heard about those. Discretionary spending as a percent of gross domestic product was 12 percent. The Reagan years, it dropped to 9.5. The Bush years, it dropped to 8.5. The Clinton years, 6.8. Nondefense, though, 3.7. Johnson. Reagan, 3.5.

ORDER OF BUSINESS

Ms. KAPTUR. Mr. Speaker, I ask unanimous consent to reclaim my 5 minutes that was yielded to me earlier in the evening.

The SPEAKER pro tempore (Mr. SCARBOROUGH). Is there objection to the request of the gentlewoman from Ohio?

Mr. CUNNINGHAM. Mr. Speaker, reserving the right to object, and I will not if the gentlewoman from Ohio will agree with this. The gentleman from Texas (Mr. STENHOLM) has just spoken. I would like to make maybe a 1- or 2-minute comment. I have to run to a dinner.

Mr. STENHOLM. Mr. Speaker, I can yield from my time.

Ms. KAPTUR. Mr. Speaker, I have no problem with that.

ONGOING SAGA OF BUDGET SURPLUS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 1999, the gentleman from Texas (Mr. STENHOLM) is recognized for 60 minutes as the designee of the minority leader.

Mr. STENHOLM. Mr. Speaker, I yield to the gentleman from California (Mr. CUNNINGHAM).

REASONS FOR ECONOMIC PROSPERITY IN AMERICA

Mr. CUNNINGHAM. First of all, I agree with the gentleman that it is Congress that spends money. Congress is responsible for the budgets that go forward. The President and the Vice President make recommendations. My point is that those recommendations have not been wise. The recommendations that we have made have been fought, whether it is welfare reform, balanced budget and so on.

Secondly, the defense, we spent the money. I believe that, without the 1993 defense cuts, without the additional cuts, without the 149 deployments which has mostly come in, and the gentleman from Texas I think would agree, comes out of operation and maintenance for the military, those cuts have come deep.

There is also, fraud, waste, and abuse within DOD. We need to eliminate that as well, and I will work with the gentleman on that. But when it says that we are responsible for the state of the military, I disagree in the fact that we have been unable, whether it was extension of Somalia or Haiti or Kosovo and Bosnia, all of those different things, that that has put an additional toll on our military that we would not have had if we had not been forced into those peacekeeping missions. That is all I wanted to make a statement for.

Mr. STENHOLM. Mr. Speaker, I thank the gentleman from California (Mr. CUNNINGHAM) for that comment. Again, in that area, he and I are going to find that we agree a heck of a lot more than we disagree. But I wish he could stick around for the remaining hour because I would love to have a good honest discussion about where we might differ on some of how we get to that point. But maybe next time.

Mr. CUNNINGHAM. Mr. Speaker, I would be glad to arm wrestle with the gentleman from Texas (Mr. STENHOLM) or even the gentlewoman from Ohio (Ms. KAPTUR) in the future.

Mr. STENHOLM. Mr. Speaker, I yield to the gentlewoman from Ohio (Ms. KAPTUR).

MARKETING OF VIOLENCE TO CHILDREN BY ENTERTAINMENT INDUSTRY

Ms. KAPTUR. Mr. Speaker, I thank the kind gentleman from Texas (Mr. STENHOLM) for yielding me a few brief moments here. I will not encroach on his time. I know he has been waiting. No one has been a finer leader on the issue of balancing our budget and getting the long-term debt and the annual deficits down than the gentleman from Texas (Mr. STENHOLM). He has been a leader for all of us. So for him to yield me a few moments of his time this evening is a great privilege for me, and I thank the gentleman so very much.

Mr. Speaker, I wanted to enter some remarks in the RECORD here concerning the recent ruling by the Federal Trade Commission that was highlighted in the New York Times yesterday and in every major newspaper around the country with the headline: ''Violence in the Media is Aimed at the Young, Federal Trade Commission says. Report finds pervasive and aggressive marketing of films and video games to our youth.''

I am so concerned about this I will be sending parts of my remarks tonight to the gentleman who represents the motion picture industry here in Washington, Mr. Jack Valenti, along with the heads of all of our three major commercial networks, along with the heads of those that sponsor MTV in our country, to say that we are the most affluent society in the world; and yet we witness constantly school shootings, teens committing murders, first graders carrying guns into our schools to shoot fellow students.

We can all ask ourselves what is happening deep inside this society and why do we have to read about children committing crimes, violent crimes almost on a daily basis. With all the national reports indicating major crime is coming down in our country, why is it that parents in my neighborhood feel that they cannot allow their children to ride their bicycles more than two blocks away from the house because they fear for their lives and for their health?

We live in a very, very working-class normal community in our country where people go to work every day, where seniors reside and so forth.

Following the terrible events at Columbine High School last year, President Clinton ordered the Federal Trade Commission to investigate the role that the entertainment industry played in promoting youth violence. The report that came out by chairman Pitofsky of the Commission says, and I quote: ''For all three industry segments, the answer is yes. Targeted marketing to children of entertainment products with violent content is pervasive and aggressive. Whether we are talking about music recording, movies or computer games, companies in each entertainment segment routinely end run and thereby undermine parental warnings by target marketing their products to young audiences.''

I bring this up also because we did a recent survey in our office of constituents in our district asking them about television.

□ 1830

Seventy-three percent of the respondents graded the impact of television on America's youth as unwholesome with a negative impact on youth development. Moreover, when asked to list three major concerns facing our country, constituents in Ohio's Ninth District responded television, radio, and movies contributed to the moral debasement of our youth.

If that is not bad enough, and that is the reason I am down here tonight, I received this letter from the country of Ukraine this week from a religious leader in that country who says to me, ''Congresswoman, you know, there is a deep economical crisis in our country today. Social wounds are opened like crimes, alcoholism, prostitution, drugs, and much of the humanitarian help coming from all over the world is in the form of clothing and food and medical goods. But, please, there is a lot of bad, immoral, wild nourishment,'' and he puts those words in quotes,'' that comes here as an ultra modern one.

''All this stinking mud that comes to Ukraine comes from America and from Europe. The cult of violence and pornography just fell as locusts onto our children's souls and their schools, their houses, and on the streets.

''The television today is working for hell, straight. Children are unprotected as no one else.''

So I say to those in charge of the visual images put before the people of the world, when a Member of Congress receives a letter like this from a citizen in another country, I have to tell you, it is a heavy burden that we carry of true embarrassment.

How do we defend this not just here at home, but abroad? It is defenseless. You cannot be happy about any of this.

Do my colleagues know what he asks? And I am going to ask Mr. Valenti, I am going to ask the major media moguls of our country. He says, ''We need help with ethics in our schools. We need help with printing

books to try to teach the youth here about our ethics. We need at least 10 copies of every book for every school library in our country. But, Congresswoman, publishing of these books on ethics cost money.

''Can you help us? In the current situation here, we do not have the ability to help ourselves yet.''

He says, ''Please share our opinion and our longing and then we ask you to help us in this thing for the children's good.''

So I appreciate the gentleman from Texas (Mr. STENHOLM) allowing me these few moments this evening.

I include this statement for the RECORD:

DEAR CONGRESSWOMAN KAPTUR: I ask you hoping your helping for us in the very necessary and important thing. ''Not with the bread alone lives a man''—these words might be the title of it.

There is a deep economical crisis in Ukraine now: a lot of social wounds are opened like crimes, alcoholism, prostitution, drugs etc. Much of the humanitarian help now come here from all over the world. Most of it is clothes, food, remedy, some goods. But, gentlemen, besides it there are a lot of bad, immoral, wild ''spiritual'' nourishment that comes here as an ultramodern one. All this ''stinking mud'' comes to Ukraine from America and Europe. The cult of violence and pornography just fell as locust onto children souls in their schools, houses, on the streets. The television today is working for hell, straight. Children are unprotected. They, as none else, need the pure hopeful spiritual nourishment. In the network of the secondary schools is introduced such a subject as ethics—the very important subject especially in the new democratic countries of the Western and Middle Europe, as well as in the whole world. But there is a lot of administrative formalism here. We still don't have good books for pupils. Today we need at least 10 copies of every book for every school library. We work on this field a lot. But publishing of the thousands books needs considerable cost.

Please share our opinion and our longing, then we ask you to help us in this thing, for the greater God's glory and for the children good.

With respect,

S.P.

Mr. Speaker, I say to the Federal Trade Commission, be strong in what you do. Please help our country lead each of us to a better world for ourselves and for our children here at home and abroad.

Mr. Speaker, I thank the gentleman whose words of wisdom I know on our budget situation will also help lead us to a wiser course. He has been so responsible for the better situation in which we find ourselves.

Mr. STENHOLM. Mr. Speaker, I thank the gentlewoman for her comments, and I thank her for her remarks on another very important subject to a lot of us.

Mr. Speaker, let me take just a few moments again and discuss the ever ongoing saga of the Federal budget. And again I repeat, as I did to my good friend the gentleman from California (Mr. CUNNINGHAM) a moment ago that, whenever it sounds like I am pointing a finger, I always acknowledge that there are three pointing back at me.

But so often is the case that we tend to exaggerate the truth. I am often reminded of the infamous words of an Oklahoman, Will Rogers, who once observed, ''It ain't people's ignorance that bothers me so much. It is them knowing so much that ain't so is the problem.'' And we get an ample amount of statements on this floor that are just not so.

It is great for our country that we are now running a theoretical surplus. But just as in the September 4 issue of U.S. News and World Report, Mortimer Zuckerman, the editor in chief, stated, ''the surplus is a mirage.'' He is correct.

We have heard the gentleman from Mississippi (Mr. TAYLOR), and perhaps he will join us a little bit later again this evening, talking about the fact that there really is no surplus. Well, I think we have to adjust that statement a little.

The Concorde Coalition's debt clock on Wall Street came down last week. Last week was the first week in which we did begin to run a small surplus. But to those that continue to talk about a $4.6 trillion surplus like it is real money, I would urge a little bit of concern and caution.

We all acknowledge when we hear $4.6 trillion in surpluses that these are projected. Not a one of us in this body can predict tomorrow much less the next 10 years.

All of us, both sides of the aisle, agree that of that $4.6, $2.3 trillion is now Social Security trust fund. It is the amount working men and women are paying into the Social Security system over and before what is being paid out to those receiving their Social Security checks today.

Now, that $2.8 trillion we are agreeing to set aside. It is in a lockbox. Call it what you want to. But the basic truth is we are paying down the debt with that amount of money, and that is the best lockbox we can put on it.

But what is not mentioned on this floor is that $2.3 trillion over the next 10 years is not going to be enough to fully pay the guarantees under Social Security beginning in 2010, the year that the baby boomers begin to retire.

Therefore, that is a concern and that is why some of us have been insisting that before we pass large tax cuts we should first decide how are we going to fix Social Security for the future so that our children and grandchildren will have the opportunity to receive the benefits that are promised to them under current law. And no one can come to this floor and say that that will happen unless we make some changes in the current system.

But of the remaining $2.8 trillion, most of this is a mirage. Quoting again from Mortimer Zuckerman because he is right on target: ''The surplus forecast assumed that nonentitlement spending including defense spending will not exceed the rate of inflation.''

Now, we have already heard from our colleague, one of the true experts on defense spending, that we must increase the amount of spending that we are now doing on defense because we are short of parts, we are short in the area of operations and management and maintenance, and we are drastically short changing the future by not making capital investments in our defense capabilities.

That means that by assuming that we are going to only increase defense spending at the rate of inflation is a mirage.

What is scary to me is that, if enough people believe this and we should pass a $1.6 trillion tax cut that we would find out there will be no money there for any increases and that our country cannot afford.

Now, we hear about Social Security, another trust fund that I think needs to be locked up and taken off budget, and again I hear bipartisan agreement to this; and that is in the area of Medicare, $400 billion.

If we take all of the needed increases, defense, military and veterans' programs, health care, this is one area that the majority of Members on both sides of the aisle agree that we are going to have to put some additional monies into the Medicare and Medicaid reimbursement system or we are going to close tens if not hundreds of hospitals around the United States, 10 to 12 in my district alone. Therefore, this will require some additional investment of our taxpayer dollars.

Let me be very clear. When I talk about dollars in spending, I readily concur and agree that Congress has no money to spend except that which we take from the American people through the tax system. So whenever we are talking about the expenditure of funds, expenditure of dollars, I readily agree it is your dollars, it is our dollars, but I think it is important when we add up all of these set-asides and lockboxes, increased defense needs, the true surplus projected is closer to $800 billion than $4.6 trillion.

That is why the Blue Dogs on this side of the aisle have for the past year been advocating a simple formula as to how we deal with this year's budget.

We have suggested that we ought to apply half of the projected on-budget surplus to pay down the debt first and divide the remaining half equally in half and say devote half of it to tax cuts targeted toward the death tax relief, the marriage tax penalty relief, and many other muchly needed tax relief proposals, but do it in a conservative way; and then use the other one-fourth of this surplus, or half of the half, for those spending increases in defense, as I agree with the gentleman from California (Mr. CUNNINGHAM) that the need is there, for our veterans, for our military retirees, for health care, for our pharmaceutical benefit.

Now, here is the problem: Today, once again, we had a veto override and the rhetoric flowed around this body about the need for that tax cut. Let me make it very clear. I totally agree, 100

percent, that we should eliminate the marriage tax penalty. But it does not require $292 billion of the projected surplus in order to eliminate the marriage tax penalty. It takes $82 billion. And that is where the problem comes in, because that extra $292 billion adds up to a total number of tax cuts that we do not have the money to do.

Let me quickly run over those, because my colleagues are going to hear a lot now about the new budget. I would congratulate my friends on the other side of the aisle for coming around finally to the Blue Dog position on debt reduction, at least in their rhetoric. But, unfortunately, when we start talking about 90 percent of the surplus being applied to the debt, those numbers do not add up.

I am surprised that the leadership of this body would continue to put out numbers that anyone that understands simple arithmetic knows do not add up.

The unified surplus for this year, for example, 2001, is projected at $268 billion. If we take 10 percent of that, that is $28 billion available for tax cuts and appropriations this year. Debt service costs $1 billion.

Already this year, we have voted the marriage penalty tax cut. That takes $15 billion in 2001 if it would have passed. But it did not. It was vetoed. I am saying if it would have passed, which I assume was the desire of my friends on the other side of the aisle or they would not have attempted to override the President.

The small business minimum wage tax cuts would cost $3 billion. The Portman-Cardin pension and IRA tax cuts $1 billion. Telephone excise tax repeal $1 billion. Repeal of the 1993 tax on Social Security benefits $4 billion. Total tax cuts $25 billion. Medicare provider restorations, of which we are in agreement, $4 billion. That makes the total proposals $29 billion. That has a deficit of $2 billion.

And we have not made any increases in defense spending. We have not dealt with the emergency conditions all over this country, the drought, the fires in the northwest, the lack of drinking water over much of Texas. None of these needs have been met as yet. But yet, we continue to talk about, or at least we did up until today, that the major emphasis this year must be on tax cuts.

Now, the Blue Dogs believe very, very sincerely and very strongly that the best tax cut we could give the American people is to pay down the national debt first. And after we have agreed on paying down the debt, then let us discuss how we might in fact deal with fiscally responsible tax cuts just in case the projections are not accurate.

□ 1845

It is amazing to me how businessmen and women who serve in this body, who would never, ever, think in terms of spending a projected surplus in their own business or in their own family situation, suddenly can come to this floor and suggest that that is what we ought to do with our country.

I do not understand it. But then when you start being critical, it is important to then start talking about what you are for. To our leadership, I would suggest that one of the things that we have done over the last several years, and I give credit to the other side of the aisle for their share of this accomplishment, caps on spending have worked fairly well in reducing discretionary spending. In fact, let me again read to you some interesting numbers, because one would never believe, never believe, that discretionary spending is coming down when they listen to the charges that are made from the other side of the aisle.

Discretionary spending as a percent of our gross domestic product in the Johnson years was 12 percent; in the Reagan years it dropped to 9.5 percent; in the Bush years it dropped to 8.5 percent. In the last 8 years, it has dropped to 6.8 percent. Nondefense discretionary spending has gone from 3.7 percent in the Johnson years to 3.5 in the Reagan years up to 3.7 in the Bush years and dropped to 3.4 percent in the last 8 years.

These are the accurate and honest numbers.

Now, what do we do? I am very disappointed that we have not been able to sit down now and put a new set of caps. We have to put some discipline on spending in this body, on my side of the aisle and, quite frankly, on the other side of the aisle, because it is interesting to me, when we hear that somehow we on this side of the aisle are still blamed for spending we have been in the minority for 6 years. Last time I checked, the minority party cannot spend money. We do not have 218 votes, and, therefore, again, spending is bipartisan.

I would like to see us put some discipline on us. I would like to see us argue for a change on this floor as to what the caps on discretionary spending ought to be in 2001, and then put some caps, realistic caps, in what we can do and must do in 2002, 2003, 2004, and 2005. It would put some discipline on this body that, quite frankly, we need. It is healthy for the Congress and all of the committees to be giving realistic numbers, but also tight numbers that we must follow because that tends to help us avoid being wasteful, which we can do a pretty good job of.

The Concord Coalition has recommended this. Spending caps should be retained but raised to realistic levels, and I think as we debate now what those spending levels shall be in this omnibus spending bill that it would make good sense for us to agree on that level. The Blue Dogs have suggested, and here the Republican budget calls for the expenditure in the discretionary, that is what Congress votes to spend, of $600 billion. The President is recommending $624 billion. The Blue Dogs have suggested all year that the number of $612 billion would be a reasonable compromise. It is a good target to shoot for and in a total budget of 1.8 or 900 billion, compromising somewhere around $612 billion on discretionary spending would be a good place to start, but maybe there is a different number. Whatever it is, I would hope that we would not do a 1-year budget but that we would put in caps that are realistic that will meet the human needs of the defense of this country, the health of this country in Medicare and Medicaid, our much needed improvement in veterans, in military retirement programs, in the much needed investment in education in this country, and in agriculture, because in agriculture we are in the depths of a depression. Our prices are as low as they were during the Depression. We have drought. We have all kinds of problems in which we are going to need to make some kind of an investment there, or pay the price.

One never has to do anything, but there are some needs here and these are the priorities.

Fiscal discipline, it would be nice if every once in a while we did have a true bipartisan attempt to arrive at these numbers, but it seems like those are illusory; and I guess we are going to have to wait until the 107th Congress before we will get a chance to do some of what I am talking about tonight, but maybe not.

Let me refresh all of our memories again because my friend from California was talking the blame game a moment ago, and I hate to talk about him, he is no longer on the floor; but as he and I agreed we are going to try to find another hour sometime in which we can have some of these discussions because I happen to agree with him on much of his defense positions.

But it is interesting when we look at the economy and where it is today and who is taking the credit for what, from a pure budget standpoint, voted by the Congress, I happen to still believe very strongly the foundation of this economy that has given us the longest peacetime economic expansion in the history of our country these last 8 years, that the foundation was laid in 1991. It was the so-called Bush budget, President Bush. He paid dearly for it. He was unelected in 1992, but many of the tough decisions that were made in that budget, I believe, laid the foundation for the economy that we now enjoy. That is a personal opinion, and it is interesting when we look at who voted for that budget we will find that only 37 Republicans supported our President in 1991. It took bipartisan support to pass that budget, and many of us have been blamed for that ever since.

Then we come to the 1993 budget. Remember that one? That was the Clinton budget. That was one that we Democrats paid dearly for. We got unelected and we got in the minority for the first time in 40 years. Zero Republicans voted for that budget that

year, but I think that put the walls up on the economy. It was a tough budget. Admittedly, I did not support all of that budget. I had my differences, particularly on the spending side, but it passed.

Then we go on to the 1997 balanced budget agreement, and that budget also took bipartisan support. One would think from the rhetoric on the other side of the aisle that this was all done with Republican support, but only 187 Republicans supported it. I should not say only. I give them tremendous credit for being 187 to pass that budget, but it took 31 Democrats to stand up for that one, too; and not everybody has been happy with that budget, but that is the history.

When we start talking about the budget for this year, the Blue Dogs have been suggesting the 50/25/25 solution all year long. Take all of Social Security off budget. Take the remaining surplus projected and half of it pay down the debt and divide the other half equally between spending and tax cuts. We have 177 votes for our budget. That is not enough. 140 Democrats support it. Only 37 Republicans support it, but I appreciate the 37 and the 140.

That brings us to where we are today. It is interesting today, because, again, one listens to the rhetoric, I am reading from the Congressional Daily today. Senator LOTT said we know the fiscal year 2001 surplus will be $240 billion to $250 billion. We do not know what the surplus will be in 6 years. Exactly. That is the point some of us have been trying to make. That is why some of us have cast some very difficult votes regarding the death tax, regarding the marriage tax penalty.

We have said let us fix those two problems the best we can. In the case of the death tax, let us make sure that no estate of $4 million and less will ever have to deal with the confiscatory, sometimes downright, what I would consider, almost criminal confiscation of property of small businesses. We can do that, and the President will sign that. It does not take $105 billion, and it does not take leaving a black hole in 2010 for Social Security, which is my primary objection to that bill that is no longer on the table.

The Concord Coalition has some good ideas. In deciding the future of discretionary spending caps, policymakers must balance four major objectives: adequate funding for national priorities. We can find some bipartisan support for determining that number, and we can put some new caps into place that we can certainly live with for the next 5 years. They have to have some political reality. We cannot come on the one hand and spend all of it on a tax cut before we get into the priority spending and we have to get honesty in budgeting. I think the Concord Coalition is on to something, as they usually are, because they are bipartisan in nature. They avoid the partisan rhetoric that often flows around this body, particularly in those years divisible by two.

Let me just say kind of in conclusion, I believe the gentleman from Iowa (Mr. GANSKE) is here and I do not want to take the entire hour today. I was expecting some other colleagues to join me, but they are not here. Let me just say that let us not get too carried away with this new budget that has been offered by the leadership of this body to suggest that 90 percent solution.

Mr. Speaker, it does not add up. It just does not add up, and it is time for us to realize that we cannot go an entire year on a game plan of saying that the most important thing we need in this country is a tax cut and then find out we cannot pass it because we should not pass it, and then all of a sudden flip to a new budget that does not add up. Neither one has added up, but there is still support on this side of the aisle, and we would be surprised how much bipartisan cooperation we could get if we just acknowledged that the $4.6 trillion surplus that is projected is not real and should not be spent as real money.

PATIENT PROTECTION LEGISLATION AS IT RELATES TO HEALTH MAINTENANCE ORGANIZATIONS

The SPEAKER pro tempore (Mr. SCARBOROUGH). Under the Speaker's announced policy of January 6, 1999, the gentleman from Iowa (Mr. GANSKE) is recognized for 60 minutes.

Mr. GANSKE. Mr. Speaker, I thank the gentleman from Texas (Mr. STENHOLM) for yielding a little earlier this evening. Just as a form of notice to the next speaker, I will probably speak somewhere between 20 and 30 minutes.

Mr. Speaker, I want to talk tonight about a topic that I have come to the floor many, many times in the last several years to speak about, and that is on the issue of patient protection legislation as it relates to health maintenance organizations, HMOs.

Mr. Speaker, I remember a few years ago, it must be about 4 years, that my wife and I went to a movie called As Good as It Gets. We were in Des Moines, Iowa, at a theater and I saw something happen that I do not think I have ever seen at a theater. During that scene, when Helen Hunt talks to Jack Nicholson about the type of care that her son in the movie, with asthma, was getting from her HMO and she uses some rather spicy language that I cannot say here on the floor of the House of Representatives, people stood up and clapped and applauded in that movie theater. I do not think I have ever seen that before.

□ 1900

Mr. Speaker, that was an indication 4 years ago that there was a problem with the type of care that HMOs were delivering. Then, Mr. Speaker, we began to see the problems that patients were having with HMOs captured in political cartoons. Things like cartoons in the New Yorker Magazine. Here was one. This is pretty black humor. We have a secretary at an HMO, and she is saying ''Cuddly care HMO. My name is Bambi. How may I help you?''

Next one, ''You are at the emergency room and your husband needs approval for treatment.'' Next one, ''Gasping, writhing, eyes rolled back in his head does not sound all that serious to me. Clutching his throat, turning purple. Um-hum?'' And she says here, ''Have you tried an inhaler?'' She is listening on the phone. ''He is dead. Then he certainly does not need treatment, does he?'' And the last picture there on the lower left shows the HMO bureaucrat saying ''People are always trying to rip us off.''

For years now we have seen headlines like this one from the New York Post, ''What his parent did not know about HMOs may have killed this baby.''

Here is another cartoon. This is the HMO claims department, HMO medical reviewer with the headphone set on is saying, ''No. We do not authorize that specialist. No. We do not cover that operation. No. We do not pay for that medication.'' Then apparently the patient must have said something, because all of a sudden the medical reviewer at that HMO kind of sits up and then angrily says, ''No. We do not consider this assisted suicide.''

Or how about this headline from the New York Post, ''HMO's cruel rules leave her dying for the doc she needs.'' Pretty sensational headlines.

And then we had this cartoonist's view of the operating room, where you have the doctor operating. You have an anesthesiologist at the head of the table and then you have an HMO bean counter. The doctor says, ''Scalpel.'' The HMO bean counter says, ''Pocket knife.'' The doctor says, ''Suture.'' The HMO bean counter says, ''Band-Aid.'' The doctor says, ''Let us get him to the intensive care.'' The HMO bean counter says, ''Call a cab.''

Some of these I think have passed the realm of being even humorous, because it has just been going on too long. You notice you do not see Jay Leno or David Letterman talking much any more about HMOs. It has just gone on too long. People are being hurt every day by capricious rules that deny people medically necessary care by HMOs; and patients have lost their lives because of it.

Here are some real-life examples. This woman was hiking in the mountains west of Washington, D.C., in Virginia. She fell off a 40-foot cliff. She fractured her skull. She broke her arm. She had a broken pelvis. She is laying there at the bottom of this 40-foot cliff. Fortunately, her boyfriend had a cellular phone. So they flew in a helicopter. They strapped her on, flew her to the emergency room. She was in the ICU, there for weeks on intravenous morphine for the pain.

And then a funny thing happened, when she finally got out of the hospital, she found out that her HMO refused to pay the bill. Why, you ask.