

**Wally  
Herger**  
Congressman  

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**2nd District - California**

**NEWS**

**Statement On Passage of Bankruptcy Reform Legislation  
April 14, 2005**

"Bankruptcy fraud and abuse takes its toll on northern Californians, as well as all Americans, every day. We see its impacts in our small businesses that are forced to raise prices or cut back on jobs and services to make up for losses from bankruptcy filings, and the young worker or married couple that can't get a loan. Everyone loses, and has to pay more for less, when people defraud the bankruptcy system.

"Today's consumer and small business bankruptcy systems are in crisis. The bankruptcy reform bill focuses on workable and fair solutions to the problems facing the system by cracking down on unnecessary and sometimes fraudulent bankruptcy filers.

"While preserving a 'fresh start' for those who really need it, the bankruptcy reform bill would change the current system so that those who can afford to pay off their bad debts do so.

"I support the bankruptcy reform bill as part of Congress' efforts - such as class action and medical liability reform - to bring common sense back to our legal system, and reduce abuses that negatively impact our society."

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For more information, log on to <http://www.house.gov/herger> on the Internet!