

The PRESIDING OFFICER. The clerk will call the roll.

The legislative assistant proceeded to call the roll.

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 President, I ask unanimous consent that the order for the quorum call be rescinded.

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

OSCEOLA MCCARTY, A MISSISSIPPI PHILANTHROPIST

Mr. LOTT. Mr. President, today I rise to pay special tribute to the passing of a 91-year-old Mississippian whose generosity, hard work, and commitment to education touched the hearts and consciences of many all across this Nation. It is the story of a smalltown laundress, Osceola McCarty of Hattiesburg, MS, who lived a quiet life in the Pine Belt region of my State until her \$150,000 donation to the University of Southern Mississippi brought her national attention. McCarty's gift established a scholarship to be directed to African American students enrolling at the University of Southern Mississippi who clearly demonstrate financial need.

For a woman who rarely left her home, except for trips to the local market and, of course, church, the notoriety certainly brought a change to the lifestyle of Ms. McCarty. She was featured on a CBS television show as one of the "10 Most Fascinating people of 1995." She received a Presidential Citizens Medal, an honorary doctoral degree from Harvard University, as well as numerous other outstanding citizen awards. She was invited to cities throughout the country to share her story of thriftiness and generosity.

Ms. McCarty received a sixth grade education and worked her entire life in Hattiesburg, MS, washing and ironing clothes. She has made it possible for others to have the education that she never had. In her book, "Simple Wisdom for Rich Living," McCarty reflects on long, hard days of laboring over steaming kettles of clothes and standing over an ironing board. She stated that she loved her work and she only spent what she needed to. After all the years of hard work and dedication, Ms. McCarty managed to donate her significant gift to the University of Southern Mississippi. "A smart person plans for the future," is what she said when she received numerous bits of recognition. Then she said, "You never know what kind of emergency will come up, and you can't rely on the government to meet all of your needs. You have to take responsibility for yourself."

Osceola McCarty will be deeply missed. She was a humble, modest lady. I had the pleasure of bringing her into the majority leader's office. She never got over the fact that people were so surprised and impressed that she saved \$150,000 and she gave it to the University of Southern Mississippi. She thought she was just doing the right

thing. Her life was an exemplary one that touched us all. We are very proud of her. God rest her soul.

I yield the floor.

THE GREATNESS OF THE AMERICAN PEOPLE

Mr. ASHCROFT. Mr. President, I thank the majority leader for reminding us of the greatness of the American people. We think we debate great policies here, and we do; we have very serious discussions. But there is nothing more important than to remind ourselves that the greatness of America isn't really in Washington, DC, it is in the little towns, villages, and cities in States all across this country and individuals who can do more in dedicated lives to their fellow citizens than we could ever do in complicated statutes.

I thank the majority leader.

THE MILLENNIUM DIGITAL COMMERCE ACT

Mr. LOTT. Mr. President, today the Senate was poised to take action on Senator ABRAHAM's Millennium Digital Commerce Act. This important measure is aimed at promoting the growth of the "E-economy". Senator ABRAHAM has worked tirelessly over the last several months to get this bill through the Senate.

Unfortunately after gaining agreement to bring this bill to the floor today, our Democratic colleagues decided to muck up this legislation. They insisted on attaching non-germane amendments to this crucial "e-commerce" legislation. Measures that have absolutely nothing to do with Senator ABRAHAM's high-technology initiative. Once again, the "do nothing Democrats" are at work stopping at every point significant legislative momentum.

The Senate could easily pass Senator ABRAHAM's bill. It is simple and straight-forward. It promotes jobs, stimulates the economy, and creates savings and opportunities for America's consumers. Instead, in an effort to create yet another log-jam, the Minority Leader is looking for a vehicle to attach every Democratic proposal under the sun.

The other side of the aisle, which claims to promote electronic commerce, is doing everything it can to quash Senator ABRAHAM's electronic signatures bill—as well as other important legislation. It is a continuing pattern and practice of the Democrats to deny the American people any legislative progress. The Democrats claim that they want this bill and that they are pro-technology, yet they are doing everything they can to kill this bill.

Mr. President, S. 761 establishes the legal certainty of electronic signatures for interstate commercial transactions. It is an interim solution needed until states adopt the Uniform Electronic Transactions Act (UETA). UETA was recently adopted by the National

Conference of Commissioners on Uniform State Laws. Over the next several years, it will undergo state-by-state consideration—similar to the process followed in implementing the Uniform Commercial Code. The states, high technology and other commercial sectors support Senator ABRAHAM's common sense legislation because it validates the use of electronic authentication technology. A tool that will help the electronic marketplace flourish in the 21st Century.

The Administration, not once but twice, formally noted its support for the electronic signatures measure reported out of the Senate Commerce Committee. Both the Commerce Department's letter of support and the Executive Office of the President's Statement of Administration Position were previously entered into the RECORD. Given the overwhelming support for S. 761, I am surprised and bewildered that the Administration has been working behind the scenes to weaken this measure instead of pushing harder to get the Commerce Committee-reported bill, which the White House supported—passed.

Every day, more and more businesses and consumers are conducting their important commercial transactions over the Internet. The World Wide Web, more than any other communications medium, allows users to promptly and efficiently locate vendors, evaluate goods and services, compare pricing, and complete purchases. S. 761 is good for business, good for consumers, and good for the overall economy.

I am dismayed and once again disappointed that our Democratic colleagues have thrown yet another monkey wrench into the legislative process. Let's stop playing games and get the people's business done. Let's pass Senator ABRAHAM's electronic signatures bill on its merits—without tacking on non-germane amendments that they know will kill the bill.

If my colleagues from the other side of the aisle are really for the New Economy, they will stop these shenanigans and let us pass a clean Millennium Digital Commerce Act.

BUDGET SCOREKEEPING REPORT

Mr. DOMENICI. Mr. President, I hereby submit to the Senate the budget scorekeeping report prepared by the Congressional Budget Office under Section 308(b) and in aid of Section 311 of the Congressional Budget Act of 1974, as amended. This report meets the requirements for Senate scorekeeping of Section 5 of S. Con. Res. 32, the First Concurrent Resolution on the Budget for 1986.

This report shows the effects of congressional action on the budget through September 24, 1999. The estimates of budget authority, outlays, and revenues are consistent with the technical and economic assumptions of S. Res. 209, a resolution to provide budget levels in the Senate for purposes of fiscal year 1999, as amended by

S. Res. 312. The budget levels have also been revised to include adjustments made on May 19, 1999, to reflect the amounts provided and designated as emergency requirements. The estimates show that current level spending is above the budget resolution by \$0.5 billion in budget authority and above the budget resolution by \$0.2 billion in outlays. Current level is \$0.2 billion above the revenue floor in 1999. The current estimate of the deficit for purposes of calculating the maximum deficit amount is \$56.0 billion, which is equal to the maximum deficit amount for 1999 of \$56.0 billion.

Since my last report, dated July 19, 1999, the Congress has passed and the President has signed the Veterans Entrepreneurship and Small Business Development Act (P.L. 106-50), the Emergency Steel Loan Guarantee and Emergency Oil and Gas Guaranteed Loan Act (P.L. 106-51), the Water Resources Development Act (P.L. 106-53), and the Global Exploration and Development Corporation Act (P.L. 106-54). These actions have changed the current level of budget authority and outlays.

I ask unanimous consent that the report and transmittal letter dated September 28, 1999, be printed in the RECORD.

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

U.S. CONGRESS,
CONGRESSIONAL BUDGET OFFICE,
Washington, DC, September 28, 1999.

Hon. PETE V. DOMENICI,
Chairman, Committee on the Budget,
U.S. Senate, Washington, DC.

DEAR MR. CHAIRMAN: The enclosed report shows the effects of Congressional action on the 1999 budget and is current through September 24, 1999. The estimates of budget authority, outlays, and revenues are consistent with the technical and economic assumptions of S. Res. 209, a resolution to provide budget levels in the Senate for purposes of fiscal year 1999, as amended by S. Res. 312. This report is submitted under section 308(b) and in aid of section 311 of the Congressional Budget Act, as amended.

Since my last report, dated July 15, 1999, the Congress has passed and the President has signed the Veterans Entrepreneurship and Small Business Development Act (P.L. 106-50), the Emergency Steel Loan Guarantee and Emergency Oil and Gas Guaranteed Loan Act (P.L. 106-51), the Water Resources Development Act (P.L. 106-53), and the Global Exploration and Development Corporation Act (P.L. 106-54). These actions have changed the current level of budget authority, outlays, and revenues.

Sincerely,

BARRY B. ANDERSON
(For Dan L. Crippen, Director).

Enclosures.

TABLE 1.—FISCAL YEAR 1999 SENATE CURRENT LEVEL REPORT AS OF CLOSE OF BUSINESS, SEPTEMBER 24, 1999

[In billions of dollars]

	Budget resolution (S. Res. 312)	Current level	Current level over/under resolution
ON-BUDGET			
Budget Authority	1,465.3	1,465.7	0.5
Outlays	1,414.9	1,415.1	0.2

TABLE 1.—FISCAL YEAR 1999 SENATE CURRENT LEVEL REPORT AS OF CLOSE OF BUSINESS, SEPTEMBER 24, 1999—Continued

[In billions of dollars]

	Budget resolution (S. Res. 312)	Current level	Current level over/under resolution
Revenues:			
1999	1,358.9	1,359.1	0.2
1999-2003	7,197.0	7,187.7	0.7
Deficit	56.0	56.0	0.0
Debt Subject to Limit	(¹)	5,537.4	(²)
OFF-BUDGET			
Social Security Outlays:			
1999	321.3	321.3	0.0
1999-2003	1,720.7	1,720.7	0.0
Social Security Revenues:			
1999	441.7	441.7	(³)
1999-2003	2,395.6	2,395.4	-0.1

¹ Not included in S. Res. 312.

² =not applicable.

³ Less than \$50 million.

Source: Congressional Budget Office.

Note.—Current level numbers are the estimated revenue and direct spending effects of all legislation that the Congress has enacted or sent to the President for his approval. In addition, full-year funding estimates under current law are included for entitlement and mandatory programs requiring annual appropriations even if the appropriations have not been made. The current level of debt subject to limit reflects the latest information from the U.S. Treasury.

TABLE 2.—SUPPORTING DETAIL FOR THE FISCAL YEAR 1999 ON-BUDGET SENATE CURRENT LEVEL REPORT, AS OF CLOSE OF BUSINESS, SEPTEMBER 24, 1999

[In millions of dollars]

	Budget authority	Outlays	Revenues
Enacted in previous sessions:			
Revenues			1,359,099
Permanents and other spending legislation	919,197	880,664	
Appropriation legislation	820,578	813,987	
Offsetting receipts	-296,825	-296,825	
Total, previously enacted	1,442,950	1,397,826	1,359,099
Enacted this session:			
1999 Emergency Supplemental Appropriations Act (P.L. 106-31)	11,348	3,677	
1999 Miscellaneous Trade and Technical Corrections Act (P.L. 106-36)			5
Veterans Entrepreneurship and Small Business Development Act (P.L. 106-50)	1	1	
Emergency Steel Loan Guarantee and Emergency Oil and Gas Guaranteed Loan Act (P.L. 106-51)		-108	
Water Resources Development Act (P.L. 106-53)	3		
Global Exploration and Development Corporation, Kerr-McGee Corporation, and Kerr-McGee Chemical, LLC (P.L. 106-54)	52	52	
Total, enacted this session	11,404	3,622	5
Entitlements and mandatories:			
Budget resolution baseline estimates of appropriated entitlements and other mandatory programs not yet enacted	11,393	13,661	
Totals:			
Total Current Level	1,465,747	1,415,109	1,359,104
Total Budget Resolution	1,465,294	1,414,916	1,358,919
Amount remaining:			
Under Budget Resolution	453	193	185

Source: Congressional Budget Office.

Note.—Estimates include the following in emergency funding: \$34,226 million in budget authority and \$18,802 in outlays.

TIME FOR BANKRUPTCY REFORM

Mr. KYL. Mr. President, the House of Representatives overwhelmingly approved a bipartisan bankruptcy-reform bill on May 5 by a vote of 313 to 108. The Senate Judiciary Committee reported a similar initiative in April by a vote of 14 to 4, and my hope is that the

full Senate will follow suit before the year is out.

Mr. President, most Americans carefully manage their finances, pay their bills, and never face the prospect of bankruptcy, yet we rarely hear about them when bankruptcy reform is debated. These are the people who ultimately bear the cost when others seek bankruptcy protection. They pay in terms of higher interest rates and higher prices on goods and services. This bankruptcy tax costs the average household more than \$400 a year.

There will always be a limited number of people who unexpectedly experience some catastrophe in their lives—maybe a death or divorce, or a serious illness—that throws their finances into chaos. That is why we accept as a given that society will bear some of the cost of bankruptcy, and why we maintain access to bankruptcy relief for those who truly need it. No one suggests closing off bankruptcy as an option for those who are in truly dire straits.

A line does need to be drawn, however, when people, particularly those with above-average incomes who have the means and ability to repay their debts, nevertheless seek to have those debts erased in bankruptcy. This is happening more and more often, and unless we get the problem in check, it is going to wreak havoc.

Mr. President, there is nothing fair about forcing a single mother, who is already struggling to pay her own family's bills, to pay more merely because someone who can repay his or her debts prefers to escape them in bankruptcy. There is nothing fair about forcing young families or seniors on fixed incomes to pay more so that someone can walk away from his or her debts as a matter of convenience or financial planning.

Few bills so clearly protect the interests of consumers, yet the bankruptcy-reform bill does have its critics. Much of the criticism, I think, misses the mark. Two professors of law, Todd Zywicki and James White, wrote to the Judiciary Committee recently about some of the claims that have been made, and what they had to say is worthy of the consideration of every member of this body.

I ask Senators to join me in supporting the bipartisan bankruptcy-reform bill, and I ask unanimous consent that the professors' letter be printed in the RECORD.

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

GEORGE MASON UNIVERSITY
SCHOOL OF LAW,
Arlington, VA, September 15, 1999.

Hon. ORRN HATCH,
Chairman, Committee on the Judiciary, U.S. Senate, Washington, DC

Hon. PATRICK LEAHY,
Ranking Member, Committee on the Judiciary, U.S. Senate, Washington, DC
Re: The Bankruptcy Reform Act of 1999 (S. 625)

DEAR SENATORS HATCH AND LEAHY: We are writing to express our support for the consumer bankruptcy provisions of bill S. 625,