welfare benefits withdrawn from casino ATM's and $200 to $300 million in estimated annual social costs—taxes, lost wages, and debts.

The article also reported that some $39,000 a month in welfare benefits from Hennepin and Ramsey counties is being withdrawn from automatic teller machines in casinos. In September, there were 769 withdrawals of public-assistance benefits using cash machines at Mystic Lake Casino in Prior Lake. Seventeen pawn shops have opened near casinos in the State. Several owners said they get 50 percent of their business from gamblers.

Ten years ago, there was one Gamblers Anonymous group meeting in the State. Today, there are 49. Calls to the State Compulsive Gambling Hotline doubled from 1992 to 1994, reaching nearly 500 per month.

Between 1988 when the first of the State's 17 casinos began operating and 1994, counties with casinos saw the crime rate rise twice as fast as those without casinos. The median change in counties with casinos was a 39-percent increase, compared with an 18-percent increase in noncasino counties.

And, in the face of rising crime, pathological gambling, increased bankruptcies, and broken families, what are political leaders doing? The Star Tribune says they have been silent mostly because there is a lack of credible information on the subject. The article said:

> Political leaders—even those who have taken an interest in gambling issues—acknowledge they know little about the problem. There has been no comprehensive study of the social costs—the debt, crime, and suicides associated with gambling. The state does not know what kind of treatment works, or how successful the programs it funds have been.

Assistant Attorney General Alan Gilbert, a member of the State Advisory Council on Gambling, and ''But I think common sense tells you that there has to be some adverse effects. * * * We just don't know the extent of it.''

Mr. Speaker, public officials in Minnesota are not alone. Public officials in Virginia, Louisiana, and States across America don't have the information they need to make informed decisions about gambling policy.

That is why I have introduced, and 126 Members of the House have cosponsored, H.R. 497, the National Gambling Impact and Policy Commission Act. This legislation would charge a blue-ribbon panel with the duty of looking at all the social costs described by the Star Tribune so that America's policymakers and citizens know what the impact of legalized gambling may be.

Mr. Speaker, the House Judiciary Committee ordered H.R. 497 reported by voice vote and the report could be filed as early as this week. I urge members who have not yet cosponsored to cosponsor this important legislation so we can rationally determine whether or not, as the Star Tribune headline puts it, America is going ''Dead Broke.''

Mr. Speaker, I include in the RECORD immediately following my statement an Associated Press article which summarizes the three-page Star Tribune special report, as follows:

MINNEAPOLIS.—Legalized gambling in Minnesota has created a new class of addicts, victims and criminals, devastating families and costing taxpayers and businesses millions of dollars, a published report says.

According to the report in Sunday's Star Tribune, thousands of Minnesotans have ruined themselves financially, some have committed crimes, and a handful have killed themselves because of gambling problems.

Thousands more will live for years on the edge of bankruptcy, sometimes working two or three jobs to pay off high-interest credit-card debts, the newspaper said.

Political leaders acknowledge they know little about the problem, or about the social costs of problem gambling such as debt, crime and suicides, the Star Tribune said.

''The social costs really haven't been assessed very accurately, and they certainly haven't been quantified at this point,'' said Assistant Attorney General Alan Gilbert, a member of the state Advisory Council on Gambling. ''But I think common sense tells you that there has to be some adverse effects. . . . We just don't know the extent of it.''

Minnesota's problem gamblers are mostly middle-class people whose appetite for wagering grew from office football pools or church bingo to pulltabs, racetracks, lotteries and casinos when state and federal governments began, legalizing them in the mid-1980s, the newspaper said.

The Star Tribune said they include Minnesotans such as:

Catherine Avina of St. Paul, an assistant attorney general who killed herself with an overdose of antidepressants after a four-day gambling binge. The mother of three had been fired just a few days earlier, and left debts of more than $7,000 and $600 in bounced checks.

John Lee, a 19-year-old St. Paul college student who lost $8,000 in two nights at a casino. He returned home, kicked down the door to his apartment, put the barrel of a shotgun to his head and killed himself.

Lam Ha of Blaine, a father of two and waiter at a restaurant. Last year, he and his wife filed for bankruptcy protection with a $76,000 debt, much of it on 25 credit cards. They listed gambling losses of $40,000 in 1994 alone more than their joint annual income.

Reva Wilkinson of Cedar, who is in prison for embezzling more than $400,000 from the Guthrie Theater to support her habit. Her case cost taxpayers more than $100,000 to investigate, prosecute and adjudicate.

The newspaper said even conservative estimate of the social costs of problem gambling suggest that it costs Minnesotans more than $200 million per year in taxes, lost income, bad debts and crime. An estimated $4.1 billion is legally wagered in the state each year, it said.

Two independent surveys last year estimated that the number of people who have experienced significant problems because of gambling doubled from 1990 to 1994 and now exceeds 100,000. One of those studies also concluded that there are about 38,000 people in the state with serious gambling addictions.

The problem has taken a toll on a larger-scale level as well. In a report today, the newspaper said the 14 Minnesota counties with casinos in them are experiencing a significantly faster growth in the crime rate than are counties without casinos.

Between 1988 when the first of the state's 17 casinos began operating and 1994, counties with casinos saw the crime rate rise twice as fast as those without casinos. The median change in counties with casinos was a 39 percent increase, compared with an 18 percent increase in non-casino counties, the paper said.

In Sunday's report, the newspaper listed several indicators of the scope of Minnesota's gambling problem. Among them:

More gamblers are going bankrupt. It said there is evidence that more than 1,000 people a year are filing for bankruptcy protection in cases involving gambling losses.

Gamblers are committing suicide. The newspaper found six people with gambling problems who had committed suicide since 1991, five of them in the past two years. At least 140 gamblers have attempted suicide, it said. The real numbers are probably much higher, it said.

Credit counselors are seeing increasing numbers of gamblers with seemingly insurmountable debts.

Some $39,000 a month in welfare benefits from Hennepin and Ramsey counties is being withdrawn from automatic teller machines in casinos. In September, there were 769 withdrawals of public-assistance benefits using cash machines at Mystic Lake Casino in Prior Lake.

Ten years ago, there was one Gamblers Anonymous group meeting in the state. Today, there are 49.

Calls to the state Compulsive Gambling Hotline doubled from 1992 to 1994, reaching nearly 500 per month.

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BALANCED BUDGET DEBATE IS A QUESTION OF PRIORITIES

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the gentlewoman from Colorado [Mrs. SCHROEDER] is recognized during morning business for 5 minutes.

Mrs. SCHROEDER. Mr. Speaker, I am here to talk about the budget. The budget. Now, first of all, all of the appropriations bills were due on September 30. A year ago at this time, we had them all done, they were all signed and that was the end of it.

So, we are now 66 days after the date that they were all due, and they are not done yet. We are still operating under this temporary thing. We had one government shutdown that was, I think, an absolute debacle, in which the Federal taxpayers paid $700 million more and got less, because they paid for people to be at work and they were not at work. They wanted to be at work, but they were not allowed to be at work.

Mr. Speaker, that is really nuts. We are looking very much again at whether or not we are going to have another one of these in 10 days, or are we going to punt it until after the holidays and start this whole thing after the beginning of the new year?

What in the world happened between last year and this year that has got us running round and round and round, screaming, yelling and hollering and looking like a third-rate ''I-don't-know-what,'' but we certainly do not look like any superpower legislature.

Mr. Speaker, this has been a pathetic performance. I think taxpayers are angry with everybody in Washington.

The reason it has been so hard to understand this is because the budget is something that everybody's eyes glaze over the minute we mention it.

Mr. Speaker, there is all sorts of rhetoric going around. I see people wearing the button ''2002,'' like one side is going to balance in the year 2002 and the other side is not. That is wrong. The issue is not are we going to balance the budget 7 years out; the issue is how are we going to balance the budget 7 years out? Who wins? Who loses? That is going to determine what kind of a country we are.

Mr. Speaker, I think this debate is more important than any other debate we are going to have, because it is really going to set the country on a course for the next century. We are talking 2002, the next century. What kind of a country are we going to be? We say, ''Well, what are we? We are America. What is America? America is the flag. What is the flag? The flag is America.'' Let us break out of that circle. What does America mean, and what does the flag mean, and what do we stand for, and how do we invest our tax dollars?

The huge fight between the two different sides of this aisle is whether or not we are going to have to whack away at that budget right, left, and sundry to do this tax cut; to do this tax cut for the top 1 percent of America's families. See, if we do this tax cut, the top 1 percent is going to be like winning the lottery. They are going to get $13,628, if they make over $600,000 a year. We know how they need it. They are having trouble buying all the new fancy presents they want.

Mr. Speaker, to do that, we are going to raise the taxes of the lowest 20 percent and, boy, the next 20 percent they are going to get a whole $39 back. I am sure they are wondering right now how to spend it. Then the next 20 percent is going to get $226 back. This is not going to mean anything to the average American family; especially when we turn around and figure out what we have to cut out of the budget to get this money to fund this tax rebate.

Again, that all sounds like Washingtonian blabberty-blab. Let me try to put it on a family level. Let us assume an American family is sitting around their table working on the family budget for the next year, and assume they had too much debt, that they put too much on that plastic card that tempts us all every single day, and now they have got to figure out how they get rid of that debt. So, they are looking at every member sitting at the table. What are the decisions going to be? Where do they cut back?

Mr. Speaker, do you think there is an American family around that would say to the children, the 4- to 5-year-olds, ''We are going to have to take you out of Head Start?'' ''That is it. It is nice, but you are not even going to get to start, much less finish school.'' That is exactly what we are talking about doing, throwing thousands of kids out of Head Start. I do not think any American family would agree with that decision.

Mr. Speaker, do you think there is any American family that would say to the young people sitting at the table trying to go to college, ''Well, that is it. We are pulling the plug on you?'' I don't think so. Nor do I think they would do it to the elderly, nor do I think they would do it to anyone, just to send extra tax money to their rich uncle. That is what this is about.

NOT WHETHER TO BALANCE THE BUDGET, BUT HOW TO BALANCE THE BUDGET

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the gentleman from Michigan [Mr. EHLERS] is recognized during morning business for 5 minutes.

Mr. EHLERS. Mr. Speaker, Just as the previous speaker did, I wish to speak about the budget deficit. However, contrary to what the previous speaker did, I wish to put politics aside and just talk about some of the facts that are involved.

Mr. Speaker, we currently have a national debt which, within a week or two, will exceed $5 trillion, or more than three times the amount of the annual revenues of the United States of America.

Furthermore, over the past several years we have had budget deficits in the neighborhood of $200 billion or more a year and, in general, they have been greater than 10 percent of the annual revenues of the United States of America.

Let us break that down into human terms, as the gentlewoman from Colorado [Mrs. SCHROEDER] just did. That means that each and every man, woman, and child in the United States owes $19,000 as their share of the Federal debt. Every man, woman, and child in this country. Every American child born comes into this world with a debt of $19,000.

Currently, each of us, every man, woman, and child in the United States, pays $1,000 per year, roughly, in interest alone on the national debt. In other words, of the amount of money paid in taxes to the Federal Government, roughly $1,000 per capita goes to cover the interest.

Mr. Speaker, I pointed out a week or two ago that if any one of us as a family owed an amount of money three times or greater than our annual average income, and continued to spend 10 percent more than our annual income, and we went to a credit counselor because our credit cards had been cut off and we could not get any further loans, and we went to a credit counselor and said that we would like to balance our budget, but we wanted 7 years to do it, a credit counselor would say, ''You are crazy. You are in trouble. You have to balance your budget this year.''

Yet, Mr. Speaker, we as a Congress are proposing to balance the budget in 7 years and there are a number of Members, many from the other side of the aisle, who say that is too soon; we need 10 years or 9 years or 8 years. I think 7 years is too long and I think Uncle Sam needs a credit counselor, someone who would shake some sense into our heads and say, ''You need to balance the budget now.''

Mr. Speaker, I think as a nation we have become addicted to spending money. We expect to get services without paying for them. I learned long ago that there is no such thing as a free lunch. We as a nation have to learn that. If we want services, we have to pay for them. If we are not willing to pay for them, then we had better go without the services. That applies across the board.

As I said, I was trying to put politics aside here and just deal with the facts. I would say that too many people in the debate here, and between the Congress and the White House, have gotten into political discussions.

The President, for example, tried to use Medicare to defeat our continuing resolution and scare the elderly about what might happen to Medicare. Some Members on the other side of the aisle continue their refrain about cutting Medicare to pay for tax cuts for the rich. We just saw an example of that.

But, Mr. Speaker, I am also going to fault the Republicans, because I personally think that a number of things that we are seeking to cut are being cut too severely, and other things that are not being cut should be cut or should be cut more than they are. I think all sides have to work together and recognize the overwhelming nature of the budget deficit, and recognize that this has to be our top priority.

That is why I am delighted that we were able to reach agreement with the White House that we will, indeed, balance the budget in 7 years and that we will, indeed, work on this together.

Mr. Speaker, we have to do more than just reach agreement that we will do it. We have to work on the details. This House of Representatives has spent most of this year working on that specific issue: preparing a budget that will achieve balance in 7 years. I am proud of the work that has been done in this Chamber and in the Senate. We have sent that bill to the President. He has said he will veto it, and I suspect he will.

But then, Mr. Speaker, comes the real work. Not simply posturing to the public and saying we are going to injure the elderly by cutting Medicare, which in fact we are not, but rather we have to sit down together and negotiate in good faith and say, ''Look, we have agreed to balance the budget in 7 years and the question is not whether or not we should; the question is how we are going to do it and what we are going to cut.''

Mr. Speaker, that is going to take a very detailed and active and well-intentioned debate in the weeks ahead.