

Whereas India has asked the World Bank for \$1,700,000,000 in economic assistance to start rebuilding from the earthquake;

Whereas the United States has offered technical and monetary assistance through the United States Agency for International Development (USAID); and

Whereas offers of assistance have also come from the Governments of Turkey, Switzerland, Taiwan, Russia, Germany, China, Canada, and others, as well as countless nongovernmental organizations: Now, therefore, be it

*Resolved by the Senate (the House of Representatives concurring), That Congress—*

(1) expresses its deepest sympathies to the citizens of the state of Gujarat and to all of India for the tragic losses suffered as a result of the earthquake of January 26, 2001;

(2) expresses its support for—

(A) the people of India as they continue their efforts to rebuild their cities and their lives;

(B) the efforts of the World Bank;

(C) continuing and substantially increasing the amount of disaster assistance being provided by the United States Agency for International Development (USAID) and other relief agencies; and

(D) providing future economic assistance in order to help rebuild Gujarat; and

(3) recognizes and encourages the important assistance that also could be provided by other nations to alleviate the suffering of the people of India.

#### SENATE RESOLUTION 15—CONGRATULATING THE BALTIMORE RAVENS FOR WINNING SUPER BOWL XXXV

Mr. SARBANES (for himself and Ms. MIKULSKI) submitted the following resolution; which was considered and agreed to:

##### S. RES. 15

Whereas in March of 1984, the Baltimore Colts stole away in the dark of night, to become the Indianapolis Colts;

Whereas for eleven long years, the football-crazy fans of Baltimore waited for an NFL franchise;

Whereas the arrival of the Ravens, coupled with the enthusiasm and energy of their fans, has ushered in a new era of unity in the Baltimore community;

Whereas the drive of the Baltimore Ravens' organization to win has embodied the spirit and pride of Baltimore as a city with great football heritage and as a great city on the rise;

Whereas members of the Ravens' team have exemplified confidence, character, perseverance, talent, dedication, and most importantly, a commitment to giving something back to the Baltimore community;

Whereas the Baltimore Ravens' defense goes down in history as one of the NFL's all-time best defensive units;

Whereas in the 2000–2001 NFL season, the Baltimore Ravens compiled a remarkable record of achievements including—

(1) the American Football Conference title;

(2) the NFL record for the least number of points allowed in a season (165);

(3) 4 shutouts;

(4) the NFL record for the least rushing yards allowed in a 16-game season;

(5) a Ravens' franchise record of 12 regular season wins;

(6) the NFL's Defensive Player of the Year Award (Ray Lewis);

(7) an NFL punt return leader (Jermaine Lewis); and

(8) a rookie running back who rushed for over 1,300 yards (Jamal Lewis); and

Whereas the Baltimore Ravens won Super Bowl XXXV, defeating the valiant New York Giants 34 to 7 in a hard-fought battle: Now, therefore, be it

*Resolved, That the Senate—*

(1) commends the unity, loyalty, community spirit, and enthusiasm of the Baltimore Ravens' fans;

(2) applauds the Baltimore Ravens for their commitment to high standards of character, perseverance, professionalism, excellence, and teamwork;

(3) praises the Baltimore Ravens' players and organization for their commitment to the Greater Baltimore Community through their many charitable activities;

(4) congratulates both the Baltimore Ravens and the New York Giants for providing football fans with a hard-fought, but sportsmanlike Super Bowl;

(5) congratulates the Baltimore Ravens and their fans on a Super Bowl victory and an NFL Championship; and

(6) recognizes the achievements of the players, coaches, and support staff who were instrumental in helping the Baltimore Ravens win Super Bowl XXXV on January 28, 2001.

SEC. 2. The Secretary of the Senate shall transmit an enrolled copy of this resolution to the Baltimore Ravens' owner, Art Modell, and to the Ravens' head coach, Brian Billick.

Mr. SARBANES. Mr. President, it is with great pride that I introduce this resolution congratulating the Baltimore Ravens on their remarkable championship season. On Super Bowl Sunday, the Baltimore Ravens completed an incredible season, beating the New York Giants by a score of 34 to 7 to become the 2000–2001 National Football League Champions.

At the beginning of the season, very few of the experts thought the Ravens would have a chance at glory. And as the team endured a five game stretch without a touchdown, the nay sayers grew and many wrote the Ravens off entirely. But during the season's early rough spots, when the team could have fallen to pieces, no one pointed fingers or assigned blame. Instead, under the leadership of a great coaching staff, they grew together and formed a remarkable bond not only amongst each other but also with the fans of Baltimore.

And then, with the NFL's best defense leading the way, the Baltimore Ravens began to string together win after win. The victories weren't always pretty, but the team always found a way to win—with a new hero stepping forward to make something happen. Week in and week out, Matt Stover, Quadry Ismail, Shannon Sharpe, Duane Starks, Jamal Lewis, Jermaine Lewis, Ray Lewis, Trent Dilfer, Rod Woodson, Tony Siragusa, Sam Adams, Jonathan Ogden, and countless others took it upon themselves to make the big play.

Still, even through the playoffs, the experts kept scratching their heads wondering how the Ravens were beating their highly acclaimed opponents. To the very end, the doubters outweighed the believers. Only the Ravens themselves and the fans of Baltimore truly dared to believe that a Championship season was possible. Finally, after a hard fought, playoff run—on the

road—against the AFC's finest, the Ravens have brought the Lombardi Trophy home to Baltimore. And now the experts believe.

The game was a defensive masterpiece as those who know and have followed the Ravens would expect. But what makes this victory particularly special is that the Ravens played as a team, with remarkable cohesiveness and spirit. And in the world spotlight, they were able to display their diverse, but largely unsung, talents. Jamie Sharper's interception, Jermaine Lewis's terrific kickoff return, Brandon Stokely's outstanding touchdown reception, Jamal Lewis's diving touchdown run, Trent Dilfer's pain-filled, but error-free game, Kyle Richardson's coffin corner punts and Ray Lewis's MVP Award-winning performance, are just a few of the individual efforts that combined to secure this victory. The list goes on and on.

And Finally, I want to take a moment to recognize the leadership of Coach Brian Billick who is in his second year as head coach of the Ravens. We all know that to be champions requires a strong commitment to working harder than the rest. The Ravens' Super Bowl win is a credit to an extraordinary effort by the entire Baltimore Ravens' organization, from Art Modell down—but I would be remiss if I didn't mention the motivational push, level head and remarkable football mind demonstrated by Coach Billick and his coaching staff throughout the season, and especially during the playoff run. Most importantly, he helped Baltimore believe through thick and thin.

There is a statue of Edgar Allen Poe located in the plaza of the University of Baltimore Law School not too far from PSiNet Stadium, with an engraving that reads, "Dreaming dreams that no mortal ever dared to dream before; To thee the laurels belong".

Today the Lombardi Trophy belongs to the Baltimore Ravens because they dared to dream when no one else believed a championship was possible. I congratulate them and their worthy opponents, the New York Giants, on a tremendous season and I urge my colleagues to do the same.

#### AMENDMENT SUBMITTED

##### LOAN FORGIVENESS FOR HEAD START TEACHERS ACT OF 2001

##### FEINSTEIN AMENDMENT NO. 1

(Ordered referred to the Committee on Health, Education, Labor, and Pensions.)

Mrs. FEINSTEIN submitted an amendment intended to be proposed by her to the bill (S. 123) to amend the Higher Education Act of 1965 to extend loan forgiveness for certain loans to Head Start teachers; as follows:

At the end, add the following:

(d) DIRECT STUDENT LOAN FORGIVENESS.—

(1) IN GENERAL.—Section 460 of the Higher Education Act of 1965 (20 U.S.C 1087j) is amended—

(A) in subsection (b)(1), by amending subparagraph (A) to read as follows:

“(A)(i) has been employed—

“(I) as a full-time teacher for 5 consecutive complete school years in a school that qualifies under section 465(a)(2)(A) for loan cancellation for Perkins loan recipients who teach in such a school; or

“(II) as a Head Start teacher for 5 consecutive complete program years under the Head Start Act; and

“(ii)(I) if employed as a secondary school teacher, is teaching a subject area that is relevant to the borrower’s academic major as certified by the chief administrative officer of the public or nonprofit private secondary school in which the borrower is employed;

“(II) if employed as an elementary school teacher, has demonstrated, as certified by the chief administrative officer of the public or nonprofit private elementary school in which the borrower is employed, knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; and

“(III) if employed as a Head Start teacher, has demonstrated knowledge and teaching skills in reading, writing, early childhood development, and other areas of a preschool curriculum, with a focus on cognitive learning; and”;

(B) in subsection (g), by adding at the end the following:

“(3) HEAD START.—An individual shall be eligible for loan forgiveness under this section for service described in subclause (II) of subsection (b)(1)(A)(i) only if such individual received a baccalaureate or graduate degree on or after the date of enactment of the Loan Forgiveness for Head Start Teachers Act of 2001.”; and

(C) by adding at the end the following:

“(i) AUTHORIZATION OF APPROPRIATIONS.—There are authorized to be appropriated such sums as may be necessary for fiscal year 2007 and succeeding fiscal years to carry out loan repayment under this section for service described in subclause (II) of subsection (b)(1)(A)(i).”.

(2) CONFORMING AMENDMENTS.—Section 460 of such Act (20 U.S.C. 1087j) is amended—

(A) in subsection (c)(1), by inserting “or fifth complete program year” after “fifth complete school year of teaching”;

(B) in subsection (f), by striking “subsection (b)” and inserting “subsection (b)(1)(A)(i)(I)”;

(C) in subsection (g)(1)(A), by striking “subsection (b)(1)(A)” and inserting “subsection (b)(1)(A)(i)(I)”;

(D) in subsection (h), by inserting “except as part of the term ‘program year,’” before “where”.

#### AUTHORITY FOR COMMITTEES TO MEET

##### COMMITTEE ON AGRICULTURE, NUTRITION, AND FORESTRY

Mr. MURKOWSKI. Mr. President, I ask unanimous consent that the Committee on Agriculture, Nutrition, and Forestry be authorized to meet during the Session of the Senate on Tuesday, January 30, 2001 to conduct a hearing. The purpose of this hearing will be to review the report from the Commission on 21st Century Production Agriculture.

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

##### COMMITTEE ON FINANCE

Mr. MURKOWSKI. Mr. President, I ask unanimous consent that the Committee on Finance be authorized to meet during the session of the Senate on Tuesday, January 30, 2001, to consider the nomination of Robert Zoellick to be United States Trade Representative.

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

##### COMMITTEE ON THE JUDICIARY

Mr. MURKOWSKI. Mr. President, I ask unanimous consent that the Committee on the Judiciary be authorized to meet to conduct a markup on Tuesday, January 30, 2001, at 2:30 p.m. The markup will take place in Dirksen Room 226.

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

#### PRIVILEGE OF THE FLOOR

Mr. GRAHAM. Mr. President, I ask unanimous consent that Mr. Dan Wenk, a congressional fellow in our office, be granted the privilege of the floor for the duration of today’s session.

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

Mr. INHOFE. I ask unanimous consent that Megan Wanzer be granted the privileges of the floor for the remainder of the day.

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

#### MEASURE READ THE FIRST TIME—S. 220

Mr. SESSIONS. Mr. President, I understand S. 220 is at the desk, and I ask for its first reading.

The PRESIDING OFFICER. The clerk will report the bill by title.

The assistant legislative clerk read as follows:

A bill (S. 220) to amend title 11 of the United States code, and for other purposes.

Mr. SESSIONS. I ask for its second reading and would object to my own request.

The PRESIDING OFFICER. Objection is heard.

The bill will be read for the second time on the next legislative day.

Mr. SESSIONS. I ask unanimous consent the bill be printed in the RECORD.

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

#### S. 220

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

#### SECTION 1. SHORT TITLE; REFERENCES; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the “Bankruptcy Reform Act of 2001”.

(b) TABLE OF CONTENTS.—The table of contents for this Act is as follows:

Sec. 100. Short title; references; table of contents.

#### TITLE I—NEEDS-BASED BANKRUPTCY

Sec. 101. Conversion.

Sec. 102. Dismissal or conversion.

Sec. 103. Sense of Congress and study.

Sec. 104. Notice of alternatives.

Sec. 105. Debtor financial management training test program.

Sec. 106. Credit counseling.

Sec. 107. Schedules of reasonable and necessary expenses.

#### TITLE II—ENHANCED CONSUMER PROTECTION

##### Subtitle A—Penalties for Abusive Creditor Practices

Sec. 201. Promotion of alternative dispute resolution.

Sec. 202. Effect of discharge.

Sec. 203. Discouraging abuse of reaffirmation practices.

##### Subtitle B—Priority Child Support

Sec. 211. Definition of domestic support obligation.

Sec. 212. Priorities for claims for domestic support obligations.

Sec. 213. Requirements to obtain confirmation and discharge in cases involving domestic support obligations.

Sec. 214. Exceptions to automatic stay in domestic support obligation proceedings.

Sec. 215. Nondischargeability of certain debts for alimony, maintenance, and support.

Sec. 216. Continued liability of property.

Sec. 217. Protection of domestic support claims against preferential transfer motions.

Sec. 218. Disposable income defined.

Sec. 219. Collection of child support.

Sec. 220. Nondischargeability of certain educational benefits and loans.

##### Subtitle C—Other Consumer Protections

Sec. 221. Amendments to discourage abusive bankruptcy filings.

Sec. 222. Sense of Congress.

Sec. 223. Additional amendments to title 11, United States Code.

Sec. 224. Protection of retirement savings in bankruptcy.

Sec. 225. Protection of education savings in bankruptcy.

Sec. 226. Definitions.

Sec. 227. Restrictions on debt relief agencies.

Sec. 228. Disclosures.

Sec. 229. Requirements for debt relief agencies.

Sec. 230. GAO study.

#### TITLE III—DISCOURAGING BANKRUPTCY ABUSE

Sec. 301. Reinforcement of the fresh start.

Sec. 302. Discouraging bad faith repeat filings.

Sec. 303. Curbing abusive filings.

Sec. 304. Debtor retention of personal property security.

Sec. 305. Relief from the automatic stay when the debtor does not complete intended surrender of consumer debt collateral.

Sec. 306. Giving secured creditors fair treatment in chapter 13.

Sec. 307. Domiciliary requirements for exemptions.

Sec. 308. Residency requirement for homestead exemption.

Sec. 309. Protecting secured creditors in chapter 13 cases.

Sec. 310. Limitation on luxury goods.

Sec. 311. Automatic stay.

Sec. 312. Extension of period between bankruptcy discharges.

Sec. 313. Definition of household goods and antiques.

Sec. 314. Debt incurred to pay nondischargeable debts.