

CONSUMER FEDERATION UNION

EDUCATION TOWN HALL

REMARKS BY

U.S. REPRESENTATIVE JOHN CONYERS JR.

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P R O C E E D I N G S

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2 REPRESENTATIVE CONYERS: Of course,
3 I remember you, Pete, from the campaigns of
4 1964. But it just took a second.

5 Boy, it's good to see you again;
6 it's great to be here. My political soul
7 needs continual renourishment and
8 reinvigoration. Especially now -- I don't
9 know how many days we're into the coup. But
10 every now and then -- and there's a lot of
11 articles being written about this, the sudden
12 forcible overthrow, as of a ruler,
13 accomplished deftly and by surprise. And
14 with the Supreme Court, just to make it
15 clear, that that's precisely the kind of
16 situation that we're in.

17 I started out when we put that
18 little activity together and never ran for
19 office. And I tried to explain with the late
20 Robert Milliner, Esquire (phonetic), that
21 what it was all about -- it was all about
22 jobs, justice, and peace. And that's never

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1 changed. Except that the economic and
2 political questions in justice now include
3 the whole globe. I'd have to say that it's
4 international. That's why, with Haiti as the
5 most devastated territory in the Western
6 Hemisphere, and try to get a window on how we
7 get to peace, which has to have in front of
8 it jobs and justice.

9 And I am happy, always, to hope to
10 see Howard Metzenbaum. Gosh, you guys
11 reincarnated him and keep him going in this
12 world. It's exactly -- exactly the job that
13 he would enjoy the most, being right here
14 with the Consumers Federation. This is
15 exactly where he belongs, and I'm looking
16 forward to seeing him today.

17 Your *Consumer Reports* issue on
18 second-class medicine and the health care
19 divide, I'm putting in the *Congressional*
20 *Record*. It's so good. Dale Shearer
21 (phonetic) has been doing briefings with the
22 staff. And more and more of us are coming to

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1 the recognition that, of course, we have to
2 have universal health care. And, of course,
3 we ought to get rid of hundreds of payors --
4 maybe a single payor or a state payor. But
5 the incredible thing about our health care
6 system is that there's enough money in it to
7 really do all of the things that we ought to
8 be doing already. It's not like it's going
9 to cost a lot more. And so it's in that
10 spirit that I join you today.

11 I don't see Gene Kimmelman
12 (phonetic) here, but he's before the
13 committee as much as anybody I know, and we
14 welcome him as a good friend and an able
15 contributor.

16 So we come here today at this
17 meeting to begin to try to understand where
18 we're going on just a few of your issues.
19 When I walk through that table and see an
20 issue talking about gun safety -- not gun
21 control, gun safety, and gun regulations,
22 especially after -- we just had another

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1 school incident, and how much did you hear
2 about gun safety? "Oh, well, the kids -- and
3 they've got to tell -- and we've to be
4 watchful." But it was the gun. It was the
5 lack of security. And if not in that precise
6 case, in most of the cases that create this
7 problem that many of us are still getting the
8 courage to talk honestly about.

9 I remember when we started off this
10 Congress, what did we do? Let me just remind
11 you. With the electoral system in tatters,
12 our campaign finance laws riddled with
13 loopholes, our seniors in desperate care for
14 prescription drug coverage, no minimum wage
15 adjustment in six years, the first major bill
16 that we bring to the fill is the bankruptcy
17 bill.

18 And so the go-along bipartisan
19 schmooze is off the rose now. I mean, we're
20 back into the pits now, exactly where we knew
21 we'd end up with this administration. But to
22 do that, and then try to argue -- and this is

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1 the problems with debates these days, is that
2 they're so dishonest. I mean, if you had
3 only some way to correct the truth factor and
4 make sure that everybody was saying what they
5 meant, because it's just a matter of skimming
6 along, as we did on the tax cut bill, as we
7 did on the bankruptcy bill, as we will be
8 doing on a number of other things.

9 We just, before that, passed a bill
10 reversing ten years work on health and safety
11 rules, ergonomics; enacted, as I said, a
12 tax-cut for the wealthy. These partisan
13 actions to protect business at consumers'
14 expense don't bode well for other issues that
15 we care about.

16 The President, President Bush,
17 wants to privatize Social Security. And his
18 budget, which he can't reveal before he does
19 the tax cuts, because then you'll find out
20 that there isn't any money left for anything
21 else. And the secret thing behind the tax
22 cuts is, it's a sweet way to shrink

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1 government from the responsibilities that we
2 should be doing, because there won't be
3 enough left.

4 How can we possibly be talking
5 about the surplus belongs back to the people
6 that paid it in, when we have so many unmet
7 needs that are going unfunded now? That's
8 not throwing away money, to begin to deal
9 with all of these issues, particularly in the
10 field of health care, that have been steadily
11 neglected. And now we say, let's turn it
12 back in proportion to the people that gave
13 it.

14 So that even -- we have even the
15 wealthy coming forward saying, you know,
16 "Lighten up, guys, it's only the second
17 month. I mean, we've got plenty of time to
18 take care of what we think is our business."

19 So if the conservatives and the
20 Republicans are willing to repeal ergonomics,
21 then I fear that tort reform legislation
22 insulating -- further insulating corporate

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1 wrongdoing isn't really very far behind.

2 And so I've been working on
3 bankruptcy, obviously, and election reform.
4 And I just want to tell you that in the
5 bankruptcy bill, there were no hearings; they
6 say it was the same thing we've been doing
7 before, so, you know, just check the other
8 hearings and you'll find out there's not much
9 change. No Democratic amendment considered,
10 not even for technical errors. A 400-page
11 bill in which we realize that the truth is
12 that the bill gave massive new rights to
13 creditors to coerce low-income debtors into
14 bankruptcy court. And the real key to how
15 bad the bill was is that the bankruptcy
16 judges were against it. The trustees in
17 bankruptcy were against it, not to mention
18 the consumers' organizations and the labor
19 movement in particular.

20 I was very sorry about the credit
21 unions that thought it was convenient to cave
22 in and go along with this outrage, which

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1 really permits the credit card companies to
2 go as far as reclaiming household goods of a
3 person forced into bankruptcy, which is of
4 little or no value to them, but, of course,
5 it's very important to the debtor's family.
6 This new proposal makes it much more
7 difficult for people below the poverty line
8 to keep their house or their car through
9 bankruptcy; that's considered a little bit
10 too much.

11 And these conservatives argue, or
12 try to argue, that the bill protects alimony
13 and child support, when actually, it creates
14 new categories of nondischargeable debt that
15 compete directly against the collection of
16 child support and alimony payments. It
17 allows landlords to evict battered women
18 without the bankruptcy court approval, even
19 if the eviction poses a threat to the woman's
20 physical well-being. It doesn't crack down
21 on credit-card abuse. Again, the reality is
22 that it contains meaningless boilerplate

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1 requirements. It does nothing to discourage
2 abusive underage lending; nothing to
3 discourage reckless lending to the
4 developmentally disabled, who are preyed
5 upon; and nothing to regulate the practice of
6 so-called subprime lending to people with
7 little ability to repay their debts.

8 And finally, the homestead
9 exemption abuse, which allows wealthy
10 people -- sometimes criminals -- to move to
11 the two states that don't have any limit on
12 the homestead exemption, Texas and Florida.
13 There it is again; I said it, and I'm not
14 afraid to say it. The same states that have
15 laws against ex-felons who have come back
16 into society, having paid their dues, to ever
17 vote again in their life, same two states.
18 And so it doesn't -- this bill doesn't do
19 anything to prevent the worst abuses of the
20 bankruptcy code.

21 And so we're here to tell you that
22 it is so important that this Consumer

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1 Federation continue the important work that
2 you're doing. You bring into play something
3 that's very important to me, and that is,
4 overcoming the separation that is brought on
5 by history and racism, the differences
6 between the urban and suburban issues. You
7 bring them all together. You help tear down
8 those walls. You encourage the diversity
9 that's needed to keep people believing in the
10 American system and to keep fighting and
11 struggling with us. So I'm happy to join you
12 here today.

13 I should make a couple of comments
14 about the health care system, because we're
15 trying to improve Medicaid, while we're
16 working toward a universal system, enjoyed by
17 every industrial country in the world and
18 many others, we still have to keep doing
19 something to fix what's broken now. And so
20 we're working in the area of expanding
21 Medicaid, of trying to get reimbursements
22 rates fixed, trying to sustain public

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1 hospitals, almost all of whom are in the red
2 or teetering on bankruptcy. We have found
3 instances of some private hospitals that give
4 people money, who don't have any insurance,
5 to get a cab to go to the public hospital
6 that's sinking as they take in more and more
7 people that they can't help.

8 And so we've got a lot of
9 challenges on our hands. But I see these
10 challenges as a way for us to begin to build
11 up these diverse coalitions that bring people
12 to their senses and will turn away the kinds
13 of administration and the kinds of times that
14 we're going to be in for for the next four
15 years.

16 As a chairman-in-exile, I'm getting
17 tired of waiting for my turn here, and it's
18 been a long and dry and rough. But, you
19 know, I love the work and the opportunity to
20 work on these issues with Americans from all
21 walks of life, all across the country.
22 Indeed, now we have global responsibilities.

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1 It's a thrill to me, and one that I'm very
2 proud of.

3 I close by recommending one book to
4 you that I'm reading. It's called *One Market*
5 *Under God* -- ironic title -- by Thomas Frank,
6 Doubleday Publishing. And it tells us in a
7 larger look about how this global economy is
8 fraught with more perils than we may be able
9 to appreciate up close. And then it argues
10 that unless you bring forward democratic
11 capitalism fast, we're going to run out of
12 people and markets, and also, we're going to
13 be doing a lot of harm to the other 227
14 countries, nations on the planet, who have to
15 have some sort of theory for them to exist,
16 too. I mean, this might work for us. I'd
17 argue that it won't, even in the short term.
18 But we've got to democratize this system that
19 we are spreading around the country. And
20 what you do here is very, very important.
21 And how the Congress and all of our
22 constituents across these several states

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1 react in a couple years.

2 My congratulations to you and the
3 great Senator Metzenbaum. Thank you very
4 much.

5 (Whereupon, the PROCEEDINGS were
6 adjourned.)

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