

Relieving the national debt is also a matter of generational equity. I am convinced of the need to give future generations a fresh start in managing this country. Saddling them with more than \$5 trillion in national debt handicaps their ability to provide for future needs.

The Marriage Tax Penalty Relief Act also addresses an important equity issue—equal treatment of married couples. Under current law, dual income couples pay a higher share of taxes than single income couples with the same income. In addition, they pay a higher share of taxes than they would if they were both single. The primary reasons are because the 15 percent tax bracket and the standard deduction for married couples is not twice that of single earners. This creates a “tax penalty” for dual income married couples, including many working class families where both parents must work to make ends meet. According to the Congressional Budget Office, the average marriage penalty is almost \$1400 a year. Between 1969 and 1995, the fraction of working-age couples in which both spouses earned income increased from 48 percent to 72 percent. In Delaware alone, there are 74,120 families that suffer from the marriage tax penalty.

Republicans and Democrats alike agree that these statistics cry out for some level of relief. President Clinton proposed a \$45 billion relief package. House Democrats proposed a limited \$89 billion relief package. House Republicans have proposed a \$180 billion tax package that provides relief to more families. Marriage penalty relief was an element of the alternative tax package I introduced in 1999. Working families can benefit from debt reduction in the form of lower mortgage rates and lower interest rates on consumer debt, but they also deserve relief from a tax policy that penalizes married couples who must both work to provide for their family.

Both parties should lay aside their rhetoric and budget gimmicks that allow the President to claim he can pay down the entire debt, invest in large new spending programs, provide tax cuts, and still preserve Social Security. Instead, we need to come together, election year or not, and make judicious, common-sense decisions on how we will prudently allocate the surplus among tax relief, debt reduction, and priority programs like defense and education. We cannot make unrealistic promises on tax cuts or spending based on ten year budget projections that could rapidly change.

I support H.R. 6 because I recognize that working families deserve relief. H.R. 6 makes a strong statement to budget negotiators that marriage penalty relief must be a priority. It will serve as a good starting point for negotiations that should lead to a fair compromise that includes tax relief, debt reduction, and sensible spending for important programs. I support H.R. 6 and will continue to work to enact effective and fair marriage penalty relief this year.

TRIBUTE TO INVESTIGATOR RAMONA YOUNG ON HER RETIREMENT FROM THE OFFICE OF THE PUBLIC DEFENDER

HON. FRANK PALLONE, JR.

OF NEW JERSEY
IN THE HOUSE OF REPRESENTATIVES
Monday, February 14, 2000

Mr. PALLONE. Mr. Speaker, on Friday, February 18, 2000, a retirement party in honor of Ms. Ramona J. Young will be held at the Garden Manor in Aberdeen, NJ. Ms. Young will be honored by her friends and family on the occasion of her retirement after a distinguished career as an Investigator with the New Jersey Office of the Public Defender.

Ramona Young has devoted herself to helping others in many capacities. A registered nurse, she graduated from the Montefiore Hospital School of Nursing in the Bronx, New York, and worked as an operating room nurse. In January 1975, Ms. Young came to work with the Department of the Public Advocate as a Field Representative in the Division of Citizen Complaints. In this position, she handled all the problems presented to her by New Jersey residents, ranging from motor vehicle complaints to issues relating to heating problems, always responding in an effective and courteous manner. She remained with the Division of Citizen Complaints until July of 1986.

At that time, Ms. Young was transferred to the Public Advocate's Division of Mental Health Advisory in Farmingdale, NJ, as a Field Representative covering Monmouth and Ocean counties, NJ. In this position, she called upon the use of her nurse's training to help those people who, as the saying goes, “fall between the cracks.” Ms. Young recognized that people are not just bureaucratic statistics. She worked tirelessly on behalf of people with legitimate grievances who need assistance from supportive, qualified professionals in a position to help. Guided by this philosophy, Ms. Young helped countless people through the bureaucratic maze for a fair and just resolution of their cases.

In 1995, Ms. Young was transferred from Mental Health Advocacy to the Office of Public Defender, Criminal Division, as a Principal State Investigator. Her assignment was in the Union County, NJ, Trial Region. Once again, Ms. Young proved to be a dedicated and effective advocate for the disadvantaged. She always put her experience and training to work, combined with a strong measure of compassion and professionalism. The result was unfailingly accurate, impartial and professional investigations.

Mr. Speaker, it is an honor to pay tribute to Ramona Young on the occasion of her retirement. While the Office of the Public Defender is losing a talented and dedicated professional, I hope and trust she will continue to contribute her energy and experience to the betterment of our community.

WILLIAM MEDESY, A LIFELONG
ADVOCATE OF EDUCATION

HON. SCOTT McINNIS

OF COLORADO
IN THE HOUSE OF REPRESENTATIVES
Monday, February 14, 2000

Mr. McINNIS. Mr. Speaker, I would like to take a moment to pause and remember a man

that has dedicated his life to being a service to others. William Medesy passed away on February 1, 2000. He was 90 years old.

William was born in Cleveland in 1909. He graduated from Purdue University and went on to receive a master's degree from Yale University in 1938. William used his master's degree in forestry to work for the United States Forest Service and teach forestry at the University of New Hampshire until 1941. During World War II, as an officer in the United States Army Reserves, William served as a field artillery battery commander in the North African and Sicily campaigns. He was awarded the Bronze Star and the Purple Heart.

After moving in Colorado in 1960, William became the first president of Rangely College, presently called Colorado Northwestern Community College. He also served as president of Mesa State College in Grand Junction, Colorado from 1963 until his retirement in 1971. The building, Medesy Hall, which houses the multimedia computer lab on the campus of Mesa State College is named after this icon in education.

After his career in college administration, William and his wife of 66 years, Geraldine, moved to Aurora where he continued to volunteer with several organizations. He was a tutor and also read books on tape for the blind.

It is with this, Mr. Speaker, that I would like to offer this tribute to a man who contributed so much to his community. William was a great man who gave immeasurably to higher education in Colorado.

BANKRUPTCY REFORM

HON. DOUG BEREUTER

OF NEBRASKA
IN THE HOUSE OF REPRESENTATIVES
Monday, February 14, 2000

Mr. BEREUTER. Mr. Speaker, this Member highly commends and submits for the RECORD a February 6, 2000, editorial from the Omaha World Herald regarding the bankruptcy bill recently passed by the Senate. The editorial highlights concerns regarding the numerous extraneous provisions added to the bankruptcy legislation during consideration by the Senate. The conference committee should eliminate the unrelated provisions and report a clean bankruptcy bill for final approval by the House and Senate.

[From the Omaha World Herald, Feb. 6, 2000]

BANKRUPTCY BILL IS OVERLOADED

A bankruptcy reform bill passed by the U.S. Senate has many of the desirable features of legislation passed by the House last year. Unfortunately, it also carries unrelated provisions that should be stripped away.

The two versions of the measure are similar in essential ways. The idea is to make it harder for people with higher incomes to walk away from debt following bankruptcy. People with the ability to repay some of their debt would be required to do so.

Sen. Charles Grassley, R-Iowa, is chief sponsor of the Senate bill. The Clinton administration has said it opposes the measure because it is too stringent.

Both the Senate and House versions would limit repeat bankruptcy filings and make child support the highest priority when debt repayment is ordered.

The Senate bill contains a provision to prevent violent abortion-clinic demonstrators from using bankruptcy to escape paying

finances and damages. That has occurred; Operation Rescue's Randall Terry filed for bankruptcy after a court ordered him to pay \$1.6 million.

The legislation contains provisions that would give people more information about the practices of credit card companies, which bear some responsibility for the increase in bankruptcies because of their bombardment of consumers with offers of easy credit. For instance, companies offering a low, "teaser" interest rate would have to say what the regular interest rate would be and when it would kick in.

The companies would also have to disclose how many months it would take a person to pay off his credit-card debt if only minimum payments are made. It can be a startlingly long time, because even as the debt is paid, interest continues to accrue.

But senators tacked on quite a list of unrelated matters that could cause problems. The minimum wage, for example, would rise over three years from \$5.15 to \$6.15, according to a provision of the bill. The idea is opposed by Democrats and the Clinton administration who want the rise to occur over 13 months.

The measure would give billions of dollars in tax preferences to small business. And it would tighten the penalties for selling illegal drugs to minors, increase the penalty for

selling powder cocaine to more closely match the sentence for selling crack and increase the penalty for the makers of methamphetamine.

Exactly why the minimum wage, powder cocaine and tax breaks were tacked onto a bankruptcy bill is unclear. The House-Senate conference committee could agree to separate those provisions so they can be voted on separately by the two houses. They should do so. Whatever the merits of the additions, they don't belong in the bankruptcy measure.

The bill, stripped of its irrelevant features, could emerge from the conference committee as a sound reform of a system that needs it. President Clinton might find it hard to veto a good bill in an election year.

HONORING ROSE MARIE
CORCORAN

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Monday, February 14, 2000

Mr. McINNIS. Mr. Speaker, I would like to take a moment to remember the life of a

woman who will be missed greatly. Rose Marie Corcoran passed away on January 27, 2000. She was 97 years old.

Rose Marie was born on November 17, 1902, in Salida, Colorado. She married William Corcoran in 1964 in Grand Junction, Colorado. Rose Marie was a licensed nurse in Grand Junction as well as a homemaker.

Rose Marie filled her days volunteering for many organizations. Some of these organizations included: First Christian Church Disciples of Christ, the Moose Lodge, Ladies Auxiliary of the Elks, VFW Auxiliary, Royal Neighbors, Engineer Ladies, and the Veteran's Hospital. She received Volunteer of the Year from Denver's Channel Nine at age 93.

Among other phenomenal things, Rose Marie also liked to travel in Italy and other European countries. At the age of 93, she traveled to Israel and was baptized in the River Jordan.

It is with this, Mr. Speaker, that I offer this tribute in honor of Rose Marie Corcoran. She was an icon in her community and a woman with a heart of gold.