

actually double your chances of survival in the event of fire.

Smoke alarms, though, are not the only element of a home escape plan. It is vital that every individual in a household knows and practices at least two escape routes from every room in that home. If confronted by a fire, one should first escape the burning house and then meet at a previously designated family meeting place outside of the home. Then, the fire department should be notified. Finally, by no means should anyone attempt to re-enter a burning home.

Mr. President, I rise today in support of the theme of this year's National Fire Protection Week and to encourage the development of as many home escape plans as possible. The fact is that no one is immune to the dangers of fire, but if they develop a plan similar to the USFA's their chances of survival are significantly increased.

Today, on the anniversary of one of our nation's worst fires, the Great Chicago Fire of 1871, I want to commend the National Fire Protection Association for sponsoring National Fire Protection Week and to urge my colleagues and all citizens to pay careful attention to the theme and message of this year's National Fire Protection Week, so that we may continue to reduce such preventable losses.●

TRIBUTE TO JENNIFER WARDREP

● Mr. CLELAND. Mr. President, I rise today to pay tribute to Jennifer Wardrep, one of my finest employees who has worked for me, in one capacity or another, for five years. Jennifer came to work for my press office when I was the Secretary of State of Georgia. She had recently graduated from East Carolina University where she studied journalism and political science. Jennifer had a successful career in college, working for the student newspaper and rising to become its editor.

In the Secretary of State's office, Jennifer quickly won my respect and that of her coworkers for her hard work and writing skills. She spent many long nights working in the Georgia Capitol to make it possible for the people of Georgia to receive the news of State elections, the new Motor Voter laws and all of the important work handled by that office. Her dedication to me, and that office, is something for which I am deeply in her debt.

In December of 1995, Jennifer left the safety of her "good government job" for the exciting but temporary life of a political campaign. Once again, Jennifer came to work for me, on my long-shot attempt to become a United States Senator. If there ever was a time when I needed a good press person, it was then. Jennifer was a huge part of a successful media campaign that let the voters of Georgia decide for themselves who was best suited to represent them in the U.S. Senate.

I remember one time in particular when we were traveling through South

Georgia talking to several newspapers and many more voters. It was late in the campaign and we were all tired and ready for the election. Jennifer kept me on message as much as humanly possible and rewarded me with candy. This creative thinking is typical of Jennifer. As she and I will both affirm, it sometimes takes innovative approaches to confine me to one message.

I went to bed on election night not knowing for certain if I had won the race. Early the next morning, my phone rang and woke me up. It was Jennifer and she said "Good morning, Senator." The people of Georgia had heard our message of hope and opportunity, several news organizations wanted to interview me and this was my wake-up call. Jennifer was the first person to call me "Senator." I will never forget that moment and I want to thank her very much for that.

After the election, I asked Jennifer to come to Washington with me where she became my Press Secretary. The tenacious media in Washington was no match for her. Although the southern hospitality of Atlanta was nothing like the rough and tumble of Washington, Jennifer's experience paid off. Jennifer quickly established good relationships with the media and helped me share with the people of Georgia the work we were doing on campaign finance reform, Georgia's defense operations and many, many more things.

Although I have said it many times, I truly believe that I have the best staff on Capitol Hill. And I truly believe I have the best Press Secretary on Capitol Hill as well. Jennifer has decided to move on to other things and I wish her the best of luck at whatever she does, although I doubt she will need it. Jennifer has served the people of Georgia well and served me extraordinarily well. Whether it was setting up press conferences, sending out news releases, writing PSA's, or recording Internet messages, Jennifer Wardrep is an irreplaceable part of my staff and will always be my "Tiger" in the press office.●

THE BUDGET SURPLUS

● Mr. KYL. Mr. President, September 30 marked the end of fiscal year 1998, and, for the first time since 1969, the news is written in black ink, not red. Although the final numbers will not be available for a few more weeks, it appears that the federal government will end the year with a unified budget surplus of about \$70 billion.

Mr. President, this is truly a dramatic turnaround. After all, it was only three years ago that President Clinton submitted a budget plotting \$200 billion deficits well into the next century. I recall that skeptics back then often derided a balanced budget as a risky idea, something that could even threaten Social Security. Now, however, the skeptics seem to concede what many of us have been saying all along—that a balanced budget is good

for America and good for Social Security.

What does a balanced budget mean for hard-working Americans? For one thing, it means lower interest rates. The rate on a 30-year fixed-rate mortgage might be as high as 9.5 percent, instead of the current average of about 6.6 percent, had Washington continued to rack up deficits as large as those experienced in the early 1990s.

The savings from lower interest rates can be substantial. Just a one point drop on a \$100,000 mortgage amounts to monthly savings of \$67, or more than \$24,000 over the 30-year term of a mortgage. We are talking here, not about just a one point drop, but rates that are two to three points lower than just a few years ago.

Lower interest rates on student loans make a college education more affordable for young people, and lower rates on car loans mean that hard-working men and women all around the country can stretch their budgets a little farther. A balanced budget literally means money in people's pockets.

The first thing we should do at the beginning of this new fiscal year is commit that we will maintain a balanced federal budget for the American people. We can certainly debate what to do with emerging budget surpluses, but there should be no longer be any debate that our national policy ought to be to keep the budget in balance.

Mr. President, now that the budget is finally in balance, we have the unique opportunity to consider other issues without the cloud of big deficits hanging overhead. For example, we ought to consider whether tax rates are at their optimal level, or whether they are too high. By definition, a budget surplus means that our government is collecting more than is necessary for current operations. People are paying simply paying more than they need to.

Perhaps, instead of keeping tax rates higher than they need to be, we ought to reduce income-tax rates across the board—for single people and married couples, people with children and those without, young people just getting a start and seniors trying to make ends meet on fixed incomes. It seems to me that every taxpaying American deserves a break.

We could also reduce taxes on savings and investment—lower the tax on capital gains and eliminate the death tax—two things that would help keep the already lengthy economic expansion from petering out. If we have learned anything from recent experience, it is that a strong economy, more than tax-rate increases or modest spending cuts, is what it takes to turn budget deficits into surpluses. The booming economy has been pouring billions of extra tax dollars into the Treasury. If we want that revenue flow to continue, we need to be sure that tax policy is conducive to sustained economic growth.

But the fact is, tax relief is not going to pass this year. President Clinton has