those who have lost loved ones, and we will seek information and determine to find justice without a punitive, despotic and dictatorial type of government. I am grateful for that.

I can only hope to that we will find a solution to the pain that has been given to these family members.

I would offer to say that we should not stop until we determine the cause. We should not prejudge, but if in any way this matter has criminal and terrorist overtones, we must move swiftly. We must also respond with the appropriate government agencies that must ensure the future safety of Americans

I started with that, because as we proceeded today on the House floor, I knew many of my fellow colleagues were overwhelmed with this morning's news, and I simply wanted to say to Americans, I wanted to thank them for the kind of people that they are when tragedy strikes, when people are in need. And to the family of Pam Lynchner, let me simply say that we hope to have remembered by you the fact that Pam did serve this Nation and, in fact, was someone who cared about others.

Mr. Speaker, as the specter of the tragedy of the crash of TWA flight 800 settles over us, I want to extend my deepest sympathies to the surviving families and friends of the 229 passengers who were on board the flight. We empathize with your loss and will grieve as a Nation for your loved ones who have perished.

State and Federal officials, including the National Transportation Safety Board and the FBI are now on the scene and as speculative scenarios are flying everywhere, let's let cooler heads prevail. As a former member of the Houston Aviation Committee, I have learned that the experts will tell us soon enough how this mishap occurred. Experience has taught us that premature judgments can often be wrong. However, as a member of the House Judiciary Committee. I will certainly monitor this situation closely.

The people of Houston, the State of Texas, and this Nation has lost one of our most dedicated citizens in the crash. Pam Lynchner was the cofounder of the victim's rights organization, Criminal Justice Reform. She and her 10year-old daughter Shannon and her 8-year-old daughter Katie were on their way to Paris. Shannon had drawn a copy of a painting by the famous French artist Claude Monet and they had planned to see the original together in Paris. Pam was not only a devoted mother but was a tireless advocate and worker for the victims of crime. She would come to the aid of whomever called her-day or night. She was an inspiration for us all and our condolences go out to her husband Joe.

I call on people of good will and members of the community to remember Pam in their prayers. She will not be soon forgotten.

WELFARE REFORM

Mr. Speaker, this day was historic in the U.S. Congress, for in fact we, too, as Members of Congress were responsible for changing the course of history. I am gratified in this debate on welfare reform again that Americans who cared about people rose up and supported legislation of which I sup-

ported, the Tanner-Castle welfare reform bill that in fact will do the job, the job that the legislation by the Republican majority that passed will not do, and, that is, of course to ensure that there is a bridge for those who have joined together to change this welfare system so that we do not create a scenario where people remain on welfare against their will; for the constituents in the 18th district in Texas have always told me, we want to work, we want our children to be proud of us, but we must have work, we must have child care, we must have health care.

The Tanner-Castle bill requires States to provide vouchers for the needs of the child, for families that are eventually cut off. That means it cares about children. I cannot imagine that in this debate it could get so ruckus that those who were listening would not understand that sometimes you have to stand up for what is right. You have got to understand that you will provide unfunded mandates to local communities when you cut off Medicaid, health care, for those who do not have any other resources. You will increase childhood diseases if you diminish the opportunities for those who are indigent to have immunization and to have health care. At the same time, many people are casting accusations against immigrants. We are all a country of immigrants. Some of us came here in the bottom of a belly of a slave

I heard one of my colleagues compare welfare recipients to slaves. I might venture to say that no one can compare what happened in slavery to anyone's status now. But I do know that Americans want welfare reform that is caring and responsible and responds to people in need but provides them with an opportunity, not a hand-out but a bridge to independence.

□ 1700

UNDEREMPLOYMENT THE REAL PROBLEM

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Tennessee [Mr. DUNCAN] is recognized for 5 minutes.

Mr. DUNCAN. Mr. Speaker, like the previous speaker, I would first like to start by expressing my very great sympathy for all of those who lost loved ones in this terrible explosion and crash of the TWA Flight 800. As chairman of the House Subcommittee on Aviation, I can assure the previous speaker and all the Members of this body that we will be doing everything possible to look into this terrible tragedy and to take every step possible to make our aviation system and airport security the very highest priority in this country and do all that we possibly can to solve this horrible situation that has occurred.

The U.S. aviation system is by far the safest in the world. We have had approximately 12,900 deaths in all U.S. aviation accidents combined since the Wright Brothers flight in 1903. Unfortunately, that many Americans are killed every 4 months on the highways of this Nation. But our goal is to have no fatalities whatsoever, and certainly we are going to be doing everything we possibly can to achieve that goal.

Mr. Speaker, I previously requested this time to talk about another sub-

ject.

I have previously mentioned on this floor my great concern about certain trends I see in regard to our economy and employment in this country.

We had a trade deficit that cost us 3 million jobs last year alone, and that trade deficit is continuing at a rate of several billion dollars each month.

Leading economists tell us that we lose, conservatively, 20,000 jobs per billion.

We have had at least $1\frac{1}{2}$ million jobs lost due to corporate downsizing in the last 3 years.

One recent report on the network news said that unlike the eighties, people who lost their jobs in the nineties were having to take replacement jobs at much lower pay and after being out of work for a much longer period between jobs.

We have several million college graduates who cannot find work in the fields for which they trained, with huge surpluses of lawyers, teachers, and now even doctors with the possible exception of in very rural areas.

There is certainly nothing wrong with working as a waiter or waitress, but we are now ending up with the best educated waiters and waitresses in the world.

Our unemployment problem is relatively low, but our underemployment problem is terrible.

It is really sad when parents and grandparents bring their college graduate children and grandchildren to me because they can't find good jobs.

And then we have many thousands of young people who have incurred large debts to gain these degrees, and oftentimes these are debts they are going to be unable to repay or at least have great difficulty in doing so.

Robert Sammuelson, the columnist for Newsweek and the Washington Post, wrote a few days ago concerning our \$34 billion in Federal student grants and subsidized loans: "Arguably the easy availability of so much Government money is one reason that college costs and tuition have skyrocketed."

In other words, it is entirely possible that the main reason college costs have gone up so much and so fast in recent years is because of the Federal Government.

These tuition rates have gone up far faster than the rate of inflation.

We should restructure the Federal Student Loan Program so that the most favorable loans go to the students at schools that are decreasing or at least holding down the great increases in college tuition.

We should not do something that might cause college costs to skyrocket

Now, while I am usually for increasing tax deductions, Mr. Sammuelson voiced his concern that a new tax deduction for college costs might encourage further increases. "By making tui-tion more 'affordable' the proposed new tax deductions might encourage further increases in college cost and tuition.'

It is a good thing to get a college degree, Mr. Speaker, but it is not much good to get one that is worthless on today's job market. Also it is not good to go head over heels in debt.

I am just urging both parents and students to be more careful, to look be-

fore they leap, so to speak.

Last week, the Osgood File, on CBS Radio-a very entertaining program, has a segment by Gil Gross, on this subject, in which he told about talking to a college dropout who said he just decided he didn't want to incur loan payments of \$1,000 a month for as far as the eye could see.

Mr. Gross said:

The college dropout rate has hit an alltime high. One reason seems to be many students are not prepared by high schools to succeed in college, but another reason seems to be the cost. A college education has become incredibly expensive. When you consider that some of this money is wasted on things such as communications degrees, something that was invented so you could become a local TV anchor without actually having to know when the War of 1812 began, this is pretty amazing. It seems add that colleges where bright people congregate to solve problems can't seem to tackle this one. With all the new-fangled tools they have such as the internet and CD-ROMs, you'd think they could package a college education for far less than they do.

I would like to place this Osgood File program in the RECORD at this point and urge my colleagues and everyone to do everything possible to hold down college fees and tuition and to urge young people to very carefully choose a field of study that has at least some decent prospects for a good future.

THE OSGOOD FILE JULY 12, 1996

I'm Gil Gross for the vacationing Charles Osgood on the CBS Radio Network.

The college dropout rate has hit an alltime high. One reason seems to be many students are not prepared by high schools to succeed in college, but another reason seems to be the cost. A college education has become incredibly expensive. When you consider that some of this money is wasted on things such as communications degrees, something that was invented so you could become a local TV anchor without actually having to know when the War of 1812 began, this is pretty amazing. It seems odd that colleges where bright people congregate to solve problems can't seem to tackle this one.

Current law

With all the new-fangled tools they have such as the internet and CD-ROMS, you'd think they could package a college education for far less than they do. What will happen if a little bit of knowledge continues to be an expensive thing? The answer after

I was talking to a college dropout and was trying to convince him to go back because any chance he had for success depended on it. He was resolutely unconvinced.

You can't afford not to get a college degree, I said. College graduates make much more than high school grads. He was having none of it.

Do you know how much my 4 years of college would cost, he asked? About \$100,000, and that doesn't even count four years of lost income. Yes, but 4 years of a low lost income, I said. And do you know how much debt, I'd be carrying, he asked? About \$85,000, which means, he explained, I'd probably be paying almost a grand a month in loan payments as far as the eve can see, unless I'm in a field where I also need a graduate degree, a law degree or a medical degree in which case I have a decent chance of being out of debt when I'm 40, if I don't buy a house and if I don't have kids and if, saying I do have kids, the public schools are good enough that I don't have to consider private schools and then if the kids are bright enough to send them to college which will probably be \$500,000 a year by then.

Your point is what, I asked, though I already guessed. My point is I can't afford to go to college and be successful. I'd be broke the rest of my life! And you're satisfied with being a meter reader, he said its wonderful work. It involves math and I get to see what everyone's basement looks like. You realize what you've given up, I asked. Success comes at just too high a price, he said. Besides, he said, without a great job I don't get the credit rating to get head over heels in debt. No, he decided, the one thing you can say about failure is it's affordable.

I looked at him, struggling to think of one more thing to say and then I did. Look, I said, ummm could I borrow five bucks from you 'til Monday? The Osgood file. I'm Gil Gross on the CBS Radio Network.

CAMPAIGN FINANCE REFORM

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California [Mr. FARR] is recognized for 5 minutes.

Mr. FARR of California. Mr. Speaker, I rise tonight to bring to the attention of this House that there is a war of words being waged in this House on the issue of campaign finance reform, and the No. 1 form of ammunition is the Dear Colleague letters that are going back and forth.

I know, because I have sent several of these missives myself, and also been the recipient of a couple of them.

I would like to call a truce, if only temporarily, and will include the Congressional Research Service Report No. 96-628 GOV for the RECORD. I do this,

Mr. Speaker, so that all the Members and the public can see laid out in chart style on a side-by-side comparison of the Thomas-Gingrich campaign finance bill and the Farr campaign finance bill, along with the current law.

The CRS report is done in its usual nonpartisan, unbiased style, and I commend it to everyone for solid information on the two bills that will be up for a vote next week before this body.

Mr. Speaker, I include for RECORD the report.

CRS REPORT FOR CONGRESS

CAMPAIGN FINANCE BILLS IN THE 104TH CON-GRESS: SUMMARY AND COMPARISON OF MAJOR PROVISIONS OF H.R. 3760, H.R. 2566, AND H.R. 3505

This report summarizes and compares major provisions of three campaign finance reform bills offered in the House during the 104th Congress. It provides capsule summaries of those sections which address the central focus of the reform debate: regulating the flow of money in federal elections through adding, deleting, or adjusting limits on expenditures and funding sources. These bills also contain provisions to improve disclosure and enforcement of federal election law; these and most miscellaneous provisions are omitted from the comparison.

H.R. 3760, the Campaign Finance Reform Act of 1996, was introduced by Representative Bill Thomas on July 9, 1996 and ordered reported by the House Oversight Committee on July 11, 1996. It is co-sponsored by the House Republican leadership. It represents a significant departure from Democratic-sponsored bills which passed the House in recent Congresses, which sought a voluntary system of spending limits and cost-saving benefits (or public funding) to complying candidates. H.R. 3760 seeks to promote greater competition and more broadly-based funding by augmenting the role of political parties and local citizens in the financing of campaigns. It thus attempts to offset the role played by wealthy candidates and political action committees (PACs) in recent elec-

H.R. 2566, the Bipartisan Clean Congress Act of 1995, was introduced by Representatives Linda Smith, Martin Meehan, and Christopher Shays on October 31, 1995. This bill is based on recent House-passed bills which offered a system of voluntary spending limits in House elections, in exchange for certain benefits. It departs from previous bills in replacing public funding with cost-reduction benefits to participating candidates. A prohibition on PAC contributions and expenditures in federal elections is another prominent feature.

H.R. 3505, the American Political Reform Act, was introduced by Representative Sam Farr on May 22, 1996. Co-sponsored by the House Democratic leadership, it closely resembles the House-passed bill of the 103d Congress (H.R. 3). Like H.R. 2566, it features voluntary spending limits and cost-saving benefits. Unlike that bill, it offers an aggregate PAC receipts limit and lower PAC contribution limit, rather than a PAC ban in federal elections.

H.R. 3505 (Farr)

TABLE 1.—CAMPAIGN FINANCE LEGISLATION BEFORE THE 104TH CONGRESS: COMPARISON OF SELECTED PROVISIONS

H.R. 2566 (Smith/Meehan/Shavs)

LIMITATIONS ON SOURCES OF FUNDS

H.R. 3760 (Thomas)