We recall the noted British author, George Orwell, in his book ''1984'': Ignorance is strength, all the different observations in Orwellian Newspeak, and in the new mathematics, within this Beltway, and especially on this side of the Chamber, an increase is a cut and a cut is an increase. It adds up to this new international symbol that really deserves a place in our policy Pantheon, the international symbol for Stop Whining.

I defer first, if I could, to the physician, our good friend, the gentleman from Iowa [Mr. GANSKE].

Mr. GANSKE. Thank you. I think that for our listeners we need to, and the citizens, we just need to reinforce what people talk about and how people in Washington call cuts, what they call cuts.

If somebody would earn $20,000 as their salary this year, but next year they would earn $22,000, most people would say that is an increase. However in Washington it is very possible that that would be called a cut because it is less than a hypothetical projected increased to $23,000.

That is what we have to explain to our citizens when we are back in our districts because they hear the word ''cut,'' they hear the word ''cut,'' and really what we are talking about in the Medicare area is we are talking about a slowing hypothetical rate of growth to twice the rate of inflation, almost more than anything else that we are doing in our budget, because our priority is to continue to provide quality health care, and that is the reason why in this area we are spending more at a faster rate than just about any other part of our budget.

Mr. HAYWORTH. I thank the gentleman from Iowa, and I would recognize now our good friend from California.

Mr. BAKER of California. Thank you, Mr. HAYWORTH. It is very important, and I was rather shocked to see the President close down the Government. This work stoppage has occurred in 1984, 1987, 1990. Always the employees have been paid, but for the President of the United States to shut down the Government and declare that 800,000 of our loyal, hard-working Federal employees are nonessential sends a really strange message to the taxpayers who are paying for all this government.

Do you have any thoughts on that?

Mr. HAYWORTH. I do, and I defer first to our good friend from South Carolina for his observation.

Mr. GRAHAM. Let us put it in perspective. The reason he is giving and preaching is that he wants to take care of American senior citizens, and in the process of saying that he intends very soon to go into your Social Security trust fund and borrow the money out of that fund to fund his spending habits. If we did that in the private sector, you would go to jail. He is trying to tell you that I am saving you from a premium increase when his own budget after the election year has a 10-percent premium increase in over a 7-year period. There is $4 difference between what our plan does and what his plan does.

He is trying to sell you a bill of goods. Beware of Bill Clinton, senior citizens.

Mr. HAYWORTH. I thank the gentleman from South Carolina [Mr. GRAHAM] who puts it very succinctly, and again it bears repeating what transpired on this floor today, H.R. 2621. The overwhelming majority of the liberal guardians of the old order said to the President and to his Secretary of Treasury in effect, ''Go ahead, raid the Social Security trust fund even as you stand before the American public and claim to be the defender of America's seniors because, after all, we're bound to find some sympathetic ears in the media and because it will be so greatly repeated, it will inspire confusion. So go ahead and do that.''

How crass, how shameful, how political. Friends, we were sent to Washington to change business as usual, no more excuses, no more gimmicks.

And to those who write and say, ''Gee, why don't you just go and send in a clean CR?'' let me make this observation. The difference comes in philosophy, not in procedure. Just as we are constrained to speak in legislative style here in the House, just as we observe convention with the rules of the House, so too do we make use of legislative tools at our disposal to implement the changes needed.

I defer to my friend from Pennsylvania.

Mr. WALKER. Anybody who hears the term ''clean CR'' ought to understand that a clean continuing resolution is a dirty deal for future generations.

Mr. SHAYS. I would just love to weigh in, if I could. I know we are running out of time, but the bottom line is my heart goes out to the Federal employees about whether there is a shutdown, but this is far bigger than Federal employees. This is an issue of whether, once and for all, we are going to get our financial house in order, and balance our budget, save our trust funds and change and transform this social and corporate welfare state into an opportunity society.

□ 2145

That is what this battle is about.

Mr. HAYWORTH. I thank the gentleman from Connecticut, and indeed, I thank all of my colleagues.

Again, Mr. Speaker, we would simply make this point. Even as our chief executive or campaigner in chief prepares to leave this Nation, as we understand he is planning to do, to go to Japan, again Mr. Speaker, we extend the President of the United States a hand to say, ''Enough posturing. Let's join together and govern.'' That is the central issue.

Even as our friend, the gentleman from Pennsylvania, made the point, it is worth noting this. We are not playing a game.

Mr. BAKER of California. One last comment and the most important thing to remember tonight; that is, regardless of when, whether it is tonight, tomorrow night, or the next night, we are not going to pass anything that exceeds the budget line that will balance us by 2002. We are going to pass the Balanced Budget Act of 1996, and we are going to do it this week or next week, and we are not going to exceed that balanced budget line.

Mr. HAYWORTH. For it is our mission to balance the budget and change the philosophy of taxing and spending, and interesting interpretations that have to be called fictional offered by the cynical guardians of the old order.

NOW, FOR THE REST OF THE STORY

The SPEAKER pro tempore (Mr. TAYLOR of North Carolina). Under a previous order of the House, the gentleman from Wisconsin [Mr. BARRETT] is recognized for 60 minutes.

Mr. BARRETT of Wisconsin. Mr. Speaker, I am pleased to be here tonight. I am going to be joined by several of my colleagues on the Democratic side. I guess, as Paul Harvey would say, we would like to tell you the rest of the story, because for the last hour we have heard what best could be described as maybe Lost in Space, or Fantasies of the Unknown, or something like that.

However, I think perhaps what is good for the American people is that we will have an opportunity to give the perspective from those of us who are in the minority here, those of us who are interested very much in moving the Government and the society forward.

I am pleased to be joined by the gentleman from New Jersey [Mr. PALLONE] who is here tonight, the gentlewoman from Florida [Mrs. THURMAN], and the gentlewoman from Ohio [Ms. KAPTUR]. We are going to spend the next hour talking about a few things.

I want to start off by talking about efficiency and the ability of Congress to do its work, because I am a Member of the 103d Congress. I was a freshman last year, as was the gentlewoman from Florida [Mrs. THURMAN]. The message that we received when we were elected is that the American people did not want business as usual. They wanted Government to work, they wanted Congress to come and do its job. Frankly, that is exactly what we did last year, especially, especially when it came to the appropriations bills.

Today is November 14, 1995. The House of Representatives and the U.S. Senate had completed and sent to the President and had signed into law 3 of 13 appropriation bills. For those of you who do not know, we are required by law to complete the 13 appropriation bills basically by October 1 of each year.

Many times what happens is there is a continuing resolution that permits Congress, in essence, to grant itself a

little bit of an exemption, or an exception, and work a little bit later, but in 1993 when the gentlewoman from Florida [Mrs. THURMAN] and I were freshmen in our first year, and in 1994, when the gentleman from New Jersey [Mr. PALLONE], the gentlewoman from Ohio [Ms. KAPTUR], the gentlewoman from Florida [Mrs. THURMAN], and I were in the majority, we finished every one of those bills prior to the October 1 date. Not only did we finish every one of those bills, we had them finished, sent to the President of the United States, and they were signed into law.

As of today, we have only three appropriation bills that have been signed into law by the President of the United States. He has vetoed one, so we have nine that have not moved through the appropriations process.

So yes, there is a problem. The problem, plain and simple, is that Congress has not done its job. The reason it has not done its job is because we have spent so much time this year on extraneous matters, on public relations gimmicks like the Contract With America, that we basically have not done the job that we were hired to do.

Under the leadership of Speaker GINGRICH and his followers, we have not done the nuts-and-bolts operations of government. That is why we are standing before you today with a problem.

I yield to the gentlewoman from Florida [Mrs. THURMAN].

Mrs. THURMAN. Mr. Speaker I think the gentleman makes a very good point. My comments are based on this appropriations process, because I have found it very interesting that only two or three of these have actually passed.

Actually, when I go home and I talk to my constituents, I try to explain to them a little bit of what has gone on here. I personally think we need to thank the American public tonight, as in the minority, and I will tell you why. One of the things I heard was, ''Well, it does not sound like Democrats are very organized, and they are not really getting their points out,'' and those kinds of things. Then I started to pay more attention to what was happening over in the Senate. All of a sudden, it was remarkable to me, because the issues that we had raised as Democrats on this floor about issues within these appropriations bills, and by the way, which were not about spending, they were trying to legislate on the appropriations bills, were being raised on the Senate side.

Remember the issue about clean water and the health and welfare of this country when it came to meat inspections? Remember that? Who raised those issues? We did. We did out homework over here. We pounded, and we let the American people know potentially what was going to happen to them and what could potentially happen to them as a result of the passage of these bills. We said to our constituents: ''We don't have the votes in the House to stop this. They are on this roll. By golly, we are going to get this done.''

What did we say to them? I did. I said to them, I said, ''Go talk to your Senators. They have a different ability for rules, they have a different ability to be able to raise the issues within the Senate side, because we are controlled totally by what amendments we can even bring to this floor by a Committee on Rules. They have an opportunity to debate these issues that we raised over here.''

What has happened now, because of the issues that we have raised, the Senators have said, ''Whoa, wait a minute. There are some thing in here that are dangerous, and there are things that our constituents are raising to us, and we don't have the answers to those questions.'' We can't come to the table and reconcile our differences between the Senate and the House because we are that far apart, because the American public said to the Senators, ''This is the wrong way to go,'' which is what the President is saying.

So we are really doing exactly what the American people asked us to do. The problem is that we have left hundreds of thousands of people in a real predicament.

I think the gentlewoman from Ohio [Ms. KAPTUR], tonight could tell you what happened and who was not served in her district because of what happened today, and I would love to hear those facts and figures, because I think it is outlandish that we have all kinds of people with problems, because the American people's problems have not quit because Government has.

Mr. BARRETT of Wisconsin. Mr. Speaker, I yield to the gentlewoman from Ohio [Ms. KAPTUR].

Ms. KAPTUR. Mr. Speaker, I am pleased to join my colleagues here, and I guess what we can talk about is wreck-onciliation, and it is truly a wreck for our communities, and for communities across this country.

I happen to serve on the Committee on Appropriations, and I can testify that there have been many, many years when we have cleared our bills on time, all 13 of them, before October 1. There is no reason to furlough 800,000 Federal employees. I can tell you in Toledo, OH, my largest community, we had our office in the Federal building, and just today, because Social Security had to really close down, those people were furloughed, there were 70 people whose claims could not be directly processed, 500 visitors were turned away, because our office is pretty close to their office, and, on average, they receive about 245 phone calls a day. That means 245 seniors called in to the office, and the phone could not answer today, because the people were not there.

Here in Washington, tomorrow I think I am the only Washington monument that students in my district will see, because hundreds of them are here during the fall season, and they learned that all the monuments, all the museums, are all closed down. So here they have saved their money, they have done car washes during the summer, they have worked so hard to come with their classes to Washington, and today they cannot see any of them. This is their one time. It is so expensive to come here, so we are seeing the results of this unnecessary train wreck here in the month of November.

What is amazing to me, this so-called new leadership on both sides of the Congress, why do we have to wait until the end of the week? It is Tuesday. Now they told us we have to wait through Wednesday, wait through Thursday, and maybe we will have a vote on Friday. What are we waiting for?

Mr. BARRETT of Wisconsin. Mr. Speaker, I would ask the gentleman from New Jersey if he has any thoughts on what we are waiting for. I yield to the gentleman from New Jersey [Mr. PALLONE].

Mr. PALLONE. Mr. Speaker, I think it really comes down to the intransigence, if you will, of the Republican leadership and Speaker GINGRICH, basically not willing to compromise, not willing to negotiate common ground.

The thing that amazes me is how this continuing resolution, which is basically a stopgap way of keeping the Government going until we finally resolve the larger budget issues, this continuing resolution, which historically, at least as long as I have been here, whenever we had one, it was basically what we call clean, a clean continuing resolution. It just tried to provide the money to keep the Government going, without being loaded down with all kinds of extraneous material.

This time, however, the Republican leadership put this Medicare premium increase in the continuing resolution, so that I think we are talking about $11 more per month that seniors would be paying for their part B Medicare as of January 1. This was included in the continuing resolution, so the President, when he received it, had to veto it. I am proud of the fact that he vetoed it in order to guarantee that senior citizens' Medicare premiums would not go up January 1. This is the kind of nonsense we are getting.

We are being told, instead of just trying to pass a continuing resolution that keeps the Government going while we try to work out our differences on the budget, it is loaded up with Medicare increases and all these other things.

Mr. BARRETT of Wisconsin. Let me make sure I understand this. Are you saying we should not be debating the Medicare issue?

Mr. PALLONE. Mr. Speaker, I am saying that the debate over the budget, and I would like to get into that a little bit, is ongoing, and will be dealt with either by the end of this week or within the next few weeks, but while that debate is ongoing, it is necessary for the Government to keep operating the way it normally does.

Mr. BARRETT of Wisconsin. So it has nothing to do with the continuing resolution?

Mr. PALLONE. Absolutely not. There is absolutely no reason it should be included within the continuing resolution.

Mrs. THURMAN. If the gentleman will continue to yield, if I remember correctly, on this floor there was a freestanding Medicare bill passed, is that correct?

Mr. PALLONE. Absolutely.

Mrs. THURMAN. I would like to go back a little bit, for those who might have watched the debate during today. The gentleman from California [Mr. THOMAS] was on the floor reciting from the Wall Street Journal. I actually tried to get this information in on the floor at the time, but we were limited on the amount of time we had to debate what I thought was a very important issue.

Rightly so, he did talk about some of the issues and the Medicare premiums. You know, in fact, this is really the story, as I understand it, and as has been explained to me. Today our seniors pay about $46.10 under current law, because evidently there was the issue that seniors would pay 25 percent of the premiums, so it actually would have dropped in 1996 to $42.50. He kept talking about this was the responsible thing to do, you know, that we should raise this, and we had to worry about the computer changes and those kinds of things.

Actually, on the Republican side over on the Senate, there was an announcement made yesterday in the late afternoon by one of the Senators that they thought we just should hold constant the $46.10, which was immediately rejected by the House leadership here.

Mr. PALLONE. Right.

Mrs. THURMAN. This is what was interesting, and I found that it was never mentioned when the gentleman from California [Mr. THOMAS] mentioned the Wall Street Journal article. This was what the rest of the story, as some people might say, contained.

''A Strong Motivation'' is the subtitle.

The GOP has a strong motivation for pushing the issue now. Most elderly people might not notice the proposal increase if it is enacted soon. That's because Medicare premiums are deducted from beneficiaries' monthly Social Security checks, and Social Security recipients are scheduled to get a 2.6 percent cost-of-living increase as of January 1. That means that the average Social Security check will rise to $720, from $702, according to the government. If Medicare premiums grow to $53.50 on January 1, recipients' checks will still be higher after the monthly Medicare deduction, $666.50 on average compared with $655.90 today.

So there is really a smoke and mirror behind this. They have to get the change now, so that it does not show up in May or April of next year, but shows up at the same time that the Medicare increase would come, at the same time they were getting their COLA increases.

□ 2200

Mr. BARRETT of Wisconsin. If I could touch on that and go back to what the gentleman from New Jersey [Mr. PALLONE] was saying, I am going to try to tie it into an issue that sounds like it has nothing to do with a continuing resolution or Medicare payments, but conceptually it does. That is the line-item veto.

I am convinced that the American people want the line-item veto. They want the President to have the ability to get rid of pork barrel spending and items that are completely extraneous to the issue at hand. That is why I support it. Republicans, who for years have been in favor of this thing, are finding hundreds of ways to talk this to death. The last thing they want to do is give President Clinton the ability to line-item their pork barrel spending or tax matters.

As the gentleman from New Jersey said, the continuing resolution is to keep the Government running for the next few weeks until the majority can do the work on this they were elected to do. Obviously, they are not consulting with us. But their job and our job in the Congress is to get appropriations bills passed and the reconciliation bill passed and sent to the President. They have not been able to do that.

But, they know if they can sneak or push or pummel or bully this Medicare premium increase into the continuing resolution bill and have the President sign it into law, they are done. They are done with their crown jewel in terms of this portion of the budget, because they are determined to have that increase built into it.

Just for a short time, I want to talk a little bit about the merits. I was sitting here when the Speaker was talking and boasting about the increases in Government spending per recipient under their plan, and I may surprise some Members here, but I actually agree with some of the things that they said. They are telling the truth when they say that the Government spending per recipient is going to rise from $4,800 per recipient this year to $6,700 per recipient in the year 2002. That is absolutely correct. That is something that a Democrat says the Republicans are telling the truth on.

But, again as Paul Harvey would say, they do not tell you the rest of the story, because while they boast about that increase, which is about a 44-percent increase, in fact, the Speaker not more than 20 minutes ago said that is an increase that is twice the rate of inflation and he boasted that it was twice the rate of inflation. What the Speaker did not tell was that the Medicare premiums are going to go from $46 a month to $87 a month in the same period, and that is an 85- to 90-percent increase.

If the Speaker was saying that a 44-percent increase is twice the rate of inflation, what he didn't tell is that they are going to raise the Medicare premiums for seniors in this country four times the rate of inflation in the next 7 years. I think that that is something that I think we should debate. I think that there is public policy issues there that should be debated. I frankly think, for seniors who can afford it, they can pay more. Some of my colleagues on both sides of the aisle might disagree with that.

Ms. KAPTUR. If the gentleman would yield, following on what you so importantly have outlined, and I think that message should be repeated and repeated and repeated to show where the costs are going to fall, and then Congresswoman THURMAN's comments about how much more seniors will have to pay and when those bills will come due, I think what is important to put out in the RECORD tonight again is to show people that all of these additional costs that seniors are going to have to pay, and all of the cuts that are going to come in Medicare totaling over $270 billion, as this chart demonstrates, none of that money is going to make Medicare more whole. In fact, it is all going to go for major tax breaks, over $245 billion, to among the most privileged people in this country.

So, all of the sacrifice that we are talking about, the quadrupling of what seniors will have to pay over the remaining part of this decade and into the next century, is not going to do a thing to make health insurance more accessible to seniors. All that money and all that sacrifice is going away so at the same time the seniors are shouldering a heavier burden, the Medicare Program will not be made any better.

I yield to the Congresswoman.

Mrs. THURMAN. Mr. Speaker, there is another important factor in there and that is the issue of Medicaid, which is $181 billion cut and block granted back to our States, so the States cannot meet the needs once again for the levels of poverty and for our seniors. And it refers to things like long-term care, issues that we are all very, very concerned about.

I find it interesting that 1 or 2 years ago for all the things that they talk about right now, they would not engage with us in health care reform that looked at the whole health care process, for cost containment, to find the savings, to do the kinds of things that they elected us to do.

The only thing that they have looked at are the two Government programs that give to our seniors the dignity, when it was passed, when they only had 40 percent of the people with any health care to 100 percent, and to help children in poverty to be able to have an opportunity to have health care.

We have not even started. And they talk about balancing the budget. Actually, they obviously agree, because look where they have hit. That what we needed to look at was in the health care. That that was where our costs were going up, and that we did have to contain those costs, and we needed to find ways to do that.

But the way we do it is by bringing more people into the health care system instead of shoving people out of the health care system. I believe, and I honestly, believe that we will see cost-shifting in this country to where more people will have less coverage or more people will have a less ability to buy into private insurance, because the costs will rise so high because of what is going on here today, and then we have done nothing to settle this debate.

Mr. PALLONE. I just wanted to go back to what Congresswoman KAPTUR had said about the priorities. I came in at the tail end of the Republican speakers that were here before us, but I notice they kept talking about the budget and how important it was to balance the budget. I do not think there is anybody in the House of Representatives on either side of the aisle who does not want to balance the budget. I have no problem with the 7-year approach, for example, that Speaker GINGRICH and a lot of our colleagues on the other side keep mentioning.

But, I think the question is priorities and that is what Congresswoman KAPTUR was pointing out. We could all figure out a way to balance the budget. And I have voted for balanced budget amendments and I have voted for balanced budgets, but the priorities that the Republican leadership have are totally wacky as far as I am concerned, and basically penalize the middle-class and the poor people in this country in order to give these tax breaks to the wealthy.

As was mentioned, the Medicare cuts alone for this budget bill are $270 billion. The tax breaks are $245 billion. They almost equal each other.

If we did not cut Medicare, and essentially destroy the Medicare Program, this is what I think this Republican budget would do. I think at one point we had a Democratic alternative that cut Medicare $90 billion, which is what was recommended by the trustees. If we put most of that money back in and avoided these tax breaks for wealthy Americans, we would not have to change the Medicare Program at all. We could still keep it a very high-quality Medicare Program that guarantees a good health care plan for America's seniors.

The same thing is true for some of the other points in there. They are basically cutting education. They are cutting back on student loans. I know that in my district I have the main campus of Rutgers University. So many students, not only from Rutgers but from throughout the State, have called me and their parents have called me and said, ''Gee, how are we going to be able to get student loans if you cut back on the programs?''

They have done the same thing with some of the programs, the school lunches, the programs for children like WIC, and even provided an increase in taxes for the working poor through the earned income tax credit. One of the best things the President Clinton did, and I know my colleague from Florida has pointed to that before, is that he actually expanded this earned income tax credit to give an incentive to people who are low income, but who are working so that they get a tax credit or a tax break.

This Republican budget bill basically cuts into that; practically wipes it out. Here we are basically giving these tax breaks for wealthy Americans, destroying the Medicare Program in the process, and then taking away the tax credits from the working poor.

In the meantime, Speaker GINGRICH and the Republican leadership keep talking about how they want to get people off of welfare and get them to work. How are we going to get them to work if we eliminate the major incentive they have to work, which is this tax credit? It is incredible to me.

If my colleague look at this bill, the Americans who makes less than $30,000 a year in general are going to actually be paying more in taxes, and it is only the people who are in the high-income brackets that are actually going to get tax break.

Mr. BARRETT of Wisconsin. Incidentally, that is 51 percent of the American people. I saw an article in the Wall Street Journal that said 51 percent of the people would actually see a tax increase, primarily because of the changes in the EITC, the earned income tax credit.

I know Representative THURMAN, we talked about that earlier today. What kind of impact would that have in your district?

Mrs. THURMAN. Mr. Speaker, I heard them say that the President left his promise about this middle class, lower class, poorer class getting a tax credit or a tax break. I have got to tell my colleagues, before I made that vote I looked at the census within my district in 1993. Mr. Speaker, 4,000 people would have actually received an increase; 4,000 out of 565,000. That is not a lot.

But the results of that were $80 million was returned back into that district to families who were working through the earned income tax credit.

Mr. BARRETT of Wisconsin. These are people on welfare?

Mrs. THURMAN. No, no, no, no. And I have got to tell the gentleman from Wisconsin [Mr. BARRETT], he knows this, but it is a great question to reemphasize this whole issue. These are people that work every day, 40, 50, 60 hours, whatever. They go to work, get up, have a work ethic, but are still making below poverty levels.

This was a way, and that probably explains some of it, a way for them to work themselves out of poverty and to give them incentives to continue working, which is what Republicans say we ought to be doing. Responsibility, individual responsibility. They took the individual responsibility. They said, they legitimately said, ''I am going to get up in the morning and I am going to go to work. And if it is $4.35 an hour, or $5, or $5.50, no benefits, I cannot get Medicaid, I am going to get up.''

And what President Reagan said was, ''We ought to give something to them.'' And then President Clinton expanded on it under the earned income tax credit. It is not a new idea; it was not a new one. But what it meant to my district and to the people that I represent, which is the second largest senior population in the State of Florida, and the second poorest, was that $80 million more of their tax money was coming back to them.

Mr. BARRETT of Wisconsin. Mr. Speaker, these are people who are trying to support their families, trying to stay off welfare, trying to do the right thing for society and they are going to take it in the chops.

Mrs. THURMAN. They are the working poor. Those people needed help and we gave it to them.

Ms. KAPTUR. Mr. Speaker, I would like to reemphasize that point, because I do not think most citizens have been listening to the fact that all these cuts that are occurring out of the Medicare program, the nursing home program, the additional costs for students loans, and the very point that my colleagues are raising, which is tax increases for families who are working who earn under $30,000 a year, really add up.

We are talking about over 8 million families in our country who are going to have to pay more in taxes.

Mr. Speaker, I have a chart here that I want to reference that really shows that if you are working and you earn under $10,000 a year, if you earn under $20,000, if you earn under $30,000 a year, under their proposal, you are going to have to pay more.

But, if you happen to be in the category, as every Member of Congress is who has accepted the pay raises, of over $100,000 a year, as Speaker GINGRICH is, you are going to get a handsome tax break. For those people who earn over $200,000 a year, they will average a $14,000 tax break, while people who are earning under $30,000 a year are going to have to pay about $600 more a year in taxes and in lost benefits from these health programs.

Mr. Speaker, that is really something to consider. To me it shows the unfairness of the Gingrich set of proposals on the vast majority of the American people.

□ 2215

I am glad that the gentlewoman brought up the point. In my district I will say that the earned income tax credit helps 26,000 working families.

Mr. BARRETT of Wisconsin. That is about what it helps in my district, too.

Ms. KAPTUR. They say they are cutting taxes. They are cutting taxes for their friends who can pay enough to lobby up here, but they are raising taxes on the people in our district who have not seen their wages go up, who are struggling to make ends meet and are now going to be asked to pay more to the piper. It is downright wrong.

Mrs. THURMAN. I am going to draw upon two things that Mr. PALLONE said and Ms. KAPTUR said. I happen to have the University of Florida, which I am very proud of, in my district. I think they are wonderful students and they struggle just like everybody else does. But to your point on the education issues, we were one of the universities that got the direct loan program, a super program. I have got to tell you, when you can go to a university and talk about loan programs and their eyes light up because things are going well. For the first time, they got their money on time. They got things, they go to be able to pay their tuition. They were able to buy their books. They were able to get their utility bills done because the money was actually allocated and they could go get the check. The university got their tuition money, which allows them to continue to pay this bill as well. So I went to talk about this, because that has been abolished in this plan.

Mr. PALLONE's issue was the direct loan. For the earned-income tax credit, there was a young man who is enrolled in law school. He has a young child that is about 18 months old. He asked me, this is interesting, what was going to happen. I said, You are going to see a cut in that. It meant $1,800 to him. So he works while he goes to school. This is a young man with a family who gets earned-income tax credit that gets a benefit from this, will graduate from law school. And do you think that he is going to be a productive citizen in this society? Do you believe that he is going to pay his fair share of taxes back into this society? Absolutely. That is why he is in college. He wants to better himself. He wanted to do something for him and his family.

If he loses these two programs, he could be back doing less because he was not given the opportunity to go further because these programs were cut and they were cut to give to the very people that Ms. KAPTUR talked about who do not need it.

Mr. PALLONE. I just wanted to follow up on that. Rutgers, again, was one of the universities that was chosen to do the pilot program with the direct student loans. And just following up on what you were saying, it is so true. I have talked to the people at Rutgers University. They have been down here taking to both Democrats and Republicans representing the State. They have been able to expand the number of students that receive the student loans because of their direct loan program. There is absolutely no justification at all to eliminate that.

Basically what it does is to eliminate the banks as the middle person so that you get the loan directly from the university. And using the banks as the middle person, so to speak, drove up the cost, make it possible to give out less student loans. And there is absolution no reason to go back to that old system other than the Republican leadership on the other side has some association, I assume, with the special interests and the banks and wants to go back to the old way of doing things.

Rutgers and all the university people have been down here and said that that is the wrong way to go. It will limit the amount of loans that are available for Rutgers students.

The other thing that they did in terms of the student loan program, is they are charging the students interest for the first few months that they get out of school. So in other words, right now you do not pay interest for a period of time, 6 months, I guess, after you graduate as you are trying to find a job. And now they are going to charge you the interest during that period. And again, it is all these things are done to discourage people from being able to find a job, from working, whatever. It makes no sense.

Mr. BARRETT of Wisconsin. We have literally hundreds of people in this institution who went through college on the basis of student loans or the GI bill. It is almost as if they are pulling that ladder of opportunity up behind them. What is also interesting is none of us have talked about the issue of student loans with each other, but I represent the University of Wisconsin Milwaukee. And just 2 weeks ago, the chancellor of the University of Wisconsin Milwaukee published in our local newspaper an article extolling the virtues of the direct student loan program and the problems of taking it away.

I would also like to comment on the tax cut that primarily benefits the wealthy and make reference to one of our colleagues, Congressman STENHOLM from Texas, who is a real battler in fighting the deficit and spending. And one of the things he says, I cannot say it as well as he can, when you are standing in a hole, you do not get out of the hole by digging deeper. And earlier tonight we had a number of Republicans here, one of them very candidly said that even under their plan the deficit or the debt, the national debt would grow by a trillion dollars over the next 3 or 4 years. I cannot recall the years he used. But I find it amazing that they are trying to sell a tax cut to the American people that primarily benefits the wealthiest people in this country at a time when we are still running deficits.

In reality, you have to forget that you are in Congress, you have to forget that you are dealing in politics and try to think about it in the most basic terms. We are still running a deficit this year of $164 billion. This would be the third year in a row where it has gone down, the first time that has happened since Harry Truman was President. I am very proud of that. But frankly, it is still a deficit.

They are going to give a tax cut and we are running a deficit. In the second year of their plan, I think their deficit is actually going to increase. In order to give a tax cut, in the most basic terms, if you are at home, what you are going to do is you are going to go out and borrow more money from my 3-year-old son, my 1-year-old daughter. They are going to borrow more money from them in order to give a tax cut this year to people who make $200,000 a year, people who have investment income who are doing very well.

I have nothing against them, but I think there is a moral question there. Why are they borrowing more money from our children in order to give a tax cut to the people who are doing very well in this society? Again, I am not saying they are bad people. I am saying, I think we have to look at the bigger picture and the bigger picture is, yes, we have to sacrifice. I frankly think as Democrats we are making a mistake and we lose the political battle if we say we should not balance the budget. I agree with Mr. PALLONE, I think we should balance the budget. But I will tell you where I think we win the battle is by saying candidly to the American people, yes, we should balance the budget, but you are going in the wrong direction. You should not be having the cuts and the hits because many of the things are actually cuts in the growth. We should be candid about it. They are cuts in the growth of these programs. But they are in education, they are in Medicare. They are in Medicaid. They are in programs that affect children like WIC and Head Start. And those are investments for the future. Why do owe take a hit there?

Ms. KAPTUR. I just want to say, we were talking about universities and the importance of student loans. I am someone who personally was able to have the work study program available to me as a college student at the University of Wisconsin in Madison. And I was able to work my way through school along with some scholarship assistance. I think that all of us who have struggled hard to get an education understand what the students of today, whose bills are even higher than ours were, are facing.

I do have to say on the Record that the University of Toledo is in my district. They are on their way to the Las Vegas Bowl. We are very proud of them for that. We have over 22,000 students at that particular institution.

Mr. BARRETT of Wisconsin. They are ranked right now right, are they not?

Ms. KAPTUR. You knew they were from our community. We are very proud of them. In December they will be traveling down there, and we know they are going to win. We also have Bowling Green State University where we have about 18,000 students and then Lords College with about 2,500 students. These student loans for many, many thousands of students are life and death. It is their future or nothing.

And to add to their burden, they are our future, really, is the wrong way to go. I would say to certain executives in our country, like the gentleman who heads up Walt Disney who made $50 million last year, that is a substantial sum of money. I am sure that he would

admit, if he were given the chance to speak out on this floor, that he does not need an additional $500 in a tax credit for his family, that he would rather have some student in California be able to go on to school. And if you multiply that by the thousands and thousands of students in our country, there are just better ways to spend these dollars. It seems such a tragedy to me that we are here late in the evening while the Government is essentially stopped and we cannot seem to find accommodation with Mr. GINGRICH simply because he is being unreasonable about where to cut and where not to cut.

I do not understand what he is after. I think all of the mail we have gotten, the phone calls, the communications from our constituents, give us a sense of where we need to make changes in the budget. I do not know why he is taking such an extreme position. I do not think it yields anything for the country. I do not think it yields anything for him or his allies in this Congress. I do not understand why the rigidity, what is the rigidity all about.

I am just proud to be here with our colleagues here this evening because we are from all different parts of the country. And we very much want to continue on the path of deficit reduction. I think we have all been a part of making tough choices.

All we do on the Committee on Appropriations now is cut. It is just a matter of what you hack next. We have eliminated programs. We have had hundreds of thousands of people that have left the service of the Federal Government, both on the civilian side and the military side. We have got base closings all over this country. We as a Nation are begging foreign countries to invest in space research. It is somewhat embarrassing at times to be a beggar. On the international front, we have cut foreign aid.

When you look at where we have cut, all the agriculture programs, we are losing thousands and thousands of farmers, dairy farmers, vegetable farmers, tomato farmers, cattle growers. We have got people all over this country who are going out of business. We know cuts have been severe. We know that we have been about the task of putting the finances of the Government in the proper order. But I do not understand why Mr. GINGRICH cannot be a partner with us and help us to balance the budget responsibly rather than hurting people who need the help the most.

Mrs. THURMAN. Mr. Speaker, one of the things that I think has been left out in this debate, and I think it is not our debate but this overall debate, is something that all of us came in to try to do, and that was to create new jobs so that we could put people back to work so that we could grow this economy, because not only is there the ability to just cut, cut, cut, but there is also the ability to grow ourselves out of this, to put people back to work so they are not dependent on this Government.

My guess is, from listening to the folks at home, the cuts just in the health care alone, we are going to be losing $15,000-a-year jobs to $30,000-a-year jobs. Not the $250,000-a-year jobs, but the ones in between. Because when you cut that and take that kind of money out of your economy, there is going to be an effect. And one of those areas is going to be in jobs.

Let me tell you about an issue that I watched on this floor. I only raise this because I think there is another attack going on in these appropriation bills with some of these riders. That really has a lot to do with undoing what was done in the last 2 years under President Clinton.

There was an issue called the Office of Technology. Do you remember that 2 years ago when we debated that and that was when we were supposed to bring public and private together so that we could take our inventions here in this country and actually manufacture and market them. That was the purpose of that, was for the Office of Technology to build that, because we knew that we had to grow. We had to do manufacturing. We had to do that.

What we found in everything that we were seeing across this country was we would come up with all these ideas like the VCR and that technology that we had gained would be sent to another country. It would be manufactured and then sent back to the United States. And we said we have got to stop this.

One of the first amendments that I watched during the appropriations bill was to take the Office of Technology out. It stops the growth. It stops the promotion of jobs.

I have to tell you, I am like you, Ms. KAPTUR, I do not get it. I just do not get it.

Mr. BARRETT of Wisconsin. Maybe Mr. PALLONE can help us out.

Mr. PALLONE. I wanted to comment, I was listening to what the two Congresswomen said. One of the things I think they are getting at, which is so important, is the whole interrelationship with all these things and what it all means for our economy and the future of the country.

□ 2230

One of the things that bothers me about Speaker GINGRICH is that he always seems to get involved in class warfare, age warfare, putting one group or pitting one group against the other, and these things are all so interrelated.

Now we talked tonight about the Medicare cuts, and I know to some extent the leadership, the Republican leadership, tries to get the idea out, well, you know, maybe the seniors are getting too much, you know, that they need to pay a little more, and you know, try to get into this thing that it is seniors against young people, almost a generation gap, and what they fail to tell us and fail to explain is that these Medicare cuts and the Medicaid cuts have a terrible impact on hospitals, for example.

In my own area almost every hospital that is in any district is, a majority of their funding comes from Medicare and Medicaid. If these draconian cuts are put in place in order to finance the tax cuts for the wealthy, a lot of those hospitals will close, a lot of them will cut back on services. That affects everyone, not just the senior citizens. It affects everyone in the community.

The same thing is true with the student loans. I do not understand how you can talk about cutting back on student loans. I remember I think there was a rally a couple of months ago in New York City, and Mayor Giuliani, I think it was him or it was some other Republican, made some statement about how, you know, why do not these students, why do they not just go to work, why are they looking for a student loan handout? They can work like I did for, you know, 15 to 20 years, and then they can go back to school and pay for their college education. Well, that is such a waste of energy.

In other words, we are competing with other countries. We have got to have a productive work force. We have got to have people who are educated in their younger years so they can go out, and work, and compete with others abroad. We cannot defer their education for 10, 15, 20 years because they are competing with people elsewhere in the world.

The same thing is true with the earned income tax credit. We cut back on the earned income tax credit, what is going to happen? More people will be on welfare, and who is going to pay when they are on welfare, and how much does that cost to society?

So many of these Republican initiatives that are in this budget just make no sense in terms of the future of this country, the future of the work force, and even dollars. Dollars are not going to be saved in the long run. It is going to cost us more, and you brought that out, I think, in various ways tonight.

Mr. BARRETT of Wisconsin. I think your comments on age warfare deserve a little bit of discussion because I find that the arguments that the Speaker and his followers make in terms of raising the monthly premiums on older people sometimes resonate quite well, frankly, with younger people in their twenties because they are frustrated, they do not see that they are going to have the jobs that are going to allow them to support their families, they do not feel as though they can buy a home immediately, so they feel trapped, many young Americans, and think, well, this might be it, and especially when they are told there is going to be this tax cut. But what I find interesting, because I thought about this, and I talk to younger people, and they say, some younger people unfortunately say, ''Yeah, fine let the seniors pay more because I'm going to get a tax cut.''

And I say, ''Wait a minute, wait a minute. How old are you; 23 years old? Have you made a lot of money on capital gains in the last year?''

And they generally say, ''No, what are you talking about? I don't know what capital gains are.''

They do not know what they are. I will tell them stocks, or you made money selling expensive art or something like that, and they said, ''No, of course not,'' and they may have children.

So they say, ''What about the $500 credit?''

And I say, ''How much is your income a year?''

They will say, ''$20,000,'' and I will say, ''Well, it is a nonrefundable credit, so, if you don't have enough tax liability right now, you're not going to benefit from this $500 credit.'' In fact, studies have shown that 46 percent of the kids in this country do not benefit from this $500-per-child credit.

Now, if you make $200,000 a year, and you have got two children, you get a thousand-dollar credit; so, on the one hand you have got the couple that makes $200,000 a year that gets a thousand-dollar credit, and at the exact same time, in the exact same bill, you have got an 80-year-old widow on a fixed income of $8,000 a year, and her Medicare premiums are going to go from roughly $550 a year to close to $1,100 a year. So you have got a $1,000 tax credit to someone making $200,000 a year here and a doubling of her Medicare premiums, or almost a doubling of her Medicare premiums, to someone on a fixed income here.

Again I stress we should balance the budget, but we are going in the wrong direction. The priorities are wrong. Let us do it right.

Mrs. THURMAN. Mr. Speaker, if the gentleman will yield, I remind us of what that grouping is of when you talk about the seniors. These are the numbers that have come out, and help me if I remember this. Eighty-five percent of the seniors make less than $25,000 a year; 63 percent actually make less than $15,000 a year. That is who you are asking about doubling on that end with their premiums which do not go into the trust fund to help Medicare anyway as compared to the one over here at $200,000, and I have to tell you that blew my mind when I got those numbers. I did not realize that 83 percent of our seniors were in that level.

Mr. BARRETT of Wisconsin. It is surprising.

Representative KAPTUR.

Ms. KAPTUR. I thank you very much, and I wanted to follow on points that you have all made.

The gentlewoman from Florida [Mrs. THURMAN] talked about how do we get our economy to grow, which is what I really enjoy talking about the most——

Mrs. THURMAN. I know you do.

Ms. KAPTUR. Not sort of treading water, and I wish we could spend more time as a Congress debating that whole subject, and then the gentleman from New Jersey [Mr. PALLONE] talked about the interrelationship and how, what kinds of programs do we need to decrease, which ones should be increased, and the gentleman from Wisconsin [Mr. BARRETT] also talked about that, where would we make investments for the future, where does it make the most sense, and I think it is important to point out that, if you look at the whole economy of our country, 80 percent of it is the private sector, so the growth has to come on the private side. Twenty percent of our gross domestic product is the Government. So, as hard as we might try to cut and move toward a balanced budget, the truth is, if we make the wrong choices and we stifle growth on the private side, we have all done a disservice to the Nation, and I think that some of the cuts that are being talked about are, in fact, ones that will inhibit growth on the private-sector side because, if you do not have an educated work force, if you are throwing more people into poverty who are nonproductive people, if you are robbing students of a bright future in the next century, and, I think, if you defile your environment, you are going to, you know, pay a very heavy price for it down the road, and I think one of the problems with the proposals, the way they have come out of that committee, is that they do not help the middle class to grow. I think that in fact they make people who are trying to earn a living and keep a household together, make it much more difficult for them to stay in the middle class, and we have seen enough people drop out of or keep hanging on with their fingernails at this point, and you cannot solve the whole problem just on the Government side, on the deficit side. You do have to look at choices that you make that will create growth.

So I think you pointed out important aspects that we need to think about as we make these choices, that they are the proper ones and they do not create more harm on the private-sector side, and we have heard a lot of talk about capital gains and who will benefit from that, and I think one of the issues there really is perhaps indexing of capital gains as opposed to just giving money away, and there is no, no requirement in the bill that is in that committee today that, when those dollars are given, they have to be invested in the United States of America. So we could be giving another freebie away and have more of our jobs taken to Mexico, or Taiwan, or wherever, and who is really benefiting? Not the society, not the middle class, not the growth of wealth in this country, but rather the frittering away of scarce resources to people who already have pretty big boats to float in.

So I just want to commend you for your comments.

Mr. PALLONE. If you would just yield for a second, I just wanted to follow up on what you said about capital gains. I actually support the concept of capital gains, if it is geared in the right direction, but you have hit on the two points. In other words, you know, capital gains, it is going to help the middle-class person, the home owner, OK. Capital gains that is going to help the corporation that reinvests in the United States, but that is not what we have in this bill, those types of investments, those sort of directed investments that are going to improve the economy or help the middle-class person. That is not what is in this bill.

One of the worst aspects, Congresswoman KAPTUR, that—and I understand that the conference between the House and the Senate has not corrected this, is the proposal to take pension moneys in the House-passed version, and I understand the Senate is going to go along with this. They have actually allowed the corporations to dip into workers' pension funds and to use that money for investments. You know, they could use it for a hostile takeover of another corporation.

Again you know I do not even like the idea of being able to take the pension funds at all, but, if you are going to allow that, at least do it in a way that you know is going to benefit the local economy or the American economy, and they do not even to that. So there are all kinds of things that benefit the large corporations, benefit the wealthy, that do not benefit the average person or even encourage investment in the United States.

Ms. KAPTUR. I am glad the gentleman brought up those points because the $40 billion that they want to take out of workers' pensions is double the amount that was taken out during the 1980's, before the law was changed, and, if we think back to the 1980's, all the workers that have been put out on the streets of this country; 3–M announced today they are laying off 5,000 people, 3,000 of them here in the United States. Those jobs are gone. Add those to Fruit of the Loom 2 weeks ago. I mentioned yesterday that even Hershey's kisses in Pennsylvania has decided to make its giant kisses in Guadalajara, Mexico, so it is a giant kiss of death to all the Hershey workers in Pennsylvania who will no longer be employed, and all the dairy farmers who supply the milk into that plant and so forth.

But it is a massive hit on workers' pension funds, and I would be proud to serve here during a day when we talk not just about changing capital gains, but helping worker gains and helping our workers benefit from their hard labor across this country so they can have a more secure economic future, but that $40 billion is a gigantic amount, double what we experienced back in the 1980's, and we all remember what happened then.

Mr. BARRETT of Wisconsin. What is even more amazing about that hit on the pension fund is that it was presented to us as corporate and ends part of the corporate welfare, that they were going to take care of corporate

welfare by changing the pension law and making it easier for companies to raid their pension funds. That money can be used right now under current law essentially only for health care benefits and maybe some employee stock ownership plans, but under their proposal it can be used for executive bonuses, it can be used for hostile takeovers, and just to paint two scenarios here because it is going to make it very attractive for companies to go out and try to find other companies to raid in order to bleed down that pension fund, and let us assume that you are not someone who is hostile and wants to take over other companies, but that you own a medium-sized company, you have been good to your employees, you have got your pension fund built up above what the law requires because you want to maybe increase the health care benefits for your retired people as they get older.

What does this do? It says to you, as the owner of that company, ''You better take the money out of that fund because, if you don't, you're going to become a sitting duck for a hostile takeover,'' and they are going to come in, and they are going to take the money out of that fund. So you have got two full problems. First you have got the problem that you have got the hostile people who will come in and want to bleed the funds, and then you got the good companies, the companies that want to take care of their workers, the companies that want to take care of their retirees, and you are creating what is almost a mandatory incentive for them to take the money out of the fund so that they are not the subject of a hostile takeover.

So I think that there is a multiplier effect there that is going to make it more and more difficult for people who have put money in their pension funds to see the fruits of their labor in their later years, and I think it is wrong, wrong, wrong for us to be going in that direction again. It is another example of the wrong direction.

Ms. KAPTUR. If the gentleman would yield, I cannot tell you how many companies we have in Ohio where workers work let us say for 30 years, and when their pension funds went belly up, they said to the workers, ''Oh, gee, sorry, we don't have your pension dollars,'' or, ''You worked 30 years? Well, we can only pay you 10 years.''

I just met a gentleman the other day who worked for Eastern Airlines for over a decade on the east coast and who had to move to Florida to completely change his occupation. He is now in his fifties, enrolled in a 5-year program in environmental agriculture, a highly skilled airplane mechanic who, if he is lucky, will get maybe $300 a year when he reaches 65 from that company for his years of employment there, much less than he would have expected to have gotten in his retirement years. So we have got people all over this country who have been robbed of their pension benefits.

Mr. BARRETT of Wisconsin. OK. In closing let us figure out now we are at the end of the night, we are still in the stalemate. Congressman PALLONE, what should we do to get the ball rolling?

Mr. PALLONE. Well, I think that the only answer is that there has to be recognition on the Republican side that they are just not going to be able to take money from Medicare and also from Medicaid in these large amounts, these cuts, and use them for a tax cut for the wealthy.

□ 2245

I think it would be very easy to come to agreement between both sides of the aisle, as well as with the President, by simply cutting back on, or I should say putting back a lot of the cuts on Medicare as well as Medicaid, not increasing premiums as much as has been proposed here, and, as a consequence, also cutting back on this tax cut for the wealthy. That is the basis for an agreement on the budget I think we can all live with.

Mr. BARRETT of Wisconsin. Mr. Speaker, I would ask the gentlewoman from Florida, what is her constructive analysis?

Mrs. THURMAN. Mr. Speaker, I think tomorrow we are going to have an opportunity to do either a 24-hour or 48-hour clean resolution and then allow them to continue to do the work on the appropriations. My constructive part on this would say, ''I came here to do the job, I am willing to stay here, I voted last Friday to stay here over last weekend so we could avoid this kind of train wreck we have come to.'' I am willing to stay here again and work on this, but all I would ask is, I don't know that I was ever a part of what some would like to look back over the last and blame all the rest of us for, but I am really ready to sit down and work in a bipartisan manner to come up with a program that we can take care of people within this country, and I am not ashamed of the fact that I am a Democrat and believe that people need to come first in this country.

Mr. BARRETT of Wisconsin. Mr. Speaker, I would ask the gentlewoman from Ohio [Ms. KAPTUR] her constructive comments on how to get the ball rolling.

Ms. KAPTUR. Mr. Speaker, first of all we need a clean continuing resolution. We ought to have one similar to the one that was passed about 1½ months ago, without all the bells and whistles on it, that brings us below last year's level of spending, but without all these riders and everything else they have been trying to stick on.

I think also we should go back to regular order. And I have to say to the former Speaker, Jim Wright, if he is listening tonight, thank you for being a great Speaker. Thank you for clearing your bills on time. We should be doing the same with the appropriation bills.

I would say to President Clinton that I hope he keeps on his balanced budget target and hangs strong on Medicare.

Mr. BARRETT of Wisconsin. Thank you all very much.

IT IS TIME WE GET OUR FINANCIAL HOUSE IN ORDER

The SPEAKER pro tempore. (Mr. TAYLOR of North Carolina). Under the Speaker's announced policy of May 12, 1995, the gentleman from Connecticut [Mr. SHAYS] is recognized for 60 minutes.

Mr. SHAYS. Mr. Speaker, I know the time is getting late. You have been very gracious for being here for a long time, and I hope I can return the favor to the gentleman.

Mr. Speaker, I have been in elective office for 21 years, 13 years in the State House in Connecticut, and now 8 years in Congress. When I was in the State House, I was always amazed that Congress could spend more money than it raised in revenues and deficit spend. I knew you did that when times were difficult and in times of war, but I could never understand how we could do that in times of peace. For the first basically 180 years of our history, our national debt was only $375 billion; in 1975, $375 billion. That funded the Spanish-American War, World War I, World War II, the Korean war, the Vietnam war, these real crises in our country.

After the Vietnam war, our deficit was $375 billion. Since 1975, our deficits have grown to 4,900 billion. That is a thirteen-fold increase in our national debt, when times were good.

I vowed that when I came to Congress, I would be on that part of the equation that would look to get our financial house in order. This is our moment. Our moment is right now, to get our financial house in order, balance our budget. That is the first effort. The second effort is to save our trust funds, particularly Medicare, which is going insolvent next year, and becomes bankrupt in 7 short years. The Medicare fund that goes bankrupt funds all of hospital costs.

Our third effort is to transform our social and corporate welfare state into an opportunity society. That is a conservative word. It is a very important word. We are trying to give opportunity to people. Instead of being a caretaking government, we are looking to be a caring government. Instead of people giving them the food, we are looking to help them grow the seeds, and be able to self-sufficient.

I look at our society and I see too many 12-year-olds having babies, I see 14-year-olds selling drugs, I see 15-year-olds killing each other, I see 18-year-olds who cannot read their diplomas, I see 24-year-olds who have never had a job, not because jobs do not exist, but because they simply do not feel those jobs are for them, or maybe do not have the qualifications or feel they do not have the qualifications. I see 30-year grandparents.