

her hours or lose more of her benefits to Social Security. This puts her in a particularly difficult situation because her health benefits are predicated on working a certain number of hours for the department store. Regulating her hours is also difficult during the busy holiday season at the end of the year. The store needs her more during these times, but she loses most of her benefits if her work puts her further over the Social Security limit.

MARY LOU LIVINGSTONE, SPRINGFIELD, IL

Mary Lou was divorced 19 years ago and worked ever since. She has no pension or retirement plan to draw from. She had to pay the Social Security Administration back \$549 in 1991, \$281 in 1992, \$935 in 1993 and \$730 in 1994 for earnings exceeding the Social Security earnings limit. During those years, her average Social Security check was \$288 per month. In 1994, Mary Lou cut back her hours to try to avoid the penalty, but still had to pay some money back. Mary Lou supplements her grocery bill each month through the Share Program sponsored by Catholic Charities. This program allows her to pay \$14 per month and receive \$35 worth of groceries.

Mary Lou works as an information receptionist at the visitors center of the Lincoln Home National Historic Site in Springfield, IL. She has worked there for nearly 12 years and has received numerous complimentary letters for her job performance. She was also featured as a staff star of the Springfield Bureau of Tourism.

MR. AND MRS. ROBERT AND SHIRLEY HICKEY, UNADILLA, NY

Robert and Shirley have both worked most of their lives. Shirley suffered a brain aneurism several years ago and is no longer able to work. However, Robert still works at a calendar factory as a kensole operator imprinting the lettering on the calendars. This is just to make ends meet. They have a 401(k) plan, but no other outside income.

Last year, Robert earned more than the earnings limit allows and was recently fined \$1,650 by the Social Security Administration. As a result, he and Shirley took out a personal loan against their 401(k) plan at a rate of 10 percent in order to pay their bill to Social Security. They can not afford the alternative, under which the Social Security Administration would cease payment of monthly Social Security benefits until the payment was complete. At the same time, Robert pays over \$3,000 a year in Federal income taxes for the privilege of working.

MARY LOU HAGAN, GROVILLE, CA

Mary Lou is a widow and is currently looking for part time work. She has been in the banking business for years, serving as a bank manager, loan officer and operations manager. She was earning a comfortable salary when the bank went under, with her retirement benefits with it. All of her retirement plan was in bank stock. After the bankruptcy, she recovered only \$1,000 from her retirement plan. In addition, much of her savings was invested in this stock, so she suffered further loss.

Mary Lou is an avid volunteer and serves on the hospital board, the Chamber of Commerce, Friends of the Park, and Soroptimists International.

Nevertheless, Mary Lou wants and needs to get back to work, but the earnings penalty poses obstacles to gainful employment. A job she has recently applied for would require her to work all year at a salary that would exceed

the limit by about \$3,000. She could not take the job without agreeing to this work load, but she would not receive the benefits of the extra work.

JOSEPH O'BRIEN, RANCHO PALOS VERDES, CA

Joe is an electrical engineer with 40 years of experience. He holds three patents for high speed counters. He has deliberately stopped working because he reached the earning limit after the first few months of the year. Society is being deprived of his considerable expertise because he is unable to keep his earnings if he works over the limit. He pays taxes to the Federal Government, which he feels are not adequately considered when the cost of the lifting the Social Security earnings penalty is calculated.

Joe feels that the optimum strategy is for a senior to work until hitting the limit, then quit for the rest of the calendar year. This makes it difficult for him to find a job fully utilizing his talents. His prospective employers know there must be limits on his commitments, so he ends up working on a contract basis, which means there are no benefits. In 1993, after reaching the limit, he made only 17 cents on the dollar after marginal tax rates were applied to his income. Joe realized he could have earned more on California unemployment.

Joe's father was also affected by the Social Security earning limit when he was alive. After raising three children alone—this wife died at age 42—and sending them through college, he was forced to work in his retirement years. Joe's father ended up taking money under the table through jobs that did not report his income to Social Security to avoid the law. While Joe does not advocate this, he knows it is a reality for many seniors.

#### THE SECOND ANNUAL SALUTE TO VIETNAM VETERANS

#### HON. MICHAEL BILIRAKIS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 6, 1995

Mr. BILIRAKIS. Mr. Speaker, a very special event will be taking place in my district later this month. The Hillsborough County Friends of the Parks and the Veterans Memorial Museum Committee are hosting the Second Annual Salute to Vietnam Veterans at Edward Medard Park.

This week-long salute is to honor all Vietnam veterans and will include the moving wall. This event is dedicated to Vietnam veterans and their families.

The moving wall is a one-half scale replica of the Vietnam Veterans Memorial in Washington, DC. It is 250 feet long and contains the names of 58,191 Americans killed during the Vietnam war. The wall also includes the names of American servicemembers still unaccounted for.

Eight women are listed among the names listed on the Wall. Seven of them were Army nurses and one was an Air Force nurse. There are also 16 chaplains listed on the Memorial. Two of these men were awarded the Congressional Medal of Honor.

The moving wall is a powerful symbol. Hundreds of thousands of people across the country have visited it in or near their communities. I am proud to say that on the previous occasions when it has been displayed in Florida,

approximately 300,000 Floridians have visited the moving wall.

As of January 1, 1993, the memorial has been displayed in 315 communities throughout the United States and Canada. In addition, it has been displayed in Puerto Rico and Guam. Requests to have the wall have come from as far away as Australia, Ireland, and Germany.

I would like to take this opportunity to commend the organizers of this great event. It is a stirring reminder of just how blessed we are in the modern world to live in a free society, and will not allow us to forget that this blessing is due to the sacrifices of our friends, relatives, neighbors, and countrymen who served us all when duty called.

For as long as the American soldier stands ready to support his country and its allies, the forces of oppression and injustice will be held in check. For this, the American serviceman—the veteran—must never be forgotten.

#### CONGRATULATIONS TO ROBERT A. BURT

#### HON. BARBARA F. VUCANOVICH

OF NEVADA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 6, 1995

Mrs. VUCANOVICH. Mr. Speaker, I want to salute Robert A. Burt, a junior at Carson High School in Carson City, NV. Robert Burt was Nevada's winner of one of the 54 Voice of Democracy national scholarships awarded by the Veterans of Foreign Wars of the United States and its Ladies Auxiliary. Along with 126,000 secondary school students, he entered the broadcast scriptwriting contest whose theme was "My Vision For America."

I believe his essay states an important theme and shows an optimism that we should all share, and I ask that it be reprinted in the RECORD.

#### MY VISION FOR AMERICA

(By 1994-95 VFW Voice of Democracy Scholarship program Nevada Winner, Robert Burt, Post 3726, Carson City, Nevada)

America. My vision of this proud and glorious lady is not a dream of highways and skyscrapers, money and influence, but a scene of common, hardworking, honest people. A people who respect their neighbors, honor their families, and stand by their country. My vision of America is of a people and a land who are, as Alexandre Dumas phrased it, "All for one, and one for all."

My America is a place where people are not judged because of money and influence but through the work of their own two hands and intellect. My America is a land free of prejudice and ignorance. In my vision, a poor boy from Harlem will collaborate with the daughter of refugees and the son of white middle class workers in a scientific or on a medical breakthrough of the century. They will work not as individuals, but together as Americans. It will not matter what the participants' social background, or religious faith is, but their work as human beings that will be regarded. It will be a place where tolerance and acceptance of differences is not trampled by fear and hatred.

The America of the future is a place where we know and respect one another. It is a place where neighbors greet each other, a place where parents sit down with children and teach them to read.

America is not a place of "us" versus "them," it is a place of "we." The vision I