Third, the Senate budget would reserve the anticipated surplus for Social Security. The President said that is what he wanted, too, but he then submitted a budget that would spend down the unified budget surplus on myriad new government programs. And of course, he is asking us to spend every dime of the Social Security surplus on general operating expenses of the government.

Fourth, our budget would set aside any proceeds from a tobacco settlement to shore up the Medicare trust fund for our nation's senior citizens. The Clinton budget would spend all of the tobacco money on other programs.

And fifth, the Senate budget would accommodate another, albeit small, installment of tax relief for hard-working Americans. By comparison, President Clinton's budget would raise taxes yet again.

Mr. President, let me turn for a moment to the portion of the Senate budget resolution that deals with education, training, and employment programs, since that seems to be what we are hearing about most from the other side. Last year's budget agreement made education, training, and employment a protected category and called for spending—outlays—of $61 billion next year. It called for a total of $318.3 billion over five years.

Here is what President Clinton said about the level of education spending in the budget agreement when he signed off on it last year. These are comments the President made on the South Lawn of the White House on July 29, 1997:

> . . . at the heart of this balanced budget [agreement] is the historic investment in education—the most significant increase in education funding in more than 30 years.

He went on to call it ''the best education budget in a generation and the best for future generations.'' The level of spending the President was referring to then is exactly what is included in the Senate budget resolution that is before us today. It is the exact level.

What about health research? Over the next five years, spending at the National Institutes of Health would increase substantially under the Senate budget. We are talking about an 11 percent increase in 1999, on top of the seven percent increase provided in 1998. And we would provide these additional funds within the overall spending limits, and regardless of whether a tobacco settlement is passed later this year.

By contrast, President Clinton would link increased NIH spending to the fate of the tobacco settlement. That means that if there is no settlement, there is no increase for the NIH either. I do not think that is good enough. We should devote more to health research whether or not we are able to achieve a tobacco settlement, and we do that in our budget.

If there is any revenue derived from the tobacco settlement, we say that it ought to go into the Medicare trust fund. And that is what this budget resolution would do. We all know that Medicare's long-term solvency is still tenuous at best. We ought to shore up the system before tapping new sources of revenue for a multitude of new government programs.

So these are some of the things I think the Senate does better than the alternatives. But, in my opinion, it still does not do enough to limit the growth of federal spending. It is true that the committee-reported budget is within the spending caps that were set last year, but those caps are still too high. The caps allow total spending to grow from $1.73 trillion next year to $1.95 trillion in 2003. That will amount to a nearly 13 percent increase at the end of the five-year period.

And it comes on top of the 25 percent increase in spending that has occurred in just the last five years. What does that mean for taxpayers?

The Tax Foundation estimates that the median income family in America saw its combined federal, state, and local tax bill climb to 38.2 percent of income last year—up from 37.3 percent the year before. That is more than the average family spends on food, clothing, and shelter combined. Put another way, in too many families, one parent is working to put food on the table, while the other is working almost full time just to pay the bill for the government bureaucracy.

Here is a different way to measure how heavy the federal tax burden is. Consider that federal revenues this year will claim about 19.9 percent of the nation's income, the Gross Domestic Product. Next year, that portion would climb to 20.1 percent, according to the administration's projections. That would be higher than any year since 1945. It would be only the third year in our nation's entire history that revenues have exceeded 20 percent of national income—and the first two times, our economy tipped into recession.

So the question we need to ask is whether a balanced budget is the only goal, even if it means we achieve balance at a level where taxes and spending are too high? Or is the real goal of a balanced budget to limit government's size and give people more choices and more control over their lives?

For me, there is not great achievement in balancing the budget if it means that hard-working families continue to be overtaxed. There is no great achievement in a balanced budget if the government continues to grow, even as it balances its books. If it is doing that, it is continuing to take choice and freedom away from its citizens. A balanced budget is really the means of right-sizing the government so that it is more respectful of hard-working taxpayers' earnings and their desire to support their own families.

With that in mind, I believe we have got to do much better in providing tax relief. Currently, this budget calls for tax relief amounting to $30 billion over the next five years. Although that may initially sound like a lot, let me put it into perspective.

The federal government expects to collect nearly $9.3 trillion—that is, $9.3 trillion—over the next five years. So a tax cut of $30 billion really amounts to just about 0.3 percent. It is too little. We must find a way to do more. And the way to do more within the confines of a balanced budget is to reduce nonpriority spending and limit spending growth.

At the very least, if we cannot provide more tax relief, we should at least be able to agree that taxes are high enough and should go no higher. I intend to offer an amendment to express the sense of the Senate that it should be harder to raise taxes—at least as hard to raise taxes as it is to cut them.

Recall that President Clinton's record-setting tax increase in 1993 failed to win support from even a simple majority of elected Senators—Vice President GORE's vote in favor broke a 50 to 50 tie. By contrast, it would have taken a supermajority vote to provide tax relief two years later; President Clinton vetoed our tax-relief bill, and it would have required a two-thirds vote—67 votes in the Senate—to overcome the President's resistance and provide tax relief. That is wrong. A supermajority vote to raise taxes would ensure that future tax increases, if they are needed, are approved with broad bipartisan support in Congress and around the country.

Mr. President, I again want to commend the chairman of the Budget Committee for his work on this measure. It is a good proposal, and I think we have an opportunity during the next few days to make it even better.

Mr. DOMENICI. Mr. President, how much time remains on the budget resolution with the completion of work?

The PRESIDING OFFICER. The Senator from New Mexico has 4 hours 58 minutes, and the Senator from New Jersey has 4 hours 58 minutes.

Mr. LAUTENBERG. Mr. President, while we have a minute, I must once again apologize to the pages, who work so hard, for keeping them out of school tomorrow by working them past 10 o'clock. I am sorry, really.

Mr. DOMENICI. They seem very happy to be excused today.

We will keep you slightly later tonight.

Mr. President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. DOMENICI. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

MORNING BUSINESS

Mr. DOMENICI. Mr. President, I ask unanimous consent there now be a period for the transaction of morning

business, with Senators permitted to speak for up to 5 minutes each.

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

TRIBUTE TO FIRST SERGEANT CHARLES W. PARKER

Mr. LOTT. Mr. President, I wish to rise and take this opportunity to say farewell to an outstanding Non-Commissioned Officer of the Mississippi Army National Guard, First Sergeant Charles W. Parker, upon his retirement. Throughout his military career, First Sergeant Parker served the people of Mississippi with valor and distinction. It is my privilege to recognize his many accomplishments and to commend him for the superb service he has provided the Mississippi Army National Guard and the Nation for the past 32 years.

First Sergeant Parker enlisted in the Mississippi Army National Guard in August 1965, and served as a federal technician from October 1971, until February 1981. He then began an active duty career in the Guard as a Training Non-Commissioned Officer from February 1981, until his retirement in April 1998. He served the majority of his military career with Company B, 223rd Engineer Combat Battalion, in Calhoun City, Mississippi. During his 32 years of service, First Sergeant Parker was activated three times to provide relief due to flooding, ice storms and tornadoes.

First Sergeant Parker served the Great State of Mississippi with honor. He received the Army Meritorious Service Medal, Army Commendation Medal, Army Achievement Medal, Army Good Conduct Medal (4), Reserve Components Achievement Medal (5), Armed Forces Reserve Medal (3), National Defense Medal (2), Army Physical Fitness Award (14) and achieved the highest score in his company, battalion, group and brigade on more than one occasion.

During his 32 years of military service, First Sergeant Parker led his men selflessly by continuously putting his subordinate soldiers before himself. He is known by all throughout the State of Mississippi in National Guard circles for helping young people get into the Guard and continue their education.

Most importantly, First Sergeant Parker is also a loving husband and father to his wife Sandra, sons Brent and Kent, daughter Vanessa. While he missed valuable time away from his family during his military career, he must look forward to spending many wonderful years with them in retirement.

I know his family and the Mississippi Army National Guard are proud of his many accomplishments. My colleagues in the Senate join me in wishing First Sergeant Parker well upon his retirement. The Great State of Mississippi and the Nation are indebted to him for his many years of distinguished service.

BELLA ABZUG

Ms. MIKULSKI. Mr. President, I wanted to rise very briefly and share with my colleagues the fact that a colleague who served in the House has passed on to God's glory. I knew her as a very dear friend. Congresswoman Bella Abzug died yesterday of complications of heart disease. I knew Mrs. Abzug as friend. I knew her as a wonderful Congresswoman. I want to state on the Senate floor how much she will be missed.

Congresswoman Abzug fought for the rights of women. She fought for civil rights. She fought for human rights. She was known as ''Battling Bella.'' She had a very big heart and a very large agenda.

I cannot believe that she died of heart disease, because if there was one fault that Bella did not have, it was heart problems. In fact, it was her very big heart that wanted to be sure that women were fully included in our society and enjoyed equal protection under the law in the Constitution. She wanted to be sure that she spoke out for the women of this country and that we also included everyone else who was left out and left behind.

Also, when she left the Congress, she spoke very eloquently and added to her agenda the human rights of women and children all around the world.

She will be deeply missed. Her hat stood there. You could always find Bella in a crowd. But when the history books are searched, we will find that Congresswoman Abzug is the indelible mark on the history of the United States of America for those who worked with her. She will be greatly missed. But, most of all, she will be missed by the people she fought for and championed all of her life.

DOUBLE CHARGING FOR ATM USE

Mr. D'AMATO. Two years ago today, the Nation's two largest electronic banking networks, Plus and Cirrus, better known as MasterCard and VISA, lifted their longstanding ban on the practice of double charging ATM users. They had a ban; it was not permitted.

Now, since that fateful April Fool's Day in 1996, the joke has been on the consumers, and it has been a costly joke. They have had to shell out billions of dollars just to take their own money out of the bank.

Today, I hold up a report ''Big Banks, Bigger ATM Fees'' from the U.S. Public Interest Research Group. In that report they indicate that double chargers in 28 States and the District of Columbia have shown that 71 percent of all banks today are double charging consumers for the privilege of getting their own money out. That percentage is more than twice the number reported by the General Accounting Office in May of 1997. So, more and more people have less and less opportunity to be able to withdraw their money without that double charge.

Going further, it says the price of the average double charging has also risen to $1.23. Keep in mind this charge is on top of a fee that the consumer already pays to his or her own bank. The survey found that 83 percent of the banks charged their own customer an average of $1.18 per transaction whenever they use another ATM. So that means a consumer pays $2.41, on average, every time they use an ATM that does not belong to their own bank.

So what we have, if a person uses an ATM six times a month —a relatively small utilization—they can be paying an average of $173 a year more. What an April Fool's joke on the people of America.

This situation is not going to get better; it is going to get worse. What a windfall for the large banks who are now making profits of over $3 billion a year by charging people twice to get their own money.

I am not going to say more about this except to say we will be voting on this issue. Make no mistake about it, we will be voting. When that amendment comes to the floor—and I will pick what I consider to be legislation that must be acted on—there will be hoots and hollers, why on this bill? But make no mistake about it, the people are entitled to know where their representatives stand with respect to this issue.

To date we have 10 cosponsors, evenly divided between Democrats and Republicans. I know the power and the pressure of those who oppose this, but I think it is about time we began to look at the little guy, and I'm talking about the American taxpayer.

TRIBUTE TO LIEUTENANT COLONEL CHARLES WILSON, III

Mr. FORD. Mr. President, I wanted to let my Senate colleagues know of the retirement of Lieutenant Colonel Charles Wilson, III, a truly outstanding soldier in the United States Army. Colonel Wilson is most deserving of our attention. His career accomplishments reflect the type of military leader this nation was depended upon for two hundred years during peace and war.

Colonel Wilson has distinguished himself throughout his 23-year career as a soldier and officer in the United States Army. A native of Bowling Green, Kentucky, Charles began his service as a Military Police enlisted soldier in October 1969. As a young soldier, Charles's Battalion Commander recognized his special skills in leading and working with fellow soldiers. He received responsibility for key positions in his company, earning promotion quickly.

Within his first year he was already selected for leadership responsibility within his military police platoon. Colonel Wilson only served as a military policeman for two years before he was honorably discharged in September 1971, to pursue his college degree, which included studies as a Reserve Officer Training Corps cadet. During this