

to show students how their final product would be produced. Students in 7th, 8th, and 9th grades have designed, engineered, manufactured and marketed products such as key chains and pen and pencil holders proudly bearing the Malow Mustang. Harry Istok is preparing students for life after secondary school. Harry has stated, "the whole purpose of education after the Industrial Revolution is to prepare students for the world of work. We have to show the kids that there are viable alternatives to a four year college education." Integration 2000 provides students and business with the opportunity to work together in a hands-on educational environment.

Since 1995, Harry has enlisted twenty-seven area businesses to participate in Integration 2000. Each business donates time and materials to the education of the students. Without their dedication and commitment Integration 2000 would not be possible. On March 8, 1998, Harry and his partners were honored with the Program Excellence Award at the 60th International Technology Education Association in Fort Worth, Texas. The participating businesses are: RCO Engineering, Northern Metalcraft, Joint Production Technologies, Thunder Tool, Shoe Design, Entire Reproductions, Rhetech, Pinnacle Technologies, Proper Mold, Macomb Sheet Metal, P-Ess Sheet Metal, Breed Technologies, Kinzer Collision, International Hardcoat, Shelby Mold Inc., Modulated Metals Inc., E & E Engineering, Advanced Machining Ltd., Mt. Clemens Steel Inc., R.-J.'s E.D.M., DCT Inc., Unique Fabricating, Acra Grinding, 3-Dimensional Services, Powder Cote II, Interplas and Consumers Lumber.

As a parent and congressman, I am impressed so many young people will have the opportunity to experience the world of high tech manufacturing when they are as young as twelve years old. Harry Istok's vision has brought together a unique partnership between Malow Junior High and businesses in southeastern Michigan. Integration 2000 will serve as an example for other schools to follow. I would like to thank Harry and all of his twenty-seven partners for their lasting contribution to education in the United States.

PERSONAL EXPLANATION

HON. EVA M. CLAYTON

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Friday, June 19, 1998

Mrs. CLAYTON. Mr. Speaker, during roll call vote numbers 245, 246, and 247, I was unavoidably detained. Had I been present, I would have voted yes on 245, and no on 246, and 247.

BANKRUPTCY REFORM ACT OF 1998

SPEECH OF

HON. MAX SANDLIN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 10, 1998

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 3150) to amend title 11 of the United States Code, and for other purposes:

Mr. SANDLIN. Mr. Chairman, I rise today in qualified support of this legislation to overhaul our nation's bankruptcy laws. H.R. 3150 is an imperfect bill that addresses a very real and pressing problem. I will vote for this bill to advance it through this stage of the legislative process. However, if this bill does not improve in conference negotiations with the other body, I am prepared to vote against the conference report.

Although the rate of personal bankruptcy filings in Texas in 1996 was well below the national average, it is still high at 8.4 bankruptcies per 1000 households. Nationally, filings increased 20% from 1996 to 1997, and the economic cost of these bankruptcies is passed on to all consumers, creating a hidden tax of \$400 on every household.

While there are multiple factors contributing to this recent surge in bankruptcy filings, the ease with which a debtor can file for Chapter 7 bankruptcy is surely one of them. There are certainly scattered cases of debtors running up their debt and then filing Chapter 7 bankruptcy to discharge that debt when they are capable of paying a substantial portion. The bankruptcy system should not assist debtors in evading debts they could otherwise pay. Instead, our nation's bankruptcy laws should offer a fair and honest way for those overwhelmed by financial pressures to pay off as much of their debt as they can and begin a fresh start.

This bill takes a good initial step at limiting a debtor's ability to "game the system" or take advantage of our bankruptcy code. However, the bankruptcy code affects millions of working Americans annually, and any changes to the code will have significant ramifications for many of them. We must undertake any rewrite of this code with extreme diligence and caution.

Amendments to this bill, both in committee and on the House floor, addressing child support and alimony payments, have allayed some of my fears. However, I still have significant lingering concerns that making some credit card debt nondischargeable places this debt in direct competition with child support and alimony payments. Although child support and alimony payments retain priority designation, credit card companies will generally have a better ability to collect these debts than an ex-spouse. Before this bill is enacted into law, we must be absolutely certain that it will not benefit credit card companies at the expense of women and children who rely on these payments for their survival.

This bill, as reported by the House Committee on Judiciary, would have preempted provisions in the Texas Constitution which protect a debtor's homestead from seizure. The bill would have capped the homestead exemption at \$100,000, while Texas law has no monetary limit on the homestead exemption. I was adamantly opposed to this provision, and was pleased that it was eliminated from the bill on the House floor. However, I still have concerns that this bill would intrude on state law by prohibiting a debtor from exempting assets transferred into one's homestead within one year of filing for bankruptcy. I hope to see this provision eliminated from the bill in negotiations with Senate.

I will vote for this bill now, but I urge the conference committee to address these very significant issues before this legislation returns to the House for final passage. If women and

children are not adequately protected in this rewrite of the bankruptcy code, I will vote against the conference report.

RECOGNIZING WPST'S DAVE
McKAY AS TOP 40 SMALL MAR-
KET PROGRAM DIRECTOR OF
THE YEAR

HON. MICHAEL PAPPAS

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, June 19, 1998

Mr. PAPPAS. Mr. Speaker, I rise today in recognition of Mr. Dave McKay who was recently named Top 40 Small Market Program Director of the Year at the Gavin Seminar in San Diego, California. He is truly outstanding at what he does, making it my pleasure to recognize him today.

Every day many of us enjoy listening to the radio but are probably largely unaware of the hard work that goes into a successful broadcast. It is rare that we have the opportunity to give our thanks to those who stand out in the radio industry and provide us with daily entertainment.

Selected from hundreds of candidates across the country, Mr. McKay has proven to be at the top of his field, as is evident by the fact that he has received this honor for two consecutive years. He graduated from the University of Maryland in 1992 and has excelled in his endeavors ever since. Hired immediately as an air talent at WPST in 1993, he was recognized as a great prospect in the industry. Just five months later, he was promoted to the position of Music Director, a position that gained him many accolades. As Music Director, Mr. McKay won \$10,000 in the AIR Competition, one of the greatest achievements in the radio industry, as well as numerous other awards. Finally, in 1996, he was named Program Director at WPST, a position that he remains in at this time.

Mr. Speaker, I am proud to be able to recognize Dave McKay for his recent honor in being named as the Top 40 Small Market Program Director of the year. I want to congratulate him and wish him and WPST my best wishes.

FOURTH ANNUAL CITIZENSHIP DAY EVENT

HON. GENE GREEN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Friday, June 19, 1998

Mr. GREEN. Mr. Speaker, June 13, my staff and I hosted our Fourth Annual Citizenship Day Event. This is a one-stop application processing opportunity for residents who wish to become U.S. citizens.

With the help of local volunteers, elected officials, and community-based organizations, we were able to help 350 residents take their first step to becoming a U.S. citizen.

The Citizenship Day process consisted of completing INS forms, taking photographs, and having attorneys and INS representatives review the application. Upon completing this process, the application is photocopied for the applicant and immediately mailed to INS.