## DEMOCRATS AND THE 104TH CONGRESS

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the gentleman from New Jersey [Mr. PALLONE] is recognized for 60 minutes as the designee of the minority leader.

Mr. PALLONE. Mr. Speaker, I wanted to start tonight, I am going to be joined by some of my Democratic colleagues, but I wanted to start tonight by talking about how the Democrats, even though we are in the minority and have been for the last 2 years, have really done an excellent job, in my opinion, in stopping some of the more extreme measures that were proposed and in most cases did not succeed in getting passed in the last 2 years in this Congress.

I mean particularly the Democrats success in halting what I call the Republican assault on Medicare, education, and the environment. Tomorrow is actually the 2-year anniversary, from what I understand, of the Republican signing ceremony on the steps of the Capitol where they all stepped up about 2 years ago and signed the Contract With America. I call it the contract on America, because of the fact that it proposed such devastating changes in Medicare, such terrible cuts in education programs, and also sought very hard to turn the clock back on the last 25 years of environmental protection by the Federal Government.

We are going to see tomorrow that, if you think about it, we do not hear too much about this Contract With America anymore. As election time comes near, this November 5, the Republican leadership, particularly the House Republicans, seem to have a very bad case of amnesia when it comes to the Contract With America. It has all but disappeared from the campaign trail and even from Congress itself. We really have to remind, I think as Democrats, we have to remind our colleagues, and I suppose the public as well, about what this Republican Congress set out to do. Fortunately, they were not successful.

Beginning in the summer of 1995, they proposed \$270 billion in Medicare cuts to finance tax breaks for the wealthy. We managed to kill that proposal, but even this year they continued to propose large Medicare cuts primarily to pay for tax breaks for the wealthy.

In the winter of 1995-96, we saw two Government shutdowns. Basically the Republicans were not able to get their way in the budget negotiations, even after the President committed to balancing the budget, so they decided to shut down the Government. And twice that occurred. Those 27 days when the Government was shut down cost taxpayers about \$1.4 billion and caused hardship for thousands of Americans who were not able to get their veterans benefits, who were not able to take advantage of other programs.

We then go from the winter, if you will, of 1995-96, when we had the two

Government shutdowns, to the spring of 1996, when we sort of had this stop-and-go Government to force education cuts and environmental rollbacks. Basically they spent the first part of this year in 1996 going from one short-term funding bill to another, determined to try to make the President accept their agenda to make the biggest education cuts in history and to roll back bipartisan environmental protections. But the Democrats were successful.

Mr. Speaker, I think that the Democrats, even though we are and have been in the minority for the last 2 years, have a lot to sort of be thankful for because we were able to succeed in halting these radical Republican cuts in Medicare and education and also in environmental programs.

I just wanted to spend a few more minutes and then I would like to yield to one of my colleagues to talk about some of the changes, the radical changes, if you will, that they tried to make in Medicare and also on some of the environmental programs. These are two areas that are very important to me and to many of my colleagues on the Democratic side.

If you think about it, if the Republican Medicare proposal that they first came up with in the summer of 1995 had become law today, seniors would be now paying basically another \$120 this year for Medicare premiums. That amount would continue to go up for the next 6 years. Seniors would no longer be able to see their own doctor because many of them, if not most of them, would have been forced into managed care or HMO's. Many hospitals would be closing their doors right now essentially because they were so dependent on Medicare and Medicaid, they would not have been able to absorb the major cuts that were proposed by the Republicans.

I guess the one issue that to me  $\,$ shows really how out of touch the Gingrich Congress was and the Gingrich Republicans were with the American family is the environmental issue. Although the environment was not really mentioned at all in the Contract With America, they proceeded to make such an assault on environmental protection in various ways over the last 2 years that, if they had been successful and the Democrats not stopped them from doing it, we basically would have seen the last 25 years since Earth Day of 1970, where the Federal Government on a bipartisan basis was trying to protect the environment and improve environmental protection laws, we would have seen a tremendous rollback in all those efforts.

A very good example, and one that I have cited before on the floor of the House, is the Clean Water Act. Essentially in the spring of 1995, we saw rolled out on the floor what I called the dirty water act or the dirty water bill that basically tried to gut the Clean Water Act and make it possible to eliminate wetlands protection, to dump sewage again into the ocean, to do a

number of things that really would have made the Clean Water Act essentially ineffective.

Then we also started to see the major effort to cut back on funding for the Environmental Protection Agency, for the Interior Department, for the various agencies that do investigation and enforcement of our environmental laws. If they had succeeded in accomplishing those goals and really cut back significantly on environmental protection through those agencies, once again our environmental laws would not have meant anything because they would not be enforced.

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So I just really wanted to take to the floor today, and I know my colleagues feel the same way, because we feel that as this Congress is coming to a close and we may be done within the next day or so, we do not know at this point, that we need to remind our colleagues on the other side of the aisle of how important it was for the Democrats to speak out and to basically explain to the American public what this Gingrich Republican agenda would have meant.

Fortunately, we were able to stop it in most cases, particularly when it came to issues like Medicare and the environment.

At this time I would like to yield to my colleague from Texas. I know that she has been here frequently over the last 2 years as one of the key people that has been trying to point out how terrible this Republican agenda was. It was one of the main reasons, I believe, she has been, and a few others that are joining us tonight, we have been some of the major reasons, I think, collectively, why we have been able to stop this assault on the environment, on Medicare, and on environmental protection

I would yield to her at this time.

Ms. JACKSON-LEE of Texas. First of all, I thank you for your leadership. It reminds me, as a freshman, watching what we went through just a couple of months ago with your leadership in pursuing Medicare hearings. I recall you leading out, trying to give the American people, many of our seniors, an opportunity to be heard in the U.S. Congress when I believe we were denied the opportunity to have those hearings inside the hearing room.

And so in listening to you I was compelled to join you because I reflect on those times. I believe we were out on the lawn, on the U.S. Capitol grounds, because there were people crying out in absolute fear about potential devastating cuts in Medicare as a result of the proposed \$245 billion in tax cuts.

I am gratified that we stayed during that time period and listened to our seniors and other health care providers in order for us to continue pressing forward, if you will, on the need to preserve Medicare. It is for that reason that I join you to talk, as well, about how we were trying to enlighten people

on where the Republican majority, Newt Gingrich-led Congress was going with education.

I hope to salute retiring members of the Democratic Texas delegation. Several of our Democratic colleagues from Texas will be retiring, and I look forward to saluting them tomorrow. I mentioned them because I am reminded of us working together in the Democratic Caucus, Texas Caucus, on Texas issues, and one of the issues that we faced was a frightening prospect of the cutting of school lunches. Of course that ties somewhat into education, because I am reminded of a report that just came out on children at risk, where there were some devastating numbers suggesting that the children at risk had improved primarily because there had been a persistence of maintaining the school breakfast program and the school lunch program.

I cannot fail to remember comments being made on the floor of the House of how irrelevant and costly school lunches would be, and here we have a report that statistically indicated that children were learning in a better way because they were being fed, and they are being fed because many of them came from homes that did not have the

proper food.

So we persisted in that, and I think that it is important as this session closes, and again we are unsure of what the status of the end of the session is now, to reemphasize what happened with our efforts in education.

I speak about school lunch. It is not an actual tool of education, per se. It is not reading, writing, and arithmetic. But you cannot take away the opportunity for children to be nourished, for them to be able to be in a classroom.

Let me cite for you that I had this afternoon the pleasure of visiting with almost 10 superintendents from districts around the State of Texas, school superintendents. Did anyone of them come to me and say, "Let up"? "Cut the funds"? "We do not like what you are doing"? To a one—I did not ask them what their politics were, did not ask them what party they might have been associated with. To a one they said, "The Federal Government must be a partner with us in educating our children.'

In fact, every one of them spoke about increased enrollment in elementary and secondary schools in their districts. I understand that the Houston Independent School District is now looking at 200,000-plus children, up from maybe 150,000 some years ago. So all across the country we are seeing an increased enrollment.

But may I ask you, what is going on in this Gingrich Congress? We had, as Democrats, to fight back the largest education cuts in history, where our Republican colleagues were voting to cut education programs by 15 percent, \$3.6 billion.

We find on August 4, 1995; that was at the height of the time when we refused to leave the Congress, refused to go

home that summer when the House Republicans voted for these drastic cuts, and it was constantly reemphasizing that our folks back home, our teachers. our school superintendents and administrators on the ground dealing with children every day, pleaded that we did not undermine them more than we already had, a 17 percent cut in aid to local schools, the title 1 programs' assistance to local school districts. These are what these representatives came from, dealing with compensatory education. It was cut by \$1.2 billion, denying some 1.1 million children the extra help they needed in reading and math.

When we are talking about technology, when this country is moving toward the 21st century, we were planning on giving 40,000 title I teachers the pink slips. I always remember the effort that we had to wage, the common sense effort. It really was not at that time partisan to the extent that we would not have welcomed Republicans coming and saying, "You know, you are right," when we are right on the precipice of almost letting off 40,000 teachers who taught the basics of math and science.

The elimination of the Goals 2000 program, a reform package that was touted by then President George Bush who raised up the specter of the Goals 2000. I think it was his call that we must elevate the achievement levels of our children around the Nation. They would have cut it, and therefore they would have denied some 85,000 children in 48 States across the Nation to raise up the levels of their education. That, I think, is key.

And if I might just add several other points, and let me correct that. That would have been 85,000 schools in 48 States with 44 million children, a 57 percent cut in safe and drug-free schools.

Might I just say to you and maybe query you on this as I mention two other things, and I might just query you on this, if you do not mind, because I am confused about hearing one thing and seeing another.

In addition to the Safe and Drug-free Schools, the 57 percent cut, that is over 50 percent, that is almost 100 percent, if you will: they cut. eliminated. 48.000 children from Head Start; that is \$137 million, when Head Start has been a program that has been touted by educators from both sides of the aisle; and a 16-percent cut in vocational and adult education. That is cutting adult education by \$220 million.

Might I say that many in my community pleaded with me. Some of that adult education was for the physically and mentally challenged individuals that did not want to be on welfare, did not want to be at home, wanted to be gainfully employed, those who were dislocated workers, women coming into the work force for the first time, denying the opportunity for them to get a hand up.

But I wanted to ask you this question because it disturbs me. Tomorrow we

will be dealing, and maybe Saturday, maybe we will be here Sunday or Monday, with the omnibus appropriations or a CR to ensure that we do not shut the Government down, and I know that we will be certainly pushing that issue.

But I have been hearing some addressing of a particular theme now of a 15-percent tax cut. We do not even hear that any more as we listen to the national debate. I am not sure whether that was 15 cents, a dime and a nickel; I do not know what that was.

But we hear about the drugs. I have heard a referral back to, "Just say no," and I do not think any of us would step away from going to our children, our schools, and profoundly and affirmatively saying no. I have heard a new title called, "Just do not do it."

And then I have here documentation of the Gingrich Congress voting to cut the Safe and Drug-free School program by \$266 million, the same thing that my teachers, my principals, my administrators are telling me that really gets to the children about the importance of not taking drugs.

You know that we have been trying to research this terrible issue about Contras and drugs and drugs flowing into the inner city, inner-city neighborhoods, all over America, but here is where they are cutting 23 million students off of these services.

If you can, help me understand this and tell me what the impact of Safe and Drug-free Schools has been in your community in terms of what it does in getting right where our children are, in the school where their peers are, where they could hear police officers, role models, come in and look them in the eye. Then we reinforce it as a parent, as a church, as a religious community.

Can you understand why my colleagues are joining in with a national theme: "Just do not do it," and they have got this kind of cut?

Mr. PALLONE. I think the gentlewoman is bringing up a very good point, and it is simple. What Democrats have been saying and what you are saying is that you have to, you know, put your money where your mouth is, so to speak, I think is the best way to explain it.

The reason why we, as Democrats, want to prioritize education funding, why we have been supportive of, for example, putting 100,000 policemen on the streets, the reason why we support environmental protection, if you will, is because we realize that if you prioritize these programs, that they can make a difference for the average American.

And I think what we see on the other side of the aisle is, they talk about the drug problem, for example, but then they do not want to fund a program of safe and drug-free schools which will make a difference. They talk about how they want to solve the drug problem, but then when we put up legislation that would add 100,000 police in many communities around the country, they vote against it.

So, you know, if you look at the drug problem, I guess you can look at it

from the point of view of prevention, which is what Safe and Drug-Free Schools is; you can look at it from the point of view of enforcement, which is what the Cops on the Beat Program is about; but, you know, if you do not spend money and prioritize your budget in those areas, then the drug problems are going to get worse.

I think what the President has been saying and what the Democrats have been saying is, you have to put money and you have to prioritize these programs if you want to get a handle and you want to stop the drug problem. And they do not do it. They talk about it, but then they will go and, you know, pass legislation that will give all these tax breaks to wealthy people rather than worrying about selectively spending money in ways that will solve the drug problem, or will protect the environment, or will deal with the need to pay for higher education.

And that is what we have been saying for the last 2 years. We want to balance

the budget.

I think you mentioned already that in the last 4 years, the deficit has gone down every year. The President is making more of an effort to balance the budget and reduce the deficit than any President in the last 20 to 30 years. But he wants to prioritize, as Democrats in Congress do; we want to prioritize spending where it is going to make a difference.

Ms. JACKSON-LEE of Texas. I thank the gentleman, and as I close, let me just simply say that I thank the gentleman and my colleague from Connecticut, who has persisted in educating and explaining that this is not a self-serving effort as we come to the floor of the House.

The best of all worlds is that we all, collectively, do what is best for all of America, and I cannot imagine a more valuable resource than our children

going into the 21st century.

But over and over again, what I am trying to explain is that when I hear national rhetoric or a suggestion that we pride ourselves on our children, and I can give you now this litany of cuts that deal with the Goals 2000 and Drug-Free Schools and Head Start, then we have a problem here; and if we close down the Office of Juvenile Prevention at the Department of Justice, we have a problem; if we close down adult education, we have a problem.

cation, we have a problem.

Mr. PALLONE. You mentioned Head Start, and I just wanted to say I have two young children; one is 3, and the other is a year and a half; and I do not spend a lot of time, but I spent a little time reading about childhood development and all that, and everyone tells you that those formative years; you know, whether it is 2, 3, 4, before they go to school, which is what Head Start is primarily about, those are the years that make the dffernce.

That is why I think it is so important that you mentioned the Head Start program and it is such a tragedy that they have wanted to cut that. I remember President Bush talking about how successful a program it was. And, you know, here we are again with a tremendous prevention program, that does not really cost a lot of money, that they have tried to cut severely.

I did not mean to interrupt.

Ms. JACKSON-LEE of Texas. Not at

All the education experts say that in the early years of schooling our children are amazing, they are sponges, that in fact what they learn in those early years is so much a part of how successful they may or may not be. This ties into everything the Democrats have said about welfare reform.

None of us have disagreed that the Nation wants to move toward real welfare reform.

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We have disagreed with the tools that the Republicans have taken away from us. So I just simply say, \$3.6 billion in education cuts, 15 percent, is not the way of the future. It is not priding the most precious asset of this Nation, and that is our children.

I am going to be part of the fight to maintain these programs, but as well, I hope we will presevere and the American people will join us in recognizing a tribute to our children will be supporting the efforts to educate them.

Mr. PALLONE. Mr. Speaker, I yield to the gentlewoman from Connecticut

[Ms. DELAURO].

Ms. DELAURO. I thank the gentleman from New Jersey for yielding to me, as well as the gentlewoman from Texas who, in my opinion, more than anyone else has delivered the message about the Democrats and how we wanted to prioritize education, Medicare, and the environment, and how we have really succeeded in the last 2 years in halting the changes and the drastic cuts that the Republican leadership proposed in these programs.

I am pleased and proud to join with my colleagues tonight. It has been an unprecedented 2 years. When we take a look at, quite honestly, the natural instincts of the Gingrich leadership in this House, what their natural instincts were, I think it is sobering, it is frightening, and in fact it really threatened what working families in this country have tried to achieve for themselves and their families for so many years. That really is the story of this Congress.

To my colleagues who have taken the floor almost every day and almost every evening, I feel good about the role that we have played, about the role we play with the American people who said, "No, we do not want you to do these kinds of things."

In the final hours of this Congress, it is the opportune time to take a look at some of these things that happened and what the gentleman from Georgia [Mr. GINGRICH] and his Republican team have pursued. It has been characterized, and fairly characterized, as an ex-

tremist agenda, a hurting of hardworking middle class families.

When Newt Gingrich and the other Republicans took power in this House in 1994, they came here promising revolutionary changes. I think we would all admit, as Democrats, that the public was looking for change. They looked for change in 1992 and they looked for change in 1994. We have to acknowledge that

But what they did was they endorsed and initiated an extreme agenda that really was in no way the kind of change the American public was looking for. Their manifesto, as we all recall, was the Contract With America, and if we just take a look today, what is happening is the Republicans are running away from the contract, running from their leadership, and running, quite honestly, for their political lives. So they are engaged in trying to these issues.

Mr. Speaker, I read in the papers in the last few days that NEWT GINGRICH is trying to strong-arm Republican Members to come to a pep rally celebrating the Contract With America, and there is one newspaper, and I quote the newspaper, it said, "One month before election day the contract is so aborted that some of the very freshman who campaigned on it have been less than enthusiastic about the rally."

They cannot run away from it fast enough, given what it tried to do. Quite frankly, if you do take a look at the contract, it wound up hurting American families and particularly working families in this country. Their jewel, and self-proclaimed jewel, was the tax cut. As we saw, they were willing to jettison Medicare, education, environmental efforts, Medicaid, in order to provide a tax cut for the wealthiest in this country.

Quite frankly, it was the American people who said to the President of the United States, 60 percent, veto this madness, veto it, which he fortunately did. We see Republicans running from their record to try to bury the truth, but I will tell you, who can blame them, who can blame them from trying to run from the truth?

The litany is there. My colleague, the gentlewoman from Texas, talked about education. We have talked about what they tried to do with Medicare and Medicaid, education, and the environment. I will just say this about American families. What they essentially want is a shot at the American dream. That is what they work for.

It is like your folks and my folks who worked hard all their lives to provide their families with an opportunity for the future. What has been the great equalizer in this country? It is education. That is the way that, despite what your income is, despite what your social status is, public education has been the great equalizer in this country, so what your God-given talents have given you, you can develop your potential and you can succeed.

What they tried to do was to pull that rug out from under public education for working families. As I said, my colleague, the gentlewoman from Texas, catalogued some of the information in Head Start programs, in safe-and-drug-free schools, in reading and mathematics programs. I will tell you that finally what they tried to do is dealing with the colleague loan program.

I would think that if we polled 435 Members of this Congress, we would find that they achieved what they did in education through college loans or through some sort of financial assistance, most of them. I could not have gone to college without the benefit of financial assistance. My family just could not have afforded that.

I might add that the gentleman from Texas, DICK ARMEY, and the gentleman from Georgia, NEWT GINGRICH, went to school with college loans. What they tried to do then is pull the ladder up after them. That is wrong.

Let me just make a couple of comments here. They voted to slash student loan funding by over \$10 billion and eliminate entirely the direct student loan program. That is the program that, as my colleagues know, takes the banks out of the equation and says to the family, you do business with the college, and decreases the costs of that loan to that family. They tried to entirely eliminate the direct student loan program.

The \$10 billion cut included a \$3.5 billion cut of the Stafford student loan program. They have also voted to cut Pell programs and loans, denying loans to 750,000 students. This is the way we succeed in this country. The college loan program works.

Why do they want to deny people the opportunity, working families the opportunity to be able to send their kids to school, to have that opportunity to succeed and compete? That is wrong. That is why the American public moved away from it.

Let me just say, if we think that this was a one-shot deal, and that they do not have these kinds of thoughts in mind for the future if they happen to come back here in the majority, if we take a look at the Dole economic plan, a \$568 billion tax cut, where are they going to go, again, for that money? They are going to go to Medicare, education, Medicaid, the environment, the same kinds of programs.

Mr. Speaker, I think this is important. I want to talk about a comment that I read today in something called the Texas Monthly, September of 1996. I think this is extraordinary. I think the public knows that the Republicans were so desperate to advance their extreme agenda that they were willing to shut the government down not once but twice.

Now, you would think there would be some sense of the hardship of shutting the government down, what that means in terms of people's lives for people who work at Veterans Adminis-

trations and so forth, what happens to them when they are not sure they have a job, when they are not sure they are going to get a paycheck, what happens to their kids, what happens to mortgages, what happens to college loan payments, what happens to putting food on the table.

You might think that the Republican leadership was chastened in some way by shutting the government down. This is a September, 1996 quote by the person who is third in charge in the House of Representatives, the gentleman from Texas [Mr. DELAY]. If the gentleman will bear with me a second.

Quite frankly, we have entitled this, Let Them Eat Steak. You will understand this when I read it.

This is a quote: "Our biggest mistake was backing off from the government shutdown. We should have stuck it out. The worst moment was November 19. I was cooking steaks for five or six Members at my condo. The TV was on, and all of a sudden there's Newt and Dole and the President, and everybody is shaking hands and saying they've reached an agreement to reopen the government. I'll never forget it as long as I live."

This is a quote from the gentleman who is third in charge of the House of Representatives; let them eat steak.

Let me tell the Members, I went to the Westhaven Veterans Administration during the Government shutdown. You want to be chastened, when you saw people who did not know whether or not they were going to have a job. The stayed on the job, because they felt they had an obligation to those sick veterans in that hospital. They did not know if they could pay the bills. They did not know if they could put food on their tables.

This gentleman says we should have continued to shut the Government down. And these are the folks who want to come back and who want to lead this House of Representatives. The American public needs to know what they are about.

Mr. PALLONE. I appreciate what the gentlewoman said. Really, the gentlewoman says very well and explains very well the dire consequences of the government shutdown. I think the fact of the matter was that there were a lot of people who really suffered tremendously during that period.

I want to yield to other colleagues here, but I just wanted to say one thing when you were talking about the student loan program. That is one of the many aspects, but the one that I hear the most these days from my constituents, and I think the reason is because, and I do not have the statistics here tonight, but the reason is because of the disparity, if you will, between how income has not grown, if you will, in the last few years, or in the last decade, but the cost of college tuition and going to college has grown so much.

I know when I was in college I had help from my parents, but I also had a student loan and I had a scholarship from the school. I had the work study program. It was possible for your parents to help you to some extent.

But if you think about it, over the last 20 or 30 years, income has not kept up, if you will. The cost of college has gone up so much that more and more families and more and more students need larger amounts, if you will, of student loans in order to pay for college education or graduate education.

That is why we have seen the President, with the help of Democrats, when we were in the majority, try to expand some of these programs; why we had the AmeriCorps program, why they tried to expand the direct loan program, to give more students and make more money available, because it is a lot harder to pay for that college education today than it was 5 or 10 or 20 years ago. For some reason, our colleagues on the other side of the aisle never understood that, and I do not know why they did not.

I yield to the gentleman from North Dakota [Mr. POMEROY].

Mr. POMEROY. I thank the gentleman for yielding to me, Mr. Speaker, and I appreciate very much this retrospective look at the 104th Congress. I do think that, as Congress rushes to complete its work, it is an appropriate time to evaluate the true record of this Congress.

Mr. Speaker, I would speak about, in particular, three shortcomings of this Congress. The first is the shutdown, the second is student loans, and the bulk of my time is going to be spent talking about a near miss, a raid on workers' pension security.

On the shutdown, this new crowd, the 104th Congress, the Republican majority, said they wanted to run government like a business. Yet, when they got in a fight with the President, they felt shutting down the government was the appropriate response; leaving the workers home, only to be paid for every day they stayed at home, with the subsequent enactment of the appropriations bills.

It occurred to me, as I evaluated that ridiculous stunt, that there is not a single business in North Dakota that gets so mad at itself that it sends its workers home on salary, but that is precisely what this crowd did to the Federal Government, disrupting service, costing taxpayers millions, and what is more, making a total debacle of the legislative appropriations process.

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To have a quote published in a major Texas magazine where the majority whip, Mr. DELAY, to this day, believes that their greatest single error was reopening the Federal Government shows just how reckless and irresponsible the leadership has been on the other side and what we might expect more of should they return after the next election.

The second point I would address was student loans which as I sat on the

Budget Committee fighting the proposals that would take \$18 billion from the funding of loans, student loans, I evaluated the consequences for those who would pay the tab, the students of this country. They proposed to wring \$18 billion out of student loan funding, having students accrue interest on their loans from the moment they took them out. The 18-year-olds sitting in college in freshman English class today just as it has been for many, many years, including certainly when I was in college and way before that, they do not have interest accruing while they are still in class. What would be the point? They cannot pay the loan back. They are in school. That is why they took the loan out. And so they have that interest deferred. That is just how student loans have worked.

Well, they wanted to change that. They wanted to have interest accruing from day one so the freshman student is not just sitting there trying to learn, he is also worrying about interest accruing and this growing student loan debt.

You mentioned the rising cost of college and the resulting impact on student loans. In fact, student loan borrowing is up greater than 50 percent. Student loan borrowing in this country has more than doubled since 1990. We are having an explosion in student loans because the costs are beyond the reach of families to pay, or beyond the reach of students to make it with working while they are not in class. This would have impacted the costs on payback to the students of this country in the following ways: Eliminating that interest deferral would have hit an undergraduate coming out with a 4year degree 25 percent. It would have hit a graduate student something in the range of 30 percent upon completing their graduate degree. And someone obtaining either a medical doctor or perhaps a Ph.D. in history would look at a full 50 percent greater student loan obligation than they would come out with today.

As if that was not bad enough, I will tell you that student loan obligations today are shocking. My student loan payment was \$90 a month, I paid it faithfully for 10 years and remember and will always remember walking that last payment to the mailbox. It was a happy day in my life. Well, now they are paying several hundred dollars a month. In fact, whereas that student loan payment used to fall somewhere after your rent payment and after your car payment in terms of your monthly outflow, it now rivals or exceeds mortgage payments these people are making, so great is the indebtedness. And this Republican budget would have increased it at least 25 percent for the graduating undergraduate, because they wanted to take the money from student loans to pay for that tax cut primarily benefiting the wealthy. That was a very, very low point in this session. And thank goodness that budget plan was vetoed.

There was another, and the final low point that I would mention involves the attempted raid on workers' pensions. In this country this year, the first wave of baby boomers turned 50 years old. One in three baby boomers is saving enough for retirement, but the first wave of baby boomers turned 50 years old. We have a national growing, serious problem with people not saving enough for their retirement. One in 4 workers in an employer of under 100 has an opportunity to save, 3 in 4 do not, to save for their retirement. Now in the larger employers, it is better. Seventy-eight percent employed in employers over 1,000 have retirement savings programs. So this is the one part of the whole country where workers are actually on track and saving for their retirement. And what did the Republican budget do? It pointed a gun right at that one area where retirement saving is on track and wanted to blow it apart.

In the 1980's, we saw savage abuse of workers' pension funds as corporations raided the paid-up workers' pension funds to fund such things as leveraged buyouts or just even for an easy access to a line of credit for those corporations. In the 1980's, when it was finally brought to a stop by congressional action, \$20 billion was withdrawn from workers' pension funds. Many of those funds that had the pension funds ripped out of them ultimately went bankrupt, leaving workers with greatly reduced retirement benefits paid by the taxpayer through the Pension Benefit Guaranty Fund. Well, the proposal that was slipped into the Republican budget would have allowed, by their estimates, \$40 billion to be withdrawn from workers' pension funds. How does this happen, you say? The safeguards that were put in place preventing companies from raiding their pension funds for their workers were eliminated, wiped out, for a windfall window where corporations could withdraw those funds without excise tax penalty through July 1 of this year and after July 1, they would have a very small tax penalty on the withdrawal.

Today the tax stands at 50 percent to discourage raiding those retirement funds. That barrier was put in place with bipartisan votes during 3 congressional sessions. The Republicans wanted to wipe out that 50 percent, give them a windfall when they are to pull that money out. Why in the world, do you ask, would they want to do that, expose our workers to the loss of their pension dollars? One reason. They had a budget hole. In order to finance that tax cut disproportionately benefiting the wealthiest Americans, they needed to come up with funds. And if corporations withdrew the \$40 billion pension funds, at the time of withdrawal, that was taxable to the Treasury, and the Treasury would have gained a \$9 billion windfall.

So they were prepared to sell out workers' pension security in order to plug a budget hole in their budget, in order to finance that tax cut disproportionately benefiting the wealthiest Americans. That was a shocking proposal. It did not receive so much as a congressional hearing. No hearing on this proposal. And in the Committee on Ways and Means at the time it was brought forward, one member said. "Well, look, if you're going to do something that so threatens the workers without so much as a hearing, let's at least have the requirement that when corporations draw workers' pension funds out for their own purposes, for the company's own purposes, against the workers' interests, that the workers would be notified." Notification to the workers when you take their pension money away. That amendment was defeated.

Finally, I went to the Rules Committee and I implored the Rules Committee to at least allow an independent vote on this matter so critical to workers' retirement security. I felt of the many, many issues in this budget which ran hundreds of pages, this one deserved a stand-alone vote. The Rules Committee refused to allow the vote. They wanted the pension raid wrapped into their proposal to pay for their tax cut to the wealthy.

So in retrospect, I think when you look at what might have happened in the 104th Congress, there were some very near misses. Nearly catastrophic hits to Medicare, a nearly catastrophic impact to student loans, and nearly a catastrophic raid on workers' pension funds, all to make their budget plan work, and again the jewel in the crown of their budget plan, that tax cut disproportionately going to the wealthiest people in this country. There simply were no limits to which this new majority would not go to try and fund that tax cut for the wealthiest Americans.

I will tell you, senior citizens, the students and the working people of this country deserved much better, and I believe they will get much better after this next election.

Mr. PALLONE. I appreciate what the gentleman said, and particularly with regard to the pensions, because I think that many people have forgotten that. It came up at the time, and the Democrats did their best to point out that it was being proposed and we managed to kill it, primarily because of the President's veto, but I think a lot of people have forgotten it, and that is why it is so important for us, not only today but I think in the next few weeks to continue to point out that these are the things that the Republicans were proposing and what they would have meant to the average American. That is certainly one of the most important. I appreciate the gentleman bringing it

Mr. POMEROY. There are many things with which I agree with the majority. In other areas I disagree. But I was absolutely shocked that on this pension raid issue, threatening the retirement security of millions of working men and women, all but one of the

majority voted right along to allow the pension raid.

Mr. PALLONE. It is really incredible when you think about it. I thank the

gentleman for bringing it up.

I would like to yield to the gentleman from Michigan. I know he has pointed out over and over again how important the President's effort has been with the crime bill and with the 100,000 extra policemen that have been implemented basically in many municipalities around the country. That program is one of the main Federal programs that my constituents talk about now because it has really had a major impact in reducing the crime rate in a lot of my municipalities. I

yield to the gentleman. Mr. STUPAK. I thank the gentleman and I thank the gentleman for his leadership over these past 20 months as we have tried to point out in the 104th Congress, and I think we are all proud to be Members of Congress, but I think what we have been seeing here tonight, a lack of notice as to intent of legislation, lack of hearings, I think that unfortunately is a trademark of this 104th Congress. And you and I both sit on the Committee on Commerce. Besides being active participants in crime issues, we also sit on the Committee on Commerce which deals with Medicare and Medicaid. We talk about changes and how we get the Federal budget under control and deficit reduction and all that, and I think whether you are in the majority and you are running Congress or whether you are having a hearing, I think the change that the American people want is a change that is based on common sense and shows some compassion. Unfortunately, there was no near miss in the Committee on Commerce about a year ago when you and I were there and Mr. POMEROY spoke of near misses, it was no near misses when 13 senior citizens were arrested at the start of a Committee on Commerce markup on the Medicare bill which had \$270 billion in cuts that we had never seen until we walked into the hearing room that day. And so 1 year ago the Republicans ordered the Capitol Police to arrest this group of 13 senior citizens who tried to participate in this single day markup. Not realizing the difference between markup and hearing, they tried to participate and ask questions about this Republican plan to cut Medicare by \$270 billion in the Committee on Commerce. I went down with them after these 13 seniors were arrested, I guess a chance to see the lockup over here in DC. Being a former police officer, I have seen plenty of lockups, but I have never seen one in Washington, DC.

So since we could not get hearings with the new majority, what did we do as Democrats? We actually went out on the lawn because we were denied a hearing room within the Capitol and the buildings that we have surrounding this Capitol and we went out on the Capitol lawn for open hearings on the Republican bill. We had to have open

hearings so seniors and health care experts could tell us what all this stuff meant as it was laid out before us shortly before we had to vote on it. Why did we have the hearings? None of us ever were able to participate or see what was in the bill. The Republican plan to cut Medicare by \$270 billion was really written behind closed doors. It is hard to believe that in a single day in the Committee on Commerce where you and I sit, it was going to be the only hearing scheduled and that was the markup to pass the bill which was the centerpiece of the Republican budget to cut \$270 billion so they could give a \$245 billion tax cut to the wealthiest 1 percent of this country, the billionaires and the zillionaires.

But did we have hearings in this Congress? Oh, yes, we had hearings. We had hearings, 59 days of them spent on Whitewater. We have been investigating that for 4 years. But they got 59 more days on that, one which there is no big demand to have that. Twelve days on Waco. Fourteen days of hearings on Ruby Ridge. But not 1 hearing on Medicare.

Why are the Republicans so terrified of having a hearing on the public hearing on the Medicare bill? Because they know that the American public does not believe in cutting Medicare by \$270 billion and doubling the seniors' Medicare premiums just in order to give a tax break to the wealthiest 1 percent of this country.

Where are we now? We have the Dole economic plan? We hear so much about it. But are we having one hearing on the Dole economic plan? No. Once again, this is hot stuff. They do not want to have a hearing on something where someone may ask a question. The Dole economic plan, which is \$548 billion, twice as much as the previous plan to cut Medicare, they do not even want to give us a sneak preview. But the Dole plan is a sneak preview of the upcoming cuts in Medicare. Most Republicans are not saying much about the Dole plan. They refuse to hold any hearings on the cuts necessary to finance the tax breaks for which once again favor the wealthiest 1 percent of this country.

So once again we Democrats have stepped in with a series of hearings on the Dole economic plan. Democrats have been reinforced by a statement by the Senator from New York, Senator D'AMATO, the cochair of the Dole campaign, who admitted last month, and if I can quote him, his quote was, "You can't just be cutting all the discretionary spending. You're going to have to look at Medicare.

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I would never say, if I were him, meaning Dole, until after the election, no way, no way, absolutely, I am not running this year, so I can say it and tell the truth.

You take a look what the American people have seen, and the truth is now starting to come out, what has hap-

pened over these pass 20 months. I really believe that is why you see our Republican friends walking around with these buckets the last few days. I think they are walking around with the buckets because they are trying to bail themselves out with the American people, because they know we are having the election in about five weeks.

So I appreciate, and I guess I have learned a little bit being in the minority, that if you bring forth legislation, include the American people. Let them have hearings. Let them ask questions. Use some common sense, and show some compassion. Whether it is our veterans, our seniors, trying to protect the environment, trying to protect the cops on the street that we ask to go out day in and day out and put their lives on the line, or trying to help your son, daughter, grandchildren to get an education. We can make these cuts, and we have done it. But you have to use common sense, and you have to show some compassion, something that was lacking in this 104th Congress.

The things that were important to them, like Whitewater, Waco, Ruby Ridge, we have hearings on. The things that are very important to the American people, like proposed cuts in Medicare, we have no hearings.

So I appreciate the opportunity to join you, as we have in these last 20 months, not only join you on the Committee on Commerce, but also having these hearings, to try to get forth at what is really happening behind the closed doors with this new Republican majority. I hope they continue to walk around with their little gray buckets as a symbol of their achievements in this Congress, because those buckets, once again, mean they are trying to bail themselves out before November

Mr. PALLONE. Mr. Speaker, I appreciate the gentleman's comments. If I could mention two things that he highlighted that I think are so important in concluding this special order this evening, one is the whole stealth aspect. It was amazing how many times on so many of the issues we discussed tonight, we were not told and the public was not told about what the true intentions of the Republican leadership was, until, as you said, it was almost too late, until they were about to bring the bill out, either in committee or on the floor, to actually be marked up and passed.

I remember in the case of the Medicare cuts and the changes in Medicare, that it was nine months, we started in January of 1995, and I do not believe that those incidents that you were talking about took place until some in the summer of 1995.

For that whole period, we kept hearing there was this budget out there that was going to provide this \$245 million in tax cuts, mainly for the wealthy. But every time we asked what was it going to mean for Medicare, or Medicaid, for that matter, there was never an answer, until the very last

day effectively when the Committee on Commerce was asked to mark up the bill.

It is incredible to think that such an important change, not only in terms of the cuts, but the changes, the substantive changes being proposed in Medicare that would have effectively gutted Medicare, and we could not find out about it and the public could not find out about that.

We saw that time and time again with so much legislation, so many of the major changes being proposed, that we succeeded eventually in stopping once we found out what they were and once we could tell the American public what this was all. That stealth strategy continues today.

As you point out, the Dole economic plan is the same way. We hear about the tax breaks, if you will. But the details of how they are going to go about implementing those cuts, what they are going to do to various programs, whether they are discretionary programs or entitlement programs, I think at one point in the plan that was put forth, when Mr. Dole put forth his plan, he actually admitted it was based at least initially on this year's budget, on the Republican budget that was passed this year. That budget itself would continued the major cuts in education, environment, Medicare, and Medicaid.

But this would have to go way beyond that. We would see a lot more in terms of negative impacts on those programs, and particularly Medicare, because there is so much more that has to be found to reach that level of tax breaks, primarily for wealthy Americans.

Mr. STUPAK. If I may, if it is based upon the Republican budget that was passed this year, that budget was already vetoed and rejected by the American people and by the President. I am glad to see him stand tough to protect the issues like Medicare, Medicaid, education, the environment and our veterans.

If nothing else, for the listeners back home just again, let's go back to Medicare, something that affects all of us, our grandparents, our parents. We cannot have a hearing, but yet we will spend 59 days on Whitewater, 12 days on Waco, and 14 days on Ruby Ridge? Those are hearings that were for nothing more but to divide this country, to foster unfounded allegations, to just rip apart this country.

But yet something that affects all of us, that we should be concerned about and actually could unite the country, balance the budget and yet still provide for our seniors and parents and grandparents, we do not get any hearings on that, but we want to talk about Ruby Ridge and Waco and Whitewater. The priorities have been backwards. They have been upside down.

So, hopefully, as the fall unfolds, there will be a new majority come January, and we can get back on the right track of looking forward to working

with the American people, not against them, not deceive them, not be decisive, but work forward and move this country forward.

Mr. PALLONE. I want to thank the gentleman. I just want to say one thing: As the gentleman mentioned, being in the minority for the first time, because I was here before when we were in the majority for several years, as were you, but one thing that I learned and one thing that renews my faith, if you will, in our democracy, is that once we were able to get the word out, either on the floor here or back in our districts at town meetings or with the media or whatever, once we were able to get the word out to the American people, and even to some of our colleagues on the other side, about what the impact of these Republican leadership proposals were and how they were going to cut Medicare and how they were going to change the program, how they were going to cut back on environmental protection, what they were going to do to student loans and education programs, we were able to change the dynamics of what goes on here.

That is why, even though we are coming to the close of this Congress, when I am asked, and I am often asked by reporters or constituents, "What did the Democrats accomplish in this Congress?" And I say we halted, we stopped, these extreme measures from becoming law, collectively with the President. That is an accomplishment, and that is something we can be proud of. I think it is also an indication that this democracy works, that once you are able to speak out and get the truth out, it really does make a difference.

Mr. STUPAK. Their contract of America, you never hear them talk about that anymore. You never hear them brag about it, as they did for the first 9 months, this contract is going to do this and that. They are running away from that contract, because it was not a Contract with America, it was a Contract on America.

Now you do not see them campaigning on it. There are not all these wild promises, extreme positions. I think the American public, like us, learned in the last 20 months and said the truth has finally come out, as Mr. D'AMATO said, and they are trying to bail themselves out with their little gray buckets. We look forward to the next few weeks

Mr. PALLONE. I want to thank the gentleman fro joining me in this special order tonight.

# ACCOMPLISHMENTS OF THE 104TH CONGRESS

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the gentleman from Indiana [Mr. Burton] is recognized for 60 minutes as the designee of the majority leader.

REPUBLICANS HAVE NOT RUN AWAY FROM THE PROMISES MADE TO THE AMERICAN PEO-PLE

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana [Mr. BURTON] is recognized for 60 minutes.

Mr. BURTON of Indiana. Mr. Speaker, my colleagues who just took the previous hour chose not to engage me in debate. I asked them if they would yield to me, and of course they did not have time, because what they said simply will not stand muster. So I am now going to spend a little bit of time setting the record straight as they leave the hall. I would have been happy to engage and debate them, but unfortunately, they do not want to debate the issues.

I would like to say the majority of this hour is going to be given to my friends from California, who have a lot to tell my colleagues about, and people of this country, regarding immigration reform.

Immigration reform is absolutely essential. We have so many illegal aliens coming into the country, costing this country so much money, and we have passed a bill and the President said he would veto it, keep us here, shut down the government if it passed and was put on his desk, rather than sign it into law. I will let them talk about that in a few minutes. What I wanted to do right now is set the record straight on some of the things that my colleagues previously just said.

First of all, we are not running away from the promises that we made to the American people. We kept those promises. Seven of the 10 things we promised in the Contract With America passed both houses and went to the President. Four of them became law. Nine of them passed this body, and we acted upon all 106 of them in the first 90 days of this session of Congress. So we did not run away from them.

Let us talk about what we passed. We passed a law which said that every law Americans have to live by, we have to live by. Congress is no longer a special entity. Before, under the Democrats for 40 years, they had special privileges. We changed that. We came up with lobbying disclosure, so the American people would know what is going on in this body.

We were the first ever to vote on term limits. For 40 years they talked about it, but they would not vote on term limits. We did. We downsized Congress itself. We downsized congressional committee staffs. We put term limits in for the Speaker of the House and for committee chairmen. We put a ban on proxy voting. We opened all committee hearings to the public, which was not the case before. We eliminated three committees and 20 subcommittees. We cut total congressional spending two years in a row, and for the first time in many years, we had a comprehensive House audit. That may not be great information for a lot