a Master of Arts in Psychology and Counseling from Ashland Theological Seminary, a Doctorate of Divinity from Calvary Bible College, and an Honorary Doctorate from Selma University, Reverend Crenshaw is the author of a book, ''A Reality Roadmap for Delinquent Youth'' and a teaching video, ''The Reality of Therapeutic Techniques in Working with Delinquent Youth.''

In addition to pastoring to his congregation, engaging in outreach to troubled youth, and raising a family, Reverend Crenshaw has also found time to serve on several key area boards including the Lucas County Criminal Justice Coordinating Council, Lucas County Mental Health Advisory Council, Baptist Pastors' Conference, Interdenominational Ministerial Alliance, Interracial Religious Coalition, Board of Community Relations, the Board of Education's Alternative School Programming Committee, Baptist Ministers Conference, and Chairman of the Advisory Board of the American Baptist Theological Seminary Extension of Toledo.

His unwavering commitment to the causes of social justice, his dedication to God and living His Word, and his deep involvement in the fabric of our community have earned Reverend Crenshaw the admiration of many in our area who hold him in high esteem. He has been showered with honors too numerous to mention, has received commendations from federal, state, and city officials, and has received accolades from his peers in the psychology, counseling, and ministerial fields.

Reverend Crenshaw is married to Frances, and together they have raised five children: Marvin, Shirley, the late Marilyn, Vanessa and Kay. They are also proud and loving grandparents to O'Shai and O'Lajidai, and great grandson O'Mauryai.

The constant thread through Reverend Crenshaw's life of service is his devotion to ''his ministry in saving souls.'' I am greatly honored and deeply humbled to join his congregation and community in offering thanks for his 30 years as pastor of Jerusalem Missionary Baptist Church. May God continue to bless him, his wife, their family and the Jerusalem Missionary Baptist Church congregation.

INTRODUCTION OF HATE CRIMES PREVENTION ACT OF 1999

HON. JOHN CONYERS, JR.

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 11, 1999

Mr. CONYERS. Mr. Speaker, I am pleased to be introducing the Hate Crimes Prevention Act of 1999, along with Representatives MORELLA, BALDWIN and FORBES. As of today there are 118 original cosponsors. This legislation will amend Federal law to enhance the ability of Federal prosecutors to combat racial and religious savagery, and will permit Federal prosecution of violence motivated by prejudice against the victim's sexual orientation, gender or disability.

In 1963, the Sixteenth Street Baptist Church in Birmingham, was dynamited by the Ku Klux Klan. The killing of four African-American girls preparing for a religious ceremony shocked the Nation and acted as a catalyst for the civil rights movement. Last month, 36 years after the brutal bombing in Birmingham, Alabama was witness to another heinous act of violence motivated by base bigotry. The beating and burning of Billy Jack Gaither is testament to the reality that a guarantee of civil rights is not enough if violence motivated by hatred and prejudice continues. The atrocity, coming on the heels of last year's torture and murder of James Byrd in Jasper, TX and Matthew Shepard in Laramie, WY illustrates the need for the passage of the Hate Crimes Prevention Act of 1999.

Current Federal hate crimes law only covers crimes motivated by racial, religious or ethnic prejudice. Our bill adds violence motivated by prejudice against the victim's sexual orientation, gender or disability. This legislation also makes it easier for Federal authorities to prosecute racial, religious and ethnic violence, in the same way that the Church Arson Prevention Act of 1996 helped Federal prosecutors combat church arson by loosening the unduly rigid jurisdictional requirements under Federal law for prosecuting church arson.

Under my legislation, States will continue to take the lead in the persecution of hate crimes. In the years 1991 through 1997 there were more than 50,000 hate crimes reported. From 1990 through 1998, there were 42 Federal hate crimes prosecutions nationwide under the original hate crimes statute. Our bill will result only in a modest increase in the number of Federal prosecutions of hate crimes. The Attorney General or other high ranking Justice Department officials must approve all prosecution under this law. This requirement ensures Federal restraint, and ensures that States will continue to take the lead.

At one time lynchings were commonplace in our Nation. Nearly 4,000 African Americans were tortured and killed between 1880 and 1930. Today, Americans are being tortured and killed not only because of their race, but also because of their religion, their disability, their sex, and their sexual orientation. It is long past time that Congress passed a comprehensive law banning such contemptible acts. It is a Federal crime to hijack an automobile or to possess cocaine and it ought to be a Federal crime to drag a man to death because of his race or to hang a man because of his sexual orientation. These are crimes that shock and shame our national conscience and they should be subject to Federal law enforcement assistance and prosecution. There certainly is a role for the States, but far too many States have no hate crimes laws and many existing laws do not specify sexual orientation as a category for protection.

This problem cuts across party lines, and I am glad to be joined by so many of my colleagues on both sides of the aisle in proposing this legislation today. This is a battle we cannot afford to lose—we owe it to the thousands of African Americans who have been lynched, and we owe it to the families of James Byrd, Matthew Shepard and Billy Jack Gaither.

SOCIAL SECURITY

HON. BERNARD SANDERS

OF VERMONT

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 11, 1999

Mr. SANDERS. Mr. Speaker, I would like to call your attention to an article printed in the March edition of the Labor Party Press, and submit the article to the CONGRESSIONAL RECORD for my colleagues' benefit:

[Labor Party Press, Volume 4, Number 2, March 1999]

''DON'T BLOW AWAY SOCIAL SECURITY'' (PART 2 OF 3)

WHAT'S WRONG WITH PRIVATIZING SOCIAL SECURITY?

1. The stock market is volatile.

The stock market goes up and up. And sometimes it goes down and down. Even without an economic catastrophe, the stock market's volatility would make our retirement income entirely unpredictable. Dean Baker has noted that if the economy grows as slowly as the Social Security trustees are predicting, then the prognosis for the stock market isn't too rosy either. Social Security barely covers seniors' expenses as it is now.

Former Congressional Budget Office director Robert Reischauer has pointed out that if we had private Social Security accounts back in 1969, a person retiring in that year would have had a 60 percent larger payout upon retirement than someone retiring seven years later, after the market dipped. John Mueller, a former economic advisor to the House Republicans, makes a similar observation. Since 1900, he notes, there have been three 20-year periods in which returns on the stock market fell to about zero. In between were periods of positive returns. ''This meant that some people earned a negative real return from investing in the stock market, while others received a real pretax return as high as 10 percent.'' For retirees, it would be the luck of the draw.

Under our current system, the government bears the risk of economic downturn, and we're all promised a constant monthly amount of retirement income. Under a privatized system, we each individually bear the risk. Even the cleverest investor will likely lose money in a major financial downturn. And not all of us are so clever—or can afford to spend our time playing amateur Wall Street trader.

2. Shifting to a privatized system would require a hugely expensive period of transition.

Say we begin establishing private Social Security accounts for all of us Americans who are currently working and under 65. Who will generate funds to cover the current retirees? You and me. Essentially, the next several generations of Americans would have to pay twice—once into our own fund, and again to sustain current retirees. According to one estimate, full-scale privatization of Social Security would require about $6.5 trillion in additional taxes over the next seventy-two years. The Employee Benefits Research Institute estimates that transition costs could amount to something like 5 percent of the nation's Gross Domestic Product for the next 40 years. By instituting privatization, we'd be starting a Social Security crisis, not ending one.

3. Maintaining private accounts will be costly.

Many of us tend to think that any federal program must be incredibly inefficient and bureaucratic. A Roper poll asked Americans to estimate the administrative costs of Social Security as a percentage of benefits. They guessed, on average, 50 percent. The real answer is one percent. Only one percent of the money that goes into Social Security is spent on administration. By comparison, the administrative costs for private insurance are about 13 percent of annual benefit amounts.

The main reason Social Security administration is so cheap is that the whole fund is invested in one place, the U.S. Treasury. Imagine the administrative cost of managing