr. CRAIG, the name of the Senator from Arkansas (Mr. PRYOR) was added as a cosponsor of S. 359, a bill to provide for the adjustment of status of certain foreign agricultural workers, to amend the Immigration and Nationality Act to reform the H-2A worker program under that Act, to provide a stable, legal agricultural workforce, to extend basic legal protections and better working conditions to more workers, and for other purposes.

S. 380

At the request of Ms. COLLINS, the name of the Senator from Illinois (Mr. DURBIN) was added as a cosponsor of S. 380, a bill to amend the Public Health Service Act to establish a State family support grant program to end the practice of parents giving legal custody of their seriously emotionally disturbed children to State agencies for the purpose of obtaining mental health services for those children.

S. 445

At the request of Ms. STABENOW, the name of the Senator from California (Mrs. BOXER) was added as a cosponsor of S. 445, a resolution to amend part D of title XVIII of the Social Security Act, as added by the Medicare Prescription Drug, Improvement, and Modernization Act of 2003, to provide for negotiation of fair prices for Medicare prescription drugs.

S. 471

At the request of Mr. SPECTER, the names of the Senator from Vermont (Mr. JEFFORDS), the Senator from Illinois (Mr. DURBIN), the Senator from Hawaii (Mr. INOUE) and the Senator from Maine (Ms. COLLINS) were added as cosponsors of S. 471, a bill to amend the Public Health Service Act to provide for human embryonic stem cell research.

S. 578

At the request of Mr. LAUTENBERG, the name of the Senator from Michigan (Mr. LEVIN) was added as a cosponsor of S. 578, a bill to better manage the national instant criminal background check system and terrorism matches.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Ms. LANDRIEU (for herself, Mr. JOHNSON, Mr. BAUCUS, Mrs. LINCOLN, and Mr. SHELBY):

S. 603. A bill to amend the Consumer Credit Protection Act to assure meaningful disclosures of the terms of rental-purchase agreements, including disclosures of all costs to consumers under such agreements, to provide certain substantive rights to consumers under such agreements, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

Ms. LANDRIEU. Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the bill was ordered to be printed in the RECORD, as follows:

S. 603

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Consumer Rental-Purchase Agreement Act of 2005".

SEC. 2. FINDINGS AND DECLARATION OF PURPOSES.

(a) FINDINGS.—Congress finds that—

(1) the rental-purchase industry provides a service that meets and satisfies the demands of many consumers;

(2) each year, approximately 2,300,000 United States households enter into rental-