If that were in the private sector, they would call it looting. But you could call it whatever you want to call it. Abraham Lincoln said, ''Calling a horse's tail a leg doesn't make it a leg,'' but you can describe this however one wants to describe it. I simply maintain that if you decided and I decided we should have a pool of enforced national savings to meet the needs of the future, that in 2002 you cannot accomplish that if you have used the same money in order to balance the general operating budget of the United States. That is the point, a very simple point.

I would say to the Senator from Wyoming I understand—I have listened patiently—I understand the presentation he made. He and I do not disagree on a lot of this. The Social Security system is now healthy. I disagree, sometimes, when I hear the Senator and others talk about the ''Social Security system is going broke.'' In a lot of ways I lament that that language is used because it is true that a third of a century from now it is going to be out of money, but that is a third of a century from now.

It is also true we are going to make some changes. The fact of the matter is, the Senator from Wyoming is a leader: he is a leader on this issue. He has proposed substantial changes to secure the financial well-being of the Social Security trust fund. The Congress must make changes. But here is the situation. He and I do not disagree about the circumstances. We have surpluses; they will continue to build into the two-thousand-teens, after which they will diminish. In the year 2029, we will be out of money. Adjustments will have to be made long before then to solve this in the long term. The Senator is absolutely correct about that.

The disagreement we have is in a budgeting scheme that says let us treat the Social Security funds as if they are no different than any other funds. I would say, my colleague has made the point, I think, that the Democrats have done that and the Republicans have done it. The answer is, yes, they have. And I have disagreed no matter who does it. Now they want to enshrine it in the Constitution. That is the difference.

Mr. SIMPSON. Mr. President, I want to be sure that the American people know that this is not a partisan issue. So, when we say, ''My friends on this side of the aisle,'' the friends on this side of the aisle joined with a remarkable number of friends on the other side of the aisle, a total of 64 of us who really think we ought to do something with the balanced budget amendment and do not feel we are going to do anything to the Social Security trust fund, because we know we cannot do anything to the Social Security trust fund because it is all invested and the money comes out of the general revenue. I guess the debate has to end there. Unless—and I am going to come back to this question. I would like, honestly, an answer.

I want to know what—if we are going to use the term ''looting and raiding,'' the American people, I think, are being overly excited by that term. There is no need to use a term like ''looting and raiding,'' because we do not loot or raid. We are putting it where the law requires it to go, and nothing more. So to say that it is looted or cut, there was never any suggestion that these dollars would not have to be raised by general revenue in the year 2012, or 2005. They come from payroll taxes and revenue. So we are only arguing about how the deficit is measured, not about the disposition of Social Security trust funds.

Mr. DORGAN. Will the Senator yield for a question on that?

Mr. SIMPSON. I think there is no reason to portray the balanced budget amendment as a place to talk about Social Security trust funds. They do not fit.

Mr. DORGAN. Will the Senator yield for one brief question?

Mr. SIMPSON. Yes.

Mr. DORGAN. Is it not the case, then, that in the year 2002 the majority party's budget plan is either $108 billion in deficit or it is balanced by using the $103 billion in Social Security funds? Is that not the case?

Mr. SIMPSON. Mr. President, there was another one, so we get away from the partisan aspect if we can.

Mr. DORGAN. That is not a partisan question. I am just asking you.

Mr. SIMPSON. I heard it that way. You know that. But let us look at the Chafee-Breaux proposal.

Mr. DORGAN. Same thing. Same thing.

Mr. SIMPSON. Mr. President, 46 of us, 24 Democrats and 22 Republicans, voted for that. I thought that was a very responsible thing. And whatever you are talking about in the national budget, all has to do with balancing or not balancing the national budget—everything in the stack.

Mr. DORGAN. But that is not responsive to my question. The Chafee-Breaux budget falls short of balancing the budget, if you are going to actually save the Social Security trust funds. And so does President Clinton's budget. They are not in balance, just as the majority party budget is not in balance.

So my question is, is there a balance? We are using the Social Security trust funds improperly, or they are not in balance, they fall $108 billion short of being in balance.

Mr. SIMPSON. Whether we call it balanced or unbalanced in the year 2002, whether under the Republican plan or President Clinton's plan or Chafee-Breaux, Social Security moneys will be in exactly the same place. That is what I am saying. It will be in the form of Treasury bills or notes backed by the full faith and credit of the United States. So if you want me to say it will be balanced, fine. If you want me to say it will be unbalanced, fine. But the issue is, this will go on like ''Old Man River,'' and all America ought to know that.

Mr. DORGAN. Will the Senator yield to one more point? I think we get to the point where we disagree. My point is the budget that you support, the budget the President has offered, and others, fall short of balancing the budget by the equivalent amount of the Social Security surpluses that we deliberately decided we wanted to receive and save. That is the point I made.

Look, let us finish because I know the Senator from Massachusetts is waiting, but——

Mr. SIMPSON. If we want to use the phrase of ''deliberately saved'' and so on, I have no problem with those terms. What I have a lot of problem with is the continual reference to ''looting and raiding,'' because that is not true.

Mr. KENNEDY addressed the Chair.

The PRESIDING OFFICER. The Senator from Massachusetts.

HEALTH CARE REFORM

Mr. KENNEDY. Mr. President, today is another unfortunate setback for the cause of health reform. It appears that the opportunity for meaningful reform has been lost again. Barring a last-minute change of heart and mind and strategy, Senator DOLE will be leaving the Senate next Tuesday without exercising the leadership needed to make even the modest consensus reform in the Kassebaum-Kennedy bill a reality.

I regret very much that ''Dr. Dole'' is prescribing a poison pill for this consensus legislation. Medical savings accounts do not belong in this legislation. Several reasonable compromises on that highly controversial issue have been offered and categorically rejected. The full-blown MSA proposal demanded by Republicans is a death sentence for this legislation. I intend to oppose it as vigorously as possible, and if it should even reach President Clinton's desk, I am confident he will give it the veto it deserves.

It is clear House Republicans are pursuing a their way or no way strategy, and Senator DOLE has chosen to be a part of it. With his departure from the Senate next week, the chance for any health insurance reform this year is slim.

Millions of Americans will suffer unnecessarily because Senator DOLE has put gridlock ahead of the needs of the 25 million working families who would benefit from the consensus reform in the original bill, before it was poisoned by the MSA bill.

Senator DOLE left the impression yesterday that meaningful negotiations for an acceptable compromise were taking place and that this issue was close to being resolved because Republicans were open to changes in the MSA provisions to accommodate Democratic concerns. It now appears, however, that the intransigence of the House Republicans has prevailed.

The Kassebaum-Kennedy bill was passed 60 to 0 by the Committee on

Labor and Human Resources and 100 to 0 by the full Senate. The bill was entirely noncontroversial, and it makes no sense to saddle it with this last-minute killer controversy. If the Kassebaum-Kennedy bill were passed by Congress today, it would be signed by the President tomorrow.

This bill has had two unanimous bipartisan votes in the Senate, first in committee and again on the Senate floor. Yet it is going to die because of the Republicans' decision to force it to swallow this bitter poison pill.

Under the Republican plan, medical savings accounts could be sold to every employee of every business in America with more than 50 workers, approximately two-thirds of all workers, more than 80 million employees, and within a few years, they will be extended to everyone else. Some compromise.

A massive untested right wing health idea is being forced on the country. Any such massive plan is irresponsible and unacceptable.

Reasonable compromises are possible, but what House Republicans want is capitulation, not compromise.

Not everyone agrees that medical savings accounts are a bad idea, but surely we should agree that they ought to be tested first before being imposed full-blown on the American people.

We all know what is going on. MSA's reward a handful of insurance companies that have contributed lavishly to Republicans in Congress, and they profit handsomely from the worst abuses of the current system.

The Golden Rule Insurance Co., with $1.5 million in campaign contributions, is the political engine driving this proposal. The company does business selling MSA's, and it will profit immensely from the Republican plan. Yet, the company refuses to share the data on its plans with impartial analysts at the American Academy of Actuaries and other bodies. The company, and its Republican allies, are thumbing their nose at the public interest and asking the American people to buy a pig in a poke.

Why should the taxpayers be asked to subsidize such a scheme with billions of dollars in lavish tax breaks that will go primarily to the wealthy? Medical savings accounts tax the sick for the benefit of the healthy and wealthy. They discourage preventive care by enticing the healthiest Americans to leave their current broad insurance pool. MSA's violate a bedrock principle of health insurance: Broad-based coverage to spread the risk of illness among large numbers of citizens in order to make insurance premiums affordable for those who need health care.

Adoption of MSA's will raise premiums for everyone else and threaten the very existence of conventional health insurance. It will cost the Treasury billions of dollars that should be used to expand health insurance coverage or go for deficit reduction.

They represent a risky and unnecessary experiment that threatens the health insurance coverage of every American family. It would be reckless to include any such full-blown version of medical savings accounts in this bill. The Senate has already rejected this approach, and President Clinton will veto any bill that tries to impose this untried and dangerous idea on the country.

The Republicans have also refused to appoint conferees to a fairly balanced conference. Despite repeated requests, they refuse to meet with Democrats for serious negotiation. They have ignored four separate compromises that we have offered to allow a fair test of medical savings accounts without endangering the tens of millions of Americans who depend on their current insurance.

The Kassebaum-Kennedy bill contains a number of key consensus reforms that virtually everyone agrees on. It guarantees that no American will be denied health insurance or be saddled with exclusions for preexisting conditions because they change their job or lose their job or because their employer changes insurance companies. It provides help to small businesses that want to join together to negotiate lower insurance premiums of the kind that only large corporations can obtain today. Those reforms deserve to pass, and they will pass if Senator DOLE relents.

When Senator DOLE leaves the Senate next week, he can take his health insurance with him. Every American should have the same right. Many times in recent weeks, Senator DOLE has said he wants this bill to pass. For months, Senator DOLE has criticized President Clinton for saying one thing and doing another. Senator DOLE should look in the mirror this weekend and see what he has done.

Mr. President, I yield the floor.

Mr. HEFLIN addressed the Chair.

The PRESIDING OFFICER. The Senator from Alabama.

TRIBUTE TO SENATOR BOB DOLE

Mr. HEFLIN. Mr. President, the political world was stunned a few weeks ago when our colleague, Majority Leader BOB DOLE, announced his resignation from the U.S. Senate after 36 years of representing his native State of Kansas. In his emotional and moving farewell speech, he said he wanted to campaign for the Presidency ''with nothing to fall back on but the judgment of the people and nowhere to go but the White House or home.''

Senator DOLE was elected to the U.S. House of Representatives in 1960. He came to the Senate in 1968, where he served as the Republican leader for a record 11 years. He ran for Vice President with President Gerald Ford in 1976 and ran for the Republican Presidential nomination in 1980 and 1988. He has been a fixture of our National Government for 36 years. Regardless of what we might think of his decision to give up his life's work for an attempt at the White House, we all agree that BOB DOLE has been an outstanding Senator and leader. He is a master legislator.

Norman Ornstein of the American Enterprise Institute has called Senator DOLE one of the five most significant Senators of the last half of the 20th century. That sentiment has been echoed by the Brookings Institute's Stephen Hess, who labeled him ''somebody who could get things done.'' And in Washington, especially in the unwieldy Senate, this is no small compliment.

I have had the pleasure of serving with BOB DOLE for nearly 18 years and know him to be an excellent legislator with an amazing ability to reach solutions to difficult and controversial issues. He is an honest and forthright man of integrity. Had he and the President been able to negotiate in good faith last fall and winter during the heated budget debate, I have no doubt they could have reached a solution which would have been good for our country and our future. Unfortunately, the House leadership would not agree to such an effort.

Despite his legislative prowess, his major strengths lie in the force of his personality and his style. His power comes from his knowledge, from hard work, from his humor and from his strong friendships on both sides of the aisle, and from his rare moral authority. He does his own work and does not delegate much.

He comes from a humble background, the son of a cream and egg station operator in Russell, KS. After serving in the Army during World War II, where he suffered grave and lasting wounds, he spent 8 years as a county attorney dealing with people from all stations in life. He dealt with bankers and country club members, but also with garage mechanics and feed store clerks. He has exhibited a comprehensive understanding of America as a leader for the interests of the average and disadvantaged Americans.

As Senator BOB DOLE—a true giant in the history of the Senate—leaves this body, he holds so dear, to pursue the Nation's highest office, I join my colleagues in saluting him.

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

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

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

OFFICE OF PIPELINE SAFETY REAUTHORIZATION

Mr. LOTT. Mr. President, I rise today to comment on a recent action by the Senate's Committee on Commerce, Science, and Technology. In a completely bipartisan manner, the reauthorization for the Office of Pipeline