

met their country's call. But what if these calls had been left unanswered or put on hold? What would become of them? And more importantly, what would become of our country? We cannot be half-hearted and we haven't been. We confront situations like a raging bull who has his eyes fixed only on the matador. And that's how things get done—full force? America answers the call because of patriotic citizens and leaders who see a light at the end of the tunnel. America will continue to answer the call because of compassion, pride, and love of country.

I am a youth of today, but a leader of tomorrow. I face certain responsibilities: the responsibility of speaking up for what's right, setting an example, and a willingness to fight for my country.

But currently, America's call is for the future. A call that is widespread and impossible to ignore. It's a call to return to basic values and truths that have always made America so great. The call is for safer streets, moral integrity, and family values. Former president Dwight Eisenhower said that "the problems of America are the family problems multiplied a million fold." And isn't that evident in today's society? As tomorrow's leaders, my generation must answer the call to become responsible, moral, intelligent, and patriotic citizens. The ideals of life, liberty, and the pursuit of happiness are not just empty words and must be stressed for all citizens. We cannot accept the attitude "It doesn't matter how I act; I'm just one person." Instead, we must share the feelings of so many Americans who say "I love my country; I sincerely care about its future." That attitude must now direct all of us. There's an African proverb that says "it takes an entire village to raise a child." The time has come for all of us in the village to accept responsibilities. You see, we can determine needs and become catalysts for change. America's future demands the commitment of everyone to not only hear, but also answer America's call. Whether it be a call to arms or a call to peace.

Today's call is not an emergency 911 situation because America maintains her greatness at home and abroad. Our commitment must be to maintain that greatness and preserve our freedoms and liberties for future generations. I want to make sure that America is never like the woman making the 911 call, who despite her efforts to get help, is ignored. When my generation answers the call to become responsible citizens, we will be there to be counted. I promise my contributions by pursuing higher education, voting, and maintaining my morals and integrity. When everyone in my generation follows this lead, we will truly be answering America's call.

#### ANSWERING AMERICA'S CALL

HON. ROBERT E. WISE, JR.

OF WEST VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 27, 1996*

Mr. WISE. Mr. Speaker, I would like to introduce for the RECORD a script written by John Shirley, a constituent from Berkeley Springs, WV. This script was West Virginia's winning entry into the Veterans of Foreign Wars—Voice of Democracy broadcast scriptwriting contest.

John's script stresses the importance of both cooperating and making unselfish, individual contributions in determining how well the ideals that make America will work for all of us. I encourage my colleagues to keep

John's script in mind as we work to find effective solutions to the problems that currently face our Nation.

#### ANSWERING AMERICA'S CALL

Lost in the maddening crowd of passersby, I walked along the city street. Above the automobile horns and screaming car stereos, I heard a woman's sobs. I made my way through the wall of pedestrians and found her crying as she sat alone on a broken park bench. I sat down beside her and asked her what was wrong.

She gently took my hand and spoke. "Nobody cares about me anymore." I asked her what she meant.

She wiped her tears and struggled to speak again. "There is so much. I see hungry, homeless children shivering on the street. Drug deals take place beside them, and too often they get sucked in. I hear screams at night; men and women beat each other and their children. Gang wars take place on the streets, killing kids and innocent bystanders.

Students drop out of school and depend upon welfare to survive. They never strive to be their best; they settle for second or third place and I have to do the same.

Every day I wear the same white blouse and the same black slacks to make a statement. They are like two races with no connection, no relation and no understanding—just like me.

And worst of all, nobody cares about any of this. They won't use their rights. They don't speak out; they refuse to write it down; they refuse to force the politicians that fight over my body to think rationally and fairly; they refuse to realize the danger."

She buried her head in her hands and I tenderly placed my hand on her shoulder. The sun was setting and I knew that I had to leave. As I walked away I asked her name.

She quietly responded, "My name is America."

I tried to go home but something drew me back. I went to the bench to find her, but she was gone.

America cries out for help, how do we answer her call? A nation is comprised of individuals; in order to change our nation we must change ourselves. We must recognize the problems of America and more importantly, search for the ways to solve them. We need to get involved in our schools, communities and governments whether it be local, state or national.

Education is the key to awareness and understanding. Unfortunately, our current educational system leaves many students behind. Little regard is given to students' individual needs and learning styles. They want and need to know why in addition to how. If education is related to the real world, students will understand its real value.

In addition to formal education, America's youth must be given a basic system of values and beliefs both at home and in the community. We must make them aware that all people are equal despite differences in race, color or creed.

Community is the crucial link between individuals. Civic groups can and have successfully engineered and implemented programs for public education and support. Halfway houses and shelters for women and runaways provide many people with refuge from the streets and a second chance for success. Literacy classes and G.E.D. programs give hundreds of individuals the skills they need for employment. Communities can also come together to combat the growing problem of crime in America. Community watch groups and volunteer patrols have been effective in many American neighborhoods.

Government, the most integral part of America as we know it, has also been ne-

glected. We are not controlled by the government; we are the government and must take an active role in its function. We can do this not only by running for a political office but also through such simple acts as signing a petition, participating in a campaign or rally, writing letters to public officials, voicing our opinions in the news media or by making informed choices at the next election.

These are all things that we can do but what will we do? We must choose our role and get involved. Our greatest victories are not achieved in armed conflict on foreign soil; they are achieved in our everyday lives as active American citizens. If we all take part, then we can ensure that America will not sit crying alone on a broken park bench. Instead, she will continue to hold and protect us and will forever remain in the greatest nation on earth.

#### A TRIBUTE TO ASSISTANT SHERIFF JIM BRADFORD

HON. JERRY LEWIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 27, 1996*

Mr. LEWIS of California. Mr. Speaker, I would like to bring to your attention the fine work and outstanding public service of San Bernardino County Assistant Sheriff Jim Bradford. Jim will be honored today upon his retirement after nearly 27 years of service to the San Bernardino County Sheriff's Department.

Jim grew up in California, graduated from Colton High School, and obtained an associate of arts degree in business administration from San Bernardino Valley College and a bachelor of science degree in public management from Pepperdine University.

Jim began his career with the San Bernardino County Sheriff's Department as a line reserve deputy sheriff at the Yucaipa station in 1967. After serving as a volunteer for 2 years, Jim sold his business and became a full-time deputy sheriff in 1969 and was assigned to the Glen Helen Rehabilitation Center. He remained there until 1971 when he was reassigned to the Yucaipa station where he served as a patrol deputy and a reserve deputy coordinator. In 1973, he was promoted to detective and was assigned to the central detective division in San Bernardino.

Jim was promoted to sergeant in 1975 and returned to the Glen Helen Rehabilitation Center until his reassignment in 1977 as detective sergeant to the central detective division. Three years later, he was promoted to lieutenant where he served as unit commander in the crimes against property and homicide details. Jim was promoted to captain by Sheriff Floyd Tidwell in 1983 and was assigned to central station where he also served as chief of police for the cities of Loma Linda and Grand Terrace. Jim took command of the sheriff's bureau of administration with his promotion to deputy chief in 1987. Four years later, he was promoted once again to the position of assistant chief in charge of criminal operations by Sheriff Dick Williams.

Mr. Speaker, I ask that you join me, our colleagues, as well as Jim Bradford's family and many friends, in recognizing his many outstanding achievements. Jim has devoted his professional life to the San Bernardino County Sheriff's Department and has served the citizens of San Bernardino County well for nearly

27 years. It is only appropriate that the House recognize Assistant Sheriff Bradford today as he begins his well deserved retirement.

#### PENSIONS

HON. LEE H. HAMILTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 27, 1996

Mr. HAMILTON. Mr. Speaker, I would like to insert my Washington Report for Wednesday, March 27, 1996 into the CONGRESSIONAL RECORD.

#### PENSION PLANS: SAVING FOR A SECURE RETIREMENT

I am impressed by how many constituents stress the importance of working toward a good pension and a comfortable retirement. They put in many long hours to pay the bills and put their kids through school. They emphasize the value of hard work and sacrifice, and believe that a life of hard work should be rewarded with a secure retirement.

Many, however, are increasingly concerned about the outlook for their retirements. They find themselves working harder, often at more than one job, but can't seem to find the money to put away for retirement. In the past, Americans could rely on their employer to guarantee a pension, but the trend in recent years has been toward employers providing less generous pension benefits or no benefits at all, reflecting in part the shift from manufacturing to service-oriented businesses.

The average American will live about 18 years in retirement, more than ever before. Workers will need on average 70% of their pre-retirement income to maintain their standard of living. Today, half of all full-time workers have no private pension coverage. Most Americans rely on a combination of Social Security, individual savings, and pension plans for retirement, but traditional pension benefits represent a shrinking portion of retirement income. Since few pension plans are adjusted for inflation, the benefits retirees ultimately receive can only go so far. Increasingly, employees, rather than employers, are responsible for their pension savings and investment.

#### PENSION PLANS

There are two basic types of private pensions. The more traditional pension plan—a defined benefit plan—involves a company guaranteeing its workers a set monthly pension benefit based on earnings and years of service. A defined contribution plan, in contrast, involves an interest-bearing account established for each employee into which a contribution is made by the employee, and sometimes the employer. The employee is not guaranteed a set monthly benefit, but receives whatever funds are available in his account upon retirement. Of the 64 million active participants covered by private pension plans, about 39% are covered by a defined benefit plan, while the remaining 61% are covered by a defined contribution plan.

In recent years, many employers have shifted from defined contribution plans. The federal government insures and regulates defined benefit plans, adding to their overall cost. Defined contribution plans, like 401(k) plans, are not federally insured and are less complicated and less costly for employers. Career employees tend to favor defined benefit plans because the pension is more predictable and larger. Employees who often change jobs fare better under defined contribution plans because they are portable.

#### CONCERNS

Concerns have been raised about both types of plans. Defined benefit plans are gen-

erally considered safer than contribution plans because they are federally insured and the employer bears the investment risk. Current law, however, does permit businesses to underfund their plans. Furthermore, the soundness of the government fund which insures defined benefit plans has been questioned. Most pension funds are adequately funded, but the federal insurer, the Pension Benefit Guaranty Corporation, has had to step in to pay benefits when bankrupt companies have been unable to do so. Congress, with my support, has taken steps to shore up the insurance fund, but underfunding continues to be a problem among some plans.

Defined contribution plans create a different set of problems. There are substantial funds invested in these plans. Today 401(k) plans, for example, hold \$550 billion in assets for 22 million employees, and these plans continue to grow. These plans, however, are not federally insured. Also, recent news reports have shown a number of these plans to be susceptible to fraud. Investment decisions and risks lie with employees. Consequently, more responsibility is placed on employees to know what options they have, to invest their contributions wisely, and to monitor the management of pension funds.

#### POSSIBLE REFORMS

Congress can take steps to protect pension plans.

First, Congress should block efforts to let employers withdraw money from currently overfunded pension plans. Current law allows companies to use assets from overfunded plans only for retiree health benefits. Speaker Gingrich favors a change in the law to permit companies to raid surplus pension assets for other business purposes. I strongly oppose this proposal.

Second, Congress should consider ways to ease the regulatory burden on pension plans to encourage more companies, particularly small businesses, to establish plans for their employees. Tax incentives and simplified, uniform regulations for employers who offer plans can do much to offer American workers some security in their retirement.

Third, we should look for ways to make pension plans more portable. As workers move from job to job, it is important that they be able to carry benefits and contributions with them. Defined contribution plans offer workers this option, and because of the growth in such plans over the last 10 years, workers' pension plans have become more portable. Defined benefit plans are less portable than contribution plans because employers want to encourage their employees to stay at their jobs. In cases where employees do leave, they should be encouraged to roll over their contributions into an IRA rather than cash out their contributions.

Fourth, we must look at ways to further protect the assets which workers invest in 401(k)'s and other contribution plans, particularly given their recent enormous growth. The Labor Department has proposed several reforms, such as shortening the time an employer has to deposit employee contributions from the current 90-day period and encouraging employers to offer workers general investment information so that employees can better monitor their own plans.

#### CONCLUSION

Americans understand that planning for the future is crucial, and the sooner they start to save the better. It has become increasingly difficult, however, for workers to set aside a portion of shrinking salaries for retirement.

Congress should consider measures to protect the integrity of the private pension system as well as Social Security, and encourage businesses to expand coverage to those without a pension plan. I have co-sponsored

a bill that would create a federal commission to study the pension issue and develop proposals to increase participation in pension plans and provide more protection for pension assets.

#### JOB CORPS IMPROVEMENT ACT OF 1996

HON. BOB FRANKS

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 27, 1996

Mr. FRANKS of New Jersey. Mr. Speaker, today I am introducing legislation to make the Job Corps safer for program participants and more cost-effective for taxpayers.

I support the Job Corps and its important mission. But for too long, Congress has tolerated too much waste, fraud, and inefficiency in this program. The American taxpayer wants more accountability, and the young people that the Job Corps serves need to better prepare themselves for an increasingly competitive job market. My legislation targets these two goals.

Job Corps was created more than three decades ago as part of President Lyndon Johnson's war on poverty. Presently, it is funded at over \$1 billion a year, and it is the largest job training program for disadvantaged youth between the ages of 16 and 24.

In 1994, a survey of Job Corps students showed that 68 percent of enrollees had two or more barriers to employment, including not having a high school diploma, lacking basic skills or having limited English proficiency. The program currently serves over 60,000 young adults in 46 States.

The original idea behind Job Corps was to give disadvantaged youths a hand up in order to avoid a lifetime of hand-outs. But as times have changed, so have the problems facing Job Corps students.

And in too many instances the Federal Government has been too slow in adopting policies to adjust to changing times. Today many Job Corps students come from one parent homes in communities ravaged by crime, drugs, and violence—problems whose proportions could scarcely be imagined a generation ago.

In order to maintain an environment within which young people can learn, the centerpiece of my bill institutes a zero tolerance policy for drugs, alcohol abuse, and violence in the Job Corps. I know the Job Corps bureaucracy has recently made strides in combating these scourges. But because violence, alcohol abuse and drugs are anathema to a productive learning environment, Job Corps students deserve a guarantee in law that these centers can be a sanctuary where students can live and learn without fear. My bill ensures that those who enter the Job Corps in order to learn can do so, and those who enter the program without that commitment will be weeded out before they disrupt those who are intent to learn new job skills.

My bill also contains a provision requiring the Department of Labor to undertake an in-depth, comprehensive review of the entire Job Corps program. The purpose of this review would be to ascertain what the Job Corps does well and where further improvement is needed. Such a review has not taken place since 1982, and hard data on how well the