

complain if he is late for dinner. Listen to him. Let him talk first. Make the evening his.

Now, Mr. Speaker, you show me an American home where you can practice this today and I am going to move there. My husband and I have never been able to do this. He has wanted that kind of wife, I have wanted to be that kind of wife. We cannot afford it, nor can anyone else in America today, except the extremely wealthy, because we are in a global economy.

□ 1245

While America's families used to be little islands of tranquillity, what has happened to us today is they are like the Bermuda Triangle. We have a government, we have Members on the other side of the aisle who vote against family medical leave, against helping with child care, against helping with elder care, against, against, against, against trying to increase the amount of deductions for children, on and on and on. Yet they claim they are pro-family. But what they are saying is, your family is your problem, the Government should not do anything about it.

The problem is no one has time to be a family anymore because they are working so hard. The average American family feels like one of those squirrels in a wheel. They run faster and faster every year, their tongue is hanging out, and they never get out of the bottom of the wheel. The Government keeps telling them, greet your husband at the door, make sure his dinner is on the table and the children are clean.

Please. That is what is driving the gender gap.

All the work and family issues continue to get ignored because we have got a higher economic level here who very often does not understand the stress being put on America's families. So when you look at the rest of the Western World, they are way ahead of us. When you look at what people were trying to say here this weekend, they were saying: Government, get a clue; corporations, get a clue; institutions, get a clue.

We must find a way where America's families again can be that little more tranquil island. They will probably never be able to go back to the 1950's. But for heaven's sake, they cannot survive under the tremendous pressures that they are now under where you see single-parent families trying to be both mother, father, provider, and everything else, dual-parent families working at a gazillion jobs running around trying to do everything just to keep the mortgage paid and hardly recognize each other when they finally do get to be in the house at the same time.

America's families today have to keep pictures of the family members pasted by the door so, if people like that come to the door, they know who to let in because they are not around enough. That is what the gender gap is

about. We have not understood it at all in this body. I know. It took me 9 years to get family medical leave passed. It is not nearly enough.

Mr. Speaker, we have got people who want to roll it back tomorrow. We have never been able to get many of the other things done. When we get that done, we will not have a gender gap. Let us get on with it.

#### INTERNAL REVENUE CODE GUIDELINES

The SPEAKER pro tempore (Mr. COBLE). Under the Speaker's announced policy of May 12, 1995, the gentleman from Colorado [Mr. SKAGGS] is recognized during morning business for 5 minutes.

Mr. SKAGGS. Mr. Speaker, I want to address my colleagues today about an action I took at the end of last week in requesting the chairman of the Committee on Ways and Means of the House and the chairman of the Subcommittee on National Economic Growth, Natural Resources, and Regulatory Affairs of the Committee on Government Reform and Oversight to hold hearings to look into some very troubling transactions that have recently been reported in an article in the Miami Herald.

Mr. Speaker, let me try to set the context for this by reading a bit from a recent publication of the Internal Revenue Service that starts out saying that charities, 501(c)(3) organizations, should be careful that their efforts to educate voters stay within Internal Revenue Service Guidelines. Quoting more particularly: "Organizations exempt from Federal income tax as organizations described in section 501(c)(3) of the Internal Revenue Code are prohibited by the terms of their exemption from participating or intervening directly or indirectly in any political campaign on behalf of or in opposition to any candidate for public office." It elaborates on that saying that they cannot endorse any candidate, make any donations, engage in fundraising, whatever.

What events raise questions under this statement of the law governing these 501(c)(3) organizations? Mr. Speaker, this is a copy of a letter, as we can see, on letterhead titled Senator BOB DOLE, majority leader, which starts out as follows: "Dear friend, I want you to join me in an historic campaign to rein in the Federal Government in order to set free the spirit of the American people." It goes on, somewhat later on this first page: "President Clinton and the liberal big government advocates would like you and all Americans to believe the public is turning against our efforts."

It goes on for two or three pages before one learns that this is a letter paid for and soliciting funds in behalf of the Citizens Against Government Waste, an organization organized under section 501(c)(3) of the Internal Revenue Code and therefore subject to exactly

the prohibition stated in the Internal Revenue Service advisory earlier this year.

Mr. Speaker, this was brought to my attention through an article in the Miami Herald which I would ask to include in the RECORD along with copies of the letters in question that I quoted from. Clearly that kind of letter being submitted in behalf of an individual who is running for President of the United States making the kind of arguments that are very relevant to his campaign for President of the United States but being paid for under the auspices of a tax-exempt 501(c)(3) organization raise some very, very serious questions. They evidently were designed to stimulate support for the Presidential campaign of Senator DOLE and also concluded suggestions that recipients of the letter make contributions to the organizations that paid for the letter.

We are told that the sponsoring organizations, which also included the Heritage Foundation, then turned around and provided the names and addresses of persons who contributed in response to these letters, to the Presidential campaign of Senator DOLE so that presumably they could be used for solicitations by his campaign. The Internal Revenue Code explicitly prohibits 501(c)(3) organizations from engaging in just this kind of political activity directly or indirectly in support of or in opposition to a candidate's campaign.

The Miami Herald article that I refer to also makes it clear that neither the 501(c)(3) organizations' expenditures in preparing and distributing the letters nor the lists of contributors that were then provided by these organizations to the Dole for President campaign have been reported as contributions to the Dole campaign. If the figures are correct, these mailings to some 10 million Americans cost nearly \$1 million. The value of the contributor lists are worth possibly \$40,000 or more. But here was no reporting either under the FEC laws and again no explanation was made as to how this could occur in compliance with the clear prohibitions in the Internal Revenue Code against this kind of campaign activity by 501(c)(3)s.

It raises a whole range of questions which I believe appropriate committees of the House ought to look into regarding the coordination between the Presidential campaigns and these nonprofit organizations who benefited by the mailings, how much they cost, how the lists were developed, whether or not it was all coordinated with the Dole campaign.

I hope my colleagues will take the action as I requested and conduct a thorough investigation of this matter.

Mr. Speaker, I include the following materials for the RECORD:

[From the Miami Herald, May 25, 1996]

DOLE CAMPAIGN GETS HELP FROM  
NONPROFITS HE AIDED

(By Frank Greve)

WASHINGTON.—Bob Dole, shortly after he announced last year that he was running for

president, sent millions of Americans letters urging them to contribute to the Heritage Foundation. And to Citizens Against Government Waste. And to a half-dozen other right-of-center groups.

Dole's advocacy could get his campaign into trouble with the Federal Election Commission. It also could get tax-exempt groups he helped into hot water with the Internal Revenue Service.

That's because tax-exempt groups can't participate in partisan politics, Dole can't take help from them, and the letters he wrote for them helped his campaign raise money.

Here's how it worked: The nonprofits paid for the letters, which promoted both Dole and their cause. The nonprofits kept the donations, but passed on to the Dole campaign, free of charge, the name of every contributor he inspired. Those hot prospects—maybe 200,000 of them—subsequently got letters from Dole asking them to contribute to his campaign.

Dole has not reported these mailing lists as contributions, arguing that they were part of a barter not covered by federal election law. The lists could be worth \$40,000 or more, according to direct-mail specialists. Under Federal Election Commission law, campaigners can't take anything from federally chartered nonprofits. Mailing lists are explicitly banned.

Nor have the tax-exempt groups acknowledged any political help to Dole. IRS law, reiterated in a public warning last month, forbids their participation in "any activities that may be beneficial or detrimental to any candidate."

Both Dole and the nonprofits argue that their deals were a simple swap: a politician's fund-raising help for the names of donors attracted.

"We are clearly within our rights to have engaged in this practice," Christina Martin, deputy press secretary for the Dole campaign, said. "We don't think there are any problems, but if there are, they lie with the nonprofits and the IRS, not the Dole campaign."

In fact, other presidential candidates, including Ronald Reagan, have traded endorsements for mailing lists in the past. But times may be changing, particularly at the IRS.

Tax-exempt groups that participate in politics in any way are "going to get in trouble," Marcus Owens, director of the tax service's Exempt Organizations Division, warned in an interview, noting that he had a record high of more than 30 such cases pending.

#### A RECENT CRACKDOWN

Just last month, Owens and the IRS cracked down on tax-exempt groups that advocated electing or unseating particular candidates. That had been a staple motivator in fund-raising appeals of many groups.

Without referring to Dole's deals in particular, Owens said trades involving mailing lists "could very well be viewed as political intervention, because a mailing list is a very valuable item for a political campaign."

"The IRS is shooting straight at the heart of a rather common practice," said Frances Hill, a University of Miami law professor who concentrates on exempt organizations. "Having a candidate sign a fund-raising letter for a [tax-exempt organization] during a campaign is not something I would advise."

For Dole's presidential drive, the initial letters on the groups' behalf may have been more valuable than the contributor lists they generated.

"I want you to join me in an historic campaign to rein in the federal government in order to set free the spirit of the American people," Dole began in a typical appeal, this

one on behalf of Citizens Against Government Waste, a Washington-based foe of pork-barrel spending.

"President Clinton and the liberal, big-government advocates," Dole continued, are undermining his budget-balancing efforts, "laying the groundwork for future tax increases."

Not until Page 3 of the four-page appeal does Dole mention Citizens Against Government Waste as his important ally and urge a contribution to the group.

Appeals like these enabled Dole to arouse—free—millions of activists essential to his voter base. Postage along cost the nonprofits \$80,000 per million-letters. An estimated 10 million letters were sent.

The Citizens Against Government Waste appeal, using envelopes and stationery with Dole's name on it in ornate script, was highly successful, reported Thomas Schatz, the group's president.

He added that giving the donor list derived to the endorser is a "standard practice" in the direct-mail industry. The transaction was merely "a trade," Schatz added, and it served his group well.

Exchanges of endorsements for mailing lists are "purely a business decision," according to John Von Kannon, treasurer of the Heritage Foundation, a Washington think tank. Heritage gained as much or more from Dole's signature as Dole gained from the mailing list, Von Kannon said, so no campaign contribution was made.

"There's law as written and law as enforced," stressed lawyer William Lehrfeld, an adviser to Washington's conservative nonprofits. Politicians and nonprofits have consorted together for as long as priests have fought abortion and campaigners have sought pulpit endorsements, Lehrfeld contended. The only real question, he added, is where the IRS chooses to draw the line.

IRS rulings lag years behind current practices, so it's impossible to know exactly what the agency's recent warnings mean. While declining to address Dole's dealings directly, Owens raised some questions about them.

Among them were the timing of Dole's appeals, the degree of political content in them, and whether participating groups were prepared to offer to other politicians the mailing lists Dole helped create.

#### RULING AWAITED

The Federal Election Commission also moves slowly and has not yet ruled on a case involving an exchange of endorsements and mailing lists, according to spokesman Ian Stirton. Until such a ruling is made, the commission's interpretation will not be known.

The Clinton campaign has "absolutely not" engaged in the practice, according to Hal Malchow, head of Clinton's direct-mail effort. Nor did the 1992 campaign use mailing lists from tax-exempt groups, said Ann Lewis, deputy manager of the Clinton campaign.

Among Democrats, Sen. Edward Kennedy of Massachusetts recently endorsed a direct-mail appeal for Handgun Control Inc. with the expectation of obtaining the donor list. Kennedy intends to pay for the names, his office and the nonprofit said when a reporter raised the issue.

DEAR FRIEND: I want you to join me in an historic campaign to rein in the federal government in order to set free the spirit of the American people.

I want to wage a bold effort to slash the waste out of the federal government and balance the budget. But I need your help.

As a starting point in this critical process, I have already called for and started working

toward the elimination of the Departments of Housing and Urban Development, Commerce, and Energy.

Clearly, these are three of the most ineffective, burdensome and wasteful departments of government. What's more, the states can do a much better job of administering welfare than bureaucrats here in Washington.

The tens of billions of dollars per year saved by eliminating these unnecessary and meddlesome departments will amount to a good down payment on balancing the budget.

But we must go much, much further! We must cut many additional billions of dollars in waste and slow the growth of government if we are to balance the budget and save our children and grandchildren from a future in which the lion's share of their earnings will go to pay off our debts.

One of the best ways you can join and help me in this war on wasteful spending and the deficit is by answering the very important Survey I have enclosed for you.

This National Survey to Slash Wasteful Spending & the Deficit is a powerful way you can make your opinions known in Washington right now.

What's more, this Survey will demonstrate that support for cutting wasteful spending is growing stronger every day.

President Clinton and the liberal, big-government advocates would like you and all Americans to believe the public is turning against our efforts to balance the budget and cut wasteful government.

Your Survey will help me prove them wrong! Please take a moment now to answer and return your Survey.

I cannot overemphasize how critical it is for you to personally participate in this nationwide Survey. Please answer today!

If you fail to publicly support this new waste-cutting campaign, I fear that our current effort to slash the size, cost and power of wasteful government may fail and the deficit will skyrocket well beyond its current \$200 billion a year level. Here's why I say that.

Have you noticed recently that the big-government advocates want you and all Americans to believe that cutting spending is "hurting children and helping rich people?"

These are not isolated cases of fair-minded opposition to one or another specific cuts in government waste.

This is a concerted campaign to stop all efforts to cut wasteful government spending by portraying all government spending as "sacred" and the waste-cutters as "heartless."

It is a campaign waged by big-government advocates who live off of government waste and refuse to recognize the terrible damage which 40 years of wasteful, runaway deficit spending has done to America.

You and I and all the budget-cutters in Congress are, in fact, facing nothing short of an all-out political battle.

We face a battle between those of us who want to avert a deficit crisis by cutting wasteful government spending and those who view all government spending as "sacred," care little about the deficit and are laying the groundwork for future tax increases.

Let me give you just one example.

Did you notice how, with the active help of President Clinton, the big-government advocates have tried to portray the new Congress' efforts to reduce only the growth rate of spending on school lunches as an actual cut in the program?

The new Congress proposed spending more on school lunches than ever before in American history.

Yet, the advocates of big government are trying to convince the American people that we would deny food to starving children.

It is untrue. It is distorted. It is pure political propaganda.

Their goal is to convince the American people that cutting spending simply can't be done—that it's too painful.

They are once again trying to build their case which says that America has this massive national debt not because Washington spends too much money, but because YOU don't pay enough in taxes.

Your Survey will help to counter this propaganda campaign by showing that you're too smart for their scare tactics.

Your Survey will demonstrate that you want common sense cuts in government waste because you know that the deficit produced by this wasteful spending will devastate every American's future.

Your Survey will show that you understand and are deeply concerned that right now every child born in America will pay \$187,000 over their lifetime just to pay the interest on the debt we've already accumulated. That means they will pay \$3,500 in taxes every year of their working lives just to pay this interest on our debt.

Your Survey will show me and the new Congress which wasteful spending you want cut first in our drive to protect the taxpayers and our children's future by balancing the budget.

And your Survey will bolster the convictions of the members of Congress who are being attacked the most because the big government advocates are hoping to defeat them in the next election.

I urge you to show your support for our cuts in wasteful government and tell us which reforms you think are the most urgent by answering your Survey today. Your Survey answers will be tabulated and the results will be aggressively publicized both here in Washington and to opinion leaders and the news media throughout the country.

And when you return your Survey, I must ask you to also make a special contribution to the organization which is not only sponsoring this vital national Survey, but is the leading organization in the fight against deficit-producing government waste.

One of the most important groups in fighting wasteful government spending is Citizens Against Government Waste (CAGW), a private, nonprofit organization.

Establishing in 1984, CAGW began as an organization solely devoted to fighting for the implementation of Ronald Reagan's Grace Commission recommendations.

Since then, CAGW has been credited with leading the way in helping to cut over \$250 billion in government spending. Today, CAGW researches and identifies the most blatant waste in government and shows how it can be eliminated.

CAGW has a long and successful record of winning major cuts in wasteful spending without sacrificing America's defenses. My colleagues and I for years have applauded CAGW for providing valuable information needed to cut wasteful government.

But CAGW's greatest contribution has been how they have rallied the American people in opposition to government waste and the deficit. The big government advocates laughed at CAGW, when years ago they began an aggressive campaign to show the American people how the deficit and government waste were jeopardizing their futures.

Last November, many of those who used to laugh at CAGW were swept out of office! In fact, CAGW was a leading force in the popular revolt against big, wasteful, deficit-ridden government.

But now we need CAGW and you, as a CAGW Charter Member, to wage this new campaign to demonstrate widespread support for the deeper cuts in wasteful government spending and balancing the budget, and to

help counter the outrageous charge that cutting the deficit-producing waste will "hurt children and help rich people."

The only way CAGW can wage such an aggressive campaign is if you will send a Charter Membership contribution of \$25, \$35, \$50 or more when you return your Survey.

When you join CAGW, you will make it possible for CAGW to tabulate and report your Survey results to leaders of the budget-cutting efforts on Capitol Hill. Also, your membership contribution will enable CAGW to expand this campaign to generate a truly nationwide outpouring of support for smaller, leaner government.

And most importantly, your contribution will provide the critical dollars CAGW needs to help my colleagues and me counter the outrageous charges of being "cruel and heartless" budget-cutters.

The best way we can counter the charges against our waste-cutting efforts is by overwhelming the big-government advocates with detailed examples of how they are wasting our tax dollars and how they are endangering the future of our children and grandchildren.

Unfortunately, my budget-cutting colleagues and I simply don't have the resources to single-handedly counter the intense and misleading propaganda from the advocates of big government. We are counting on you to help us by joining and supporting CAGW's efforts. Please make every effort to send a membership contribution of \$25, \$35, \$50, or more when you return your Survey.

The road ahead will only get tougher. Those who live off and depend on government waste will fight harder and harder. If we are to continue slashing wasteful spending and the deficit, we must have your support as a CAGW member in rallying the American people to our cause.

But the success of CAGW's efforts all depends on your decision to return your Survey and send a generous membership contribution today.

This is one of those special times in history when you can help decide the outcome of a critical national debate. Will we be able to make the cuts in wasteful government spending which are necessary to save our children's future or will big-government advocates stop us?

With your contribution and your Survey, you can help ensure that our efforts to continue cutting waste will not be blocked by the narrow, selfish special interest groups. Please respond today and be as generous as you can. My colleagues and I are counting on you.

Sincerely,

Senator BOB DOLE.

P.S. The next few months will be critical in our battle to slash wasteful government spending. If we are to succeed, we need your support today. Please answer your Survey right away and return it with your most generous contribution to CAGW possible. My colleagues and I want and need to hear from you. Please answer today.

DEAR —: As your Senate Majority Leader, I want to get Washington off your back and out of your pocket.

I want to take power from Washington and put it back in your hands.

I want the federal government to focus on the jobs it does best, such as defending the nation, conducting foreign relations, and putting criminals in jail.

This message—these clear ideas—is the engine of political change in America today. It put Congress in conservative hands for the first time in forty years.

And working with my close friends at The Heritage Foundation (who have spent two

decades trying to cut government) I want to change how Washington taxes, spends and regulates.

Families, not bureaucrats, should control what their children are taught.

Billions can be saved and service improved by rethinking, cutting and merging the 14 Cabinet Department as they exist today.

I want to start by getting rid of the departments of Education, Housing and Urban Development, Energy, and Commerce.

And as a Heritage member you can help me by reading the enclosed fact sheet I have prepared with the help of Heritage's respected policy experts.

It offers real leadership. Real help for our country.

Why start with these four?

Because they are examples of what's gone wrong in Washington. Their missions are either duplicated elsewhere, obsolete, or should never have been in federal hands in the first place. Yet they cost \$70 billion and employ 74,000 bureaucrats.

America is better off without them. See for yourself.

71 other government bodies already duplicate functions of the Department of Commerce—yet we spend \$3.6 billion on it alone each year.

HUD spends more than \$200 million annually on programs that breed despair by trapping poor Americans in crime ridden slums—not because there are no better options, but because the housing authorities don't want to change.

The Department of Energy's budget has increased by 155% since its creation in 1977 despite the lack of any threat to America's energy supplies.

The Department of Education has a new \$65 billion program that could dictate everything from how schools can discipline kids to the salaries of assistant coaches. This department was created as a political payback to the teachers' unions by Jimmy Carter's White House. Since then, our children's test scores have plummeted and control has been taken from parents and communities.

Your fact sheet tells you what else is wrong with these four cabinet departments, what can be fixed, what should be tossed out, how the job can be done better and at less cost to you.

Take a few minutes to read it and tell me what you think by filling out the nine question survey enclosed with my letter.

Your answers will be tabulated by The Heritage Foundation and given to me, every other member of Congress, the White House and the news media.

I will use the results—and your support—to keep the political heat turned up in Washington. Because, unlike the rest of America, much of official Washington really doesn't want change.

Already, Bill Clinton and the special interests who profit from the current system (like the National Education Association) are fighting pitched battles to protect the turf that has made too many of them rich and powerful.

President Clinton, the "New Democrat" who campaigned as a reformer, has become the spokesman for the status quo.

But I am committed to giving you the reforms you want and America needs.

The liberals spent the last 30 years tinkering, spending and writing laws to create a "Great Society" but all we've gotten is debt and despair.

Their thirst for special interest legislation cracks and fragments our cultural unity. Rather than "One nation under God" we have become a nation of unconnected special interest groups.

This is what Heritage and I are working to fix.

That's why I hope you will take a few minutes to read your fact sheet and let me know if you support getting rid of these departments entirely.

It's simple. Just complete the survey and mail it to my attention at The Heritage Foundation.

Why have I chosen The Heritage Foundation?

Because I trust they are honest. I have counted upon their accurate and well documented work for the last 22 years.

As a member, you know Heritage believes in free enterprise, limited government, traditional values and a strong national defense. These are the answers to our problems.

Heritage was a driving force behind the success of my friend Ronald Reagan's two terms in office. They are real hawks when it comes to protecting your freedoms.

Heritage does the hard work of looking at government, evaluating what it does and what it really costs. Their work is closely watched and quoted by all of the major networks and news organizations—which is no small feat when you know the press is mostly run by lifelong liberals.

When you send back your survey, please include a contribution to The Heritage Foundation to help them continue this painstaking work that we in Congress rely on so heavily.

Ed Foulner, Heritage's president, has told me that you have given \$25 to the Foundation.

I congratulate you on your generosity, and I urge you to give another \$25, or even \$75, to Heritage for this vital work.

As you know, The Heritage Foundation lives by the free market system they advocate. Heritage accepts no government funds and relies on voluntary gifts to support their work.

So please take a moment to read our fact sheet on shutting down the Departments of Education, HUD, Energy and Commerce forever. Tell us what you think by completing the survey and mailing it back today. In advance, I thank you for your support.

Sincerely,

BOB DOLE,

*Senate Majority Leader.*

P.S. I want to change how Washington taxes, spends and regulates.

But with Bill Clinton in the White House, true reform will not come easily. It requires all who want it to work together.

That's why I am working with The Heritage Foundation to restore our future by limiting government to its core functions such as national defense and fighting crime.

I want to start by cutting the Department of Education, Housing and Urban Development, Energy, and Commerce. This saves billions of your tax dollars immediately.

How do you feel about this?

Tell me today. Please complete the enclosed survey and return it to me at The Heritage Foundation. And your gift of \$25 or \$75 to help Heritage with this vital work is greatly appreciated. Thank you.

#### WOMEN'S PENSION EQUITY ACT

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the gentlewoman from Oregon [Ms. FURSE] is recognized during morning business for 5 minutes.

Ms. FURSE. Mr. Speaker, life history is important. The history of a Member of Congress can give insight into a problem in our society. This is just such an occasion.

I think I can safely say that my work history has been very similar to that of

the majority of American women. I was a mother. I was a homemaker. I worked in my community for community change. I was a volunteer. I worked in a nonprofit. When I was divorced, my lawyer did not do what he should have done, which was make sure that the pension of my spouse was something that I would have been provided.

I continued to work in nonprofits and community organizations. It was not until I came to Congress that I ever got a job where there was a pension attached, and even that I cannot vest in. Well, Mr. Speaker, that is the situation for a majority of women, elderly women like myself in this country.

I am honored to be able to do something to fix this situation. Mr. Speaker, together with my colleague, the gentlewoman from New York, Mrs. NITA LOWEY, I have introduced the Women's Pension Equity Act. Some 60 percent of seniors are women, but they make up 75 percent of the elderly poor. Women are far more likely than men to live out their older lives in poverty, making those older years anything but golden. In my own State, I am sad to say that only 37 percent of the women in Oregon participate in a pension plan.

We need to make steps to fix this, take steps, that is what the Women's Pension Equity Act does.

Women in America need our help. They live longer than men and are five times as likely to be widowed than widowers over the age of 40. In the last 20 years, the number of women over the age of 45 who are divorced has risen dramatically. And 20 percent of older women have no other source of income than Social Security. It is a sad fact, Mr. Speaker, but elderly women are twice as likely as men to be poor. So that is why we need these pension reforms.

According to the AARP, only 23 percent of divorced women over the age 62 had pension plans of any type. My life history is just like that. Nearly 50 percent of married private pension recipients have a plan that will not continue to pay benefits in the event of a spouse's death.

There is a crack in our safety net, and it is women who are falling through it. The Women's Pension Equity Act will correct these inequities. My bill is modeled after the bill introduced by Senator CAROL MOSELEY-BRAUN. It will reform pension law to help protect senior women. First it will make much needed improvements in private pension law to help protect women in divorce proceedings and to simplify spousal consent rules for survivor annuities.

Mr. Speaker, it will make important changes to improve pension coverage for widows or divorced widows under the Federal Civil Service Retirement System as well as the military retirement system. And lastly, the legislation would improve coverage for divorced women under the Railroad Retirement Board.

Mr. Speaker, we must reverse the status quo, which dictates that, if you are old and a woman, you are poor. This legislation is about reforming the pension system to protect the economic security of elderly women. Women have worked hard their entire lives, serving their families, their careers, their communities, and they deserve nothing less than the best. I urge my colleagues to support this legislation and work for its swift passage in the House.

#### IT IS TIME TO LOOK AT THE JONES ACT

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the gentleman from Guam [Mr. UNDERWOOD] is recognized during morning business for 5 minutes.

Mr. UNDERWOOD. Mr. Speaker, I rise to commend Chairman HOWARD COBLE, chairman of the Subcommittee on Coast Guard and Maritime Transportation, for scheduling a hearing to review our maritime policy. In particular, this hearing will take a close look at the Jones Act, which requires that goods between American ports be shipped on American vessels.

The Jones Act might make sense for some mainland communities, but it does not make sense for Guam, 8,000 miles away from the west coast. Unfortunately for Guam, the defenders of the Jones Act form a unique coalition of labor and corporate interests who have every intention of fighting to preserve their corporate pork and their captive markets.

We need to study this issue carefully and, while we recognize a national need for a strong merchant marine, this objective should not be accomplished at the expense of small island communities or the American consumer. At the very least, Congress should examine the changing regulatory environment and the movement to free trade. We should consider which regulatory regime makes sense for the offshore domestic trades—complete deregulation, with full competition, or a regulated environment, with protections for the consumer against shipping carrier rate abuses.

Guam's position is that the Jones Act should not apply to territories outside the U.S. Customs Zone—and Guam is the only U.S. territory located outside the U.S. Customs Zone subject to the Jones Act. American Samoa, the Virgin Islands, and our good neighbor, the Commonwealth of the Northern Marianas, are all exempt from the Jones Act. Guam seeks an exemption from the Jones Act consistent with the treatment of other U.S. Territories outside the U.S. Customs Zone.

I welcome the hearing on June 12 on this issue and I thank Chairman COBLE for inviting the Governor of Guam to help make our case before the committee.

My intern asked who the Jones Act is named for—well, it's not the John Paul