

First Virtual lets people establish credit-card accounts and use personal code numbers to perform transactions that are confirmed by messages back and forth to the owner's computer. One advantage of First Virtual is that it permits very small transactions, so Internet Casino will be able to operate even nickel slot machines. "Internet gambling is a very important, very interesting experiment," says Thomas Feegel, vice president, marketing, at First Virtual. •

ON THE GOVERNMENT SHUTDOWN

• Ms. MIKULSKI. Mr. President, I rise today to express my deep concerns about the brinkmanship that has brought us to a government shutdown.

I think it is absolutely crucial that we keep our faith with Federal employees. Using them as pawns in a political game by sending them home without pay is the ultimate breach of the Government's faith with these hard working people. This is the crowning achievement in the Republicans' relentless string of attacks on Federal employees. The motto of these attacks has been promises made, promises broken.

Well, Mr. President, my motto is that promises made should be promises kept. That is why Senator SARBANES and I have introduced legislation to protect Federal employee pay and benefits during a government shutdown. Our legislation will ensure that Federal employees in Maryland and across the Nation will be able to make their mortgage payments, put food on the table, and provide for their families.

A shutdown of the Federal Government, no matter how short, would disrupt the lives of thousands of Federal employees and their families. In my state of Maryland alone, there are more than 280,000 Federal employees. Sending them home would cost Maryland millions of dollars per day.

And let us take a close look at who we are talking about sending home. We are talking about some of the most dedicated and hardest working people in our Nation. Federal employees have devoted their careers and lives to public service, and they help make America a better and safer place. They are the people that keep our Social Security system up and running; do the essential research on disease at the National Institutes of Health; and help ensure public health and safety. They are the people that keep Maryland and America on time with public transportation.

Whenever the subject of deficit reduction comes up, the first people to take a hit are Federal employees. Over the last several years they have been the target of unending attacks. Downsizing, RIF's, diet COLA's, and the threat of furloughs have damaged morale at nearly every Federal agency.

At the same time, employees have been asked to do more with less. I am proud to say that they have accepted this challenge with extraordinary dedication. It is easy to see the results. Just look at the excellent work that is

being done at any Federal agency in Maryland. The crucial advancements in science at Goddard Space Flight Center and the incredible research on disease at the National Institutes of Health are two examples.

I do not want to go back to these dedicated Federal employees and tell them "While you people at Goddard do the research that will bring us into the 21st century, and while you people at NIH launch your assault on deadly diseases, we are going to launch our own assault on your jobs, your pensions and your benefits."

These assaults must stop. We cannot continue to denigrate and downgrade Federal employees and at the same time expect government to work better. We cannot shut down the Government and then expect the same high level of dedication from Federal employees that we have now.

Our Federal employees have a contract with their Government. I urge my colleagues to work to ensure that this contract is honored and Federal jobs and benefits are not put in jeopardy. •

HONORING THE BLACK REVOLUTIONARY WAR PATRIOTS

• Ms. MOSELEY-BRAUN. Mr. President, Saturday was Veterans Day, a day we set aside to honor those brave men and women who have risked their lives for our freedom. I want to call your attention to a group of soldiers who are often forgotten in Veterans Day tributes; namely the 5,000 African-Americans who fought in the Revolutionary War. I also want to make you aware of the efforts underway to finally honor these men with a monument on The Mall. Lastly, I want to speak of a family in my State who is working to make this memorial a reality.

Most Americans remain unaware of the black patriots who gave their lives for the freedom they themselves could not fully enjoy. About 20 percent of the soldiers who drove the British from American soil were African-Americans. Few schoolchildren know that the first victim of the Revolutionary War was an African-American, Crispus Attucks, killed in the Boston Massacre in 1770. Peter Salem, James Armistead, Salem Poor, and Prince Whipple, are just a few of the other black men who served, fought and died in our Nation's war for freedom and independence. Valor and fortitude in battle are especially awe-inspiring when one takes into account the hostility and oppression that African-Americans faced from the nation for which they fought. These men have received little recognition of their sacrifice for their country. Indeed, their contributions have been, "very carefully kept out of sight by orators and toast-drinkers," according to poet John Greenleaf Whittier.

We now have an opportunity to honor and salute the men and women whose actions contributed to the birth of our

Nation, a nation whose Constitution now embodies the very ideals of freedom these patriots risked their lives for. Only in the 150 years since their deaths has this Nation begun to secure and enforce the truths we hold to be self evident: life, liberty; and the pursuit of happiness, for all Americans. The Nation owes a tremendous debt of gratitude to them for their courage to stand with little or no hope of realizing the fruit of their accomplishments.

In 1986 and again in 1988, Congress passed legislation authorizing construction of a monument to these men. The site selected is on The Mall, just north of the Reflecting Pool. Since no taxpayer funds are being used for this monument, Senator CHAFFEE and I introduced the S. 953, the black Revolutionary War patriots commemorative coin bill. The bill proposes the minting of 500,000 commemorative coins, which should raise approximately \$5 million for use in financing the monument.

All proceeds over and above the cost of minting the coin will go toward constructions of the monument. This bill is revenue-neutral; it will cost the Federal Government absolutely nothing. The funds are needed to support a monument that will both honor and educate. It will symbolize the struggle of all individuals who have not previously been recognized.

Mr. President, I would now like to speak briefly about some constituents of mine, the Bailey family of Waukegan, IL. Marina Bailey and her three daughters learned about the proposed monument 4 years ago, and they have turned a bedroom of their house into an office for their fundraising efforts. They launched a public awareness campaign in support of the memorial and to make the history of the black Revolutionary War patriots more widely known. Jamila Bailey spoke to neighboring schools from the time she was 16 years old. They have constructed and mailed information packets to schools starting in Illinois, then all over the country, asking students to send funds to the Patriots foundation. The Bailey family has been responsible for thousands of dollars raised for this memorial. Marina Bailey said that her dedication to this project is to promote awareness and celebration of our diversity and the contributions we have all made to our Nation. "We are a quilt," she said, "We are not a sheet. All of us together make up the beauty and diversity of the American people."

Like the Bailey family, I want this memorial to become a reality. The best way to ensure that is through swift passage of the Black Revolutionary War Patriots Commemorative Coin Act. As citizens who benefit daily from the sacrifices made by those previously unrecognized soldiers, I call upon my colleagues for their cosponsorship and help in expediting the passage of S. 953. The passage of this bill will ensure swift construction of this memorial, so that America may finally bestow honor

on these traditionally overlooked veterans. •

ADMINISTRATION STUDIES ON WELFARE LEGISLATION

• Mr. MOYNIHAN. Mr. President, on Thursday, November 9, 1995, the Office of Management and Budget released a study requested on October 24 by the Senator from New York and 11 other

members of the conference committee on the welfare legislation. The OMB study concludes that the Senate welfare bill would push 1.2 million children into poverty, while the House bill would force 2.1 million children into poverty.

Also on November 9, the Department of Health and Human Services released a separate report containing data on the number of children who would be cut off from welfare benefits as a result

of the time limits in both bills. Under the 5-year time limit required by the House welfare bill, 4.3 million children would become ineligible for Federal benefits by the time of full implementation. The Senate bill would cut off 3.3 million children.

Mr. President, I ask that excerpts from both studies be printed in the CONGRESSIONAL RECORD.

The excerpts follow:

TABLE 1.—PRELIMINARY ESTIMATE OF THE NUMBER OF CHILDREN DENIED AFDC DUE TO THE 60 MONTH TIME LIMIT: UNDER THE HOUSE AND SENATE WELFARE BILLS

	Projected number of children on AFDC in 2005 under current law	Number of children denied AFDC under the House bill because the family received AFDC for more than 60 months	Percentage of children denied AFDC because the family received AFDC for more than 60 months	Number of children denied AFDC under the Senate bill because the family received AFDC for more than 60 months	Percentage of children denied AFDC because the family received AFDC for more than 60 months
State:					
Alabama	122,000	32,697	28	25,013	21
Alaska	30,000	9,072	32	7,902	26
Arizona	170,000	50,154	31	39,433	23
Arkansas	63,000	17,075	29	14,476	23
California	2,241,000	948,677	45	749,922	33
Colorado	101,000	30,570	32	23,259	23
Connecticut	136,000	46,386	36	32,815	24
Delaware	28,000	8,422	32	6,408	23
District of Columbia	56,000	26,086	49	19,556	35
Florida	605,000	150,149	26	111,926	19
Georgia	348,000	135,319	41	98,377	28
Hawaii	48,000	15,187	33	10,979	23
Idaho	17,000	3,997	25	3,427	20
Illinois	598,000	227,477	40	170,122	28
Indiana	177,000	59,905	36	44,914	25
Iowa	82,000	25,084	32	18,727	23
Kansas	73,000	24,005	35	19,162	26
Kentucky	187,000	52,970	30	38,398	21
Louisiana	235,000	85,702	38	66,900	28
Maine	55,000	21,934	42	16,090	29
Maryland	185,000	72,393	41	54,817	30
Massachusetts	256,000	95,402	39	71,770	28
Michigan	553,000	275,880	52	213,522	39
Minnesota	155,000	55,886	38	41,332	27
Mississippi	153,000	46,807	32	33,399	22
Missouri	218,000	79,099	38	60,813	28
Montana	28,000	7,208	27	5,677	20
Nebraska	39,000	12,461	34	9,029	23
Nevada	30,000	9,378	33	6,889	23
New Hampshire	24,000	7,664	34	5,841	24
New Jersey	302,000	121,217	42	91,373	30
New Mexico	72,000	18,521	27	14,279	20
New York	917,000	339,748	39	261,306	28
North Carolina	281,000	102,353	38	79,410	28
North Dakota	15,000	4,743	33	3,019	20
Ohio	597,000	164,001	29	130,185	22
Oklahoma	111,000	40,752	39	30,866	28
Oregon	97,000	31,974	35	24,385	25
Pennsylvania	517,000	238,855	49	189,759	37
Rhode Island	52,000	19,286	39	16,224	31
South Carolina	135,000	33,390	26	25,488	19
South Dakota	18,000	6,736	39	5,060	28
Tennessee	246,000	73,059	31	53,450	22
Texas	670,000	181,695	29	137,641	21
Utah	45,000	11,616	27	8,838	20
Vermont	22,000	7,565	36	5,561	25
Virginia	166,000	51,987	33	38,050	23
Washington	237,000	82,401	37	62,774	26
West Virginia	93,000	32,898	37	23,230	25
Wisconsin	205,000	54,127	28	40,460	20
Wyoming	14,000	4,266	32	3,115	22
Territories	173,000	44,677	27	33,806	20
Total	12,000,000	4,300,000	38	3,300,000	28

Notes: 1. HHS/ASPE analysis. States may not sum to national total due to rounding. 2. The analysis shows the impact at full implementation. 3. The analysis assumes states fully utilize the hardship exemption from the time limit: 10% in the House and 20% in the Senate.

Source: Department of Health and Human Services.

POTENTIAL POVERTY AND DISTRIBUTIONAL EFFECTS OF WELFARE REFORM BILLS AND BALANCED BUDGET PLANS

(Presented by the Office of Management and Budget, Prepared with the Department of Health and Human Services, the Department of the Treasury, and Other Agencies, November 9, 1995)

TABLE 1.—THE IMPACT OF CONGRESSIONAL PROPOSALS ON POVERTY—USING A COMPREHENSIVE POST-TAX, POST-TRANSFER DEFINITION OF INCOME

[Simulates effects of full implementation in 1993 dollars]

	Effect of 1993 changes		House budget plan		Senate budget plan		Senate Democratic welfare plan ¹ (S. 1117)
	Prior law	Current law	Entire plan	Welfare bill	Entire plan	Welfare bill	
Children under 18:							
Number in poverty (millions)	10.8	10.0	12.3	12.1	11.6	11.2	10.1 to 10.5
Change from current law			2.3	2.1	1.7	1.2	0.1 to 0.5