

**Statement of Congressman Dana Rohrabacher
Member of Congress
Subcommittee on Commercial and Administrative Law Hearing on H.R. 4044
April 1, 2008**

Thank you, Chairwoman Sánchez and Ranking Member Cannon for holding this hearing on H.R. 4044, a bi-partisan bill that I originally introduced in the 109th Congress with the co-sponsorship of Representative Schakowski, and was re-introduced by Representative Schakowsky, and myself this year. This bill makes a small and targeted change to the current bankruptcy law, and places our National Guard and reservist veterans under the bankruptcy law in place prior to the 2005 changes.

As members of the National Guard and reservists return from their tours of duty in Afghanistan or Iraq, they can face a new battle at home. Quite often, these patriots will face financial hardship, as they left better paying jobs to serve our country. For those members of the National Guard and the Reserves who deal with mounting bills during their time away, and face bankruptcy upon their return, H.R. 4044 provides that these heroes will be treated under the prior system which did not require they repay all their debts accumulated as a result of their service.

This bill has been written to provide a small and targeted change to the bankruptcy law for a select group of people who deserve it the most. It is important to note that this bill will not apply to the entirety of the armed forces, just those members of the National Guard and Reserves who are called to disrupt their lives at home and serve for lengthy terms overseas.

Prior to 9/11 and the Iraq War, these veterans could be relatively assured that they would have a semi-regular schedule, and while they always knew, that they could be called up at any time, they could be relatively assured that they would have a semi-regular schedule, with the vast majority serving only a period of weeks at a time, rather than the months and years many are serving now.

National Guard members and Reservists now have very little idea how long they must be away from home, when they may return, and they don't know how long they have until they may be called up again. These veterans do not know how long they must leave their job, or how long they must operate on a reduced salary. It is for this reason that the National Guard and Reservists deserve this change. These heroes have made tremendous sacrifices for the sake of this nation. This bill simply ensures that these heroes will not face the bankruptcy payments these patriots could have avoided had they not served.

I thank the Committee and I urge your support for this bill.

Thank you.