

NATO colleagues reaffirmed the Alliance's commitment to peace, democracy, and respect for human rights throughout southeast Europe. They also reviewed the important progress we have made towards meeting our April 1999 Washington summit commitments—including improving our defense capabilities, increasing efforts against weapons of mass destruction, and reviewing the enlargement process at our next summit, to take place no later than 2002. I applaud the selection of Prague as the site for the next NATO summit. The Czech Republic under President Havel has been a driving force in the continued integration of Europe.

Working closely with the EU, NATO also has advanced the goals we set at the Washington summit for strengthening European defense capabilities. I welcome the agreement at the EU's Nice summit to improve Europe's ability to act in times of crises and to put arrangements in place for close collaboration with NATO. NATO Defense and Foreign Ministers also acted to establish a strategic partnership with the EU. These efforts will strengthen NATO's European pillar, promote the EU's ability to manage crises where NATO is not engaged, and reinforce our transatlantic ties.

We still have work to do to implement these arrangements and strengthen the habits of cooperation that have been NATO's hallmark since the end of the cold war. The United States looks forward to working with our European allies and partners to enhance our partnership and advance our common goals.

### **Memorandum of Disapproval on the “Bankruptcy Reform Act of 2000”**

*December 19, 2000*

I have withheld my approval of H.R. 2415, the Bankruptcy Reform Act of 2000. I firmly believe that Americans would benefit from bankruptcy reform legislation that would stem abuse of the bankruptcy system by, and encourage responsibility of, debtors and creditors alike. Unfortunately, this bill is not balanced reform and it omits critical language to require accountability and responsibility from those who unlawfully bar access

to legal health services. I hope the next Congress can work in a bipartisan spirit to enact balanced legislation.

Over the past several months, my Administration has engaged in a good faith effort to reach agreement with the bill's proponents on a number of outstanding issues. With this goal in mind, we have pursued negotiations notwithstanding my deep concern that the bill failed to address some creditor abuses and also unnecessarily disadvantaged all debtors to stem abuses by a few.

An agreement was reached in those negotiations on an essential issue—limiting homestead exemptions—with compromises made on both sides. Unfortunately, H.R. 2415 fails to incorporate that agreement, instead reverting to a provision that my Administration has repeatedly said was fundamentally flawed and contrary to the central premise of this legislation: that debtors who truly have the capacity to repay a portion of their debts do so. The agreement would have benefited not only those debtors' creditors but also all other debtors through lower credit costs. In contrast, the current bill's unlimited homestead exemptions allow debtors who own lavish homes to shield their mansions from their creditors, while moderate-income debtors, especially those who rent, must live frugally under rigid repayment plans for 5 to 7 years. This loophole for the wealthy is fundamentally unfair and must be closed. And the inclusion of a provision that limits—to some degree—a wealthy debtor's capacity to move assets before bankruptcy into a home in a State with an unlimited homestead exemption does not ameliorate the glaring omission of a real homestead cap.

Moreover, I have made clear that bankruptcy legislation must require accountability and responsibility from those who unlawfully bar access to legal health services. Far too often, we have seen doctors, health professionals, and their patients victimized by those who espouse and practice violence at health care clinics. The Congress and the States have established remedies for those who suffer as a result of these tactics. However, we are increasingly seeing the use of the bankruptcy system as a strategic tool by those who

seek to promote clinic violence while shielding themselves from personal liability and responsibility. It is critical that we shut down this abusive use of our bankruptcy system and prevent endless litigation that threatens the court-ordered remedies owed to victims of clinic violence. The Senate was right in its bipartisan vote of 80–17 to adopt an amendment that would effectively close down any potential for this abuse of the Bankruptcy Code. Nonetheless, this critical provision was dropped from the final bill without public debate, and I fail to understand why the bill's proponents refuse to include this consensus provision to shut down the use of bankruptcy to avoid responsibility for clinic violence.

On the positive side, the bill would improve credit card disclosures—although more can and should be done—and impose limitations on misleading creditor practices that encourage debtors to reaffirm dischargeable debts on potentially unfavorable terms. However, these beneficial provisions are outweighed by the bill's flaws and omissions.

I would have signed a balanced bankruptcy reform bill that addressed known abuses, without tilting the playing field against those debtors who genuinely turn to bankruptcy for a fresh start. I have withheld my approval of H.R. 2415 because it does not strike the right balance.

**William J. Clinton**

The White House,  
December 19, 2000.

**Letter to Congressional Leaders  
Transmitting a Report on United  
States Participation in the United  
Nations**

*December 19, 2000*

*Dear Mr. Speaker: (Dear Mr. President:)*

I am pleased to transmit herewith a report of the participation of the United States in the United Nations and its affiliated agencies during calendar year 1999. The report is re-

quired by the United Nations Participation Act (Public Law 79-264).

Sincerely,

**William J. Clinton**

NOTE: Identical letters were sent to J. Dennis Hastert, Speaker of the House of Representatives, and Albert Gore, Jr., President of the Senate. An original was not available for verification of the content of this letter.

**Memorandum on Assistance to the  
Government of Serbia and the  
Government of Montenegro**

*December 19, 2000*

Presidential Determination No. 2001–07

*Memorandum for the Secretary of Defense,  
the Secretary of the Treasury*

*Subject:* Presidential Certification to Waive Application of Restrictions on Assistance to the Government of Serbia and the Government of Montenegro

Pursuant to the authority vested in me by the laws of the United States, including section 1511 of the National Defense Authorization Act for Fiscal Year 1994 (Public Law 103-160), I hereby certify to the Congress that I have determined that the waiver of the application of subsections 1511(b) and (c) of Public Law 103–160 is necessary to achieve a negotiated settlement of the conflict in Bosnia-Herzegovina that is acceptable to the parties, to the extent that such provisions apply to the furnishing of assistance to the Government of Serbia and to the support of assistance from international financial institutions to the Government of Serbia and the Government of Montenegro.

Therefore, I hereby waive the application of these provisions with respect to such assistance and support. The Secretary of Defense is authorized and directed to transmit a copy of this determination to the Congress and arrange for its publication in the *Federal Register*.

**William J. Clinton**

NOTE: This memorandum was released by the Office of the Press Secretary on December 20.