that we were taking care of the best interests of the United States and our economy, why did we not make it longer? Why did we make it such a short period of time? The closer we get to that deadline, it seems to me, the more questions are going to be raised.

The Senator makes a very good point. If we ever had a real default, if we ever come up and really go into default, it affects our credit rating. It raises interest rates, and it would cost future taxpayers billions of dollars in higher borrowing costs. To play around with that like Russian roulette, playing with fire around gasoline on something that important for the future of this country I just think is unconscionable. I do not think we should be going out.

Mr. LEVIN. I thank my friend from Ohio for yielding. I commend him for his statement. I must say that I totally concur, that the threat of using these weapons against our own economy is a very, very dangerous thing. That threat should be removed before we go out for what amounts to a 3-week recess.

Mr. ASHCROFT addressed the Chair. The PRESIDING OFFICER. The Senator from Missouri.

 $\mbox{Mr.}$ ASHCROFT. Mr. President, I thank you for the opportunity to speak.

THE BUSINESS OF THE SENATE

Mr. ASHCROFT. It is a matter of interest and of concern to hear questions raised about the business of the Senate. We have much business to conduct. I should just point out that if we are worried about the cost of interest or worried about the finances of this country, if we are worried about the financial well-being of America, the full faith and credit of the United States, nothing could be more important than balancing the budget and moving this country in a fiscally responsible way toward accountability. We must cease the practice of displacing to the next generation the responsibility of paying for the programs to which we seem addicted.

We have spent a year working hard to try to do that. It is a little bit troublesome to hear individuals from the other side of the aisle suggest that the work has not been hard. It has been very hard. Last year, we voted well over 600 times. In the first 5 years of this decade we voted about 320 times on an average per year. I think if we really care about the future of this country, if we really care about interest rates, we will balance the budget. We will enact an amendment which will structurally require us to balance the budget and the full faith and credit of the United States will not be dependent upon the activities of the Senate and the House. They will be guaranteed by the structure of the Government which we have.

I believe that if we are concerned about the debt limit, we ought to take

the steps necessary to make sure we do not unreasonably incur debt and that we do not irresponsibly continue to displace the costs of those things which we seek to have to the next generation. I am perfectly willing to work hard and to stav late, and I believe we all are and we all ought to be. But we all ought also to work in good faith. When we see a bill like the farm bill come up and we see a threatened filibuster and several hundreds of amendments proposed, with a view toward making it difficult to pass and enact the measure, I think those who are concerned about the way in which we spend our time here ought to speak clearly in those instances as well. Because when we have filibustering, whether it be done formally through time spent speaking in the Chamber or through efforts to delay passage of legislation merely by proposing redundant amendments which have nothing to do with the legislation, sense-of-the-Senate amendments that are not really germane to our activities, those also impair our progress.

So I do believe that we have a great job to do. I think we have to be realistic about doing it. We have to be consistent in working toward it. We have to understand if we are, indeed, worried about the cost of interest and the cost of capital in this country and what it does to our citizens, we should understand that balancing the budget of the United States would very likely reduce the average cost of housing in this country to families by a couple thousand dollars a year, and reduce the average cost of a car loan by \$1,000 or more

That is important. That can happen by balancing the budget. So we ought to do our work. There are tasks that have been left undone, and we must focus on them. I am eager to get them done

I rise today to point out one of those tasks which remains undone. This task does not remain undone, however, because the Congress has failed to act. The task of welfare reform remains undone because the President of the United States has vetoed the work product of the Congress, and has preferred the status quo, a rather bankrupt welfare system, the tragedy of which is to be measured most importantly in human lives and human costs, not in terms of the actual resources in dollars and cents, although they are not inconsequential.

At the time our Republic was coming into existence, Madison envisioned, in Federalist Paper No. 57, a Congress "with a habitual recollection of their dependence on the people." He wanted Government to be dependent on the people. I am afraid we have inverted that. We have people who are now dependent upon Government. And perhaps today's business in the agricultural area was a clear indication of that—farmers who clearly would not know how to plant, could not understand whether the Government would

allow them to plant or not allow them to plant until we passed a new agriculture bill.

It is a shame that instead of having a Congress habitually aware of its dependence on the people, the people could not even do the most fundamental things that citizens are supposed to do without first looking to the Congress. I have to say that I was pleased that the agricultural act this year moves us away from that system of dependence.

It is the freedom to farm act. It begins to say to individuals, "Government will not be dictating when you plant, when you reap, whether you plant wheat or whether you plant corn, when you inhale, when you exhale. The Government does not want you dependent on Government." We need to have a farm program and a system of agriculture in America that initiates its activities based on the will, the desire, the creativity of individuals and the demands of the marketplace. So today we took a step away from dependence by the agricultural community on Government. We tried to take a step away from dependence by many people on Government with welfare reform, moving people from the dependence of welfare to the dignity of industry and work. The President of the United States vetoed that.

It is a tremendous problem that our welfare system has encouraged dependence on Government. Welfare law has conditioned assistance on dependence and irresponsibility rather than promoting the virtues of work, independence, and integrity.

We have sent the wrong message. We have said to individuals, "No matter how irresponsible you are, we will continue your payments." As a matter of fact, it has been worse than that. We have said, "The more irresponsible you are, the more children you bring into the world, children whom you cannot support, we will increase your payments." We have actually provided an incentive for irresponsibility.

That has been a pernicious, negative impact of our welfare system that instead of moving us toward the value of independence, it has moved us deeper and deeper into the mire of dependence. The tragedy of dependence has not only been in the numerics of a budget that is out of control, in an entitlement system, it has been in the tally of individual lives, families and entire communities.

When I served as chairman of the National Commission on American Urban Families in 1992, I went to some communities where 80 percent of the children were without fathers. That was shocking. But it was almost impossible to comprehend that in some neighborhoods children were born and raised who did not know a child with a father. In other words, in some of the neighborhoods in those communities, fatherhood was nonexistent. That is a tragedy. That is a consequence of a welfare system that demands reform, a welfare

system which we sought to reform, and the reform of which would have changed it substantially to avoid and avert that human tragedy. But when the rescue was on the way, the reform was vetoed by the President of the United States.

The number of individuals receiving AFDC has more than tripled—more than tripled—since 1965. The rescue program designed to assist people and lift them from poverty has mired them deeper and deeper in the mud.

More than 3 million of 5 million welfare recipients will be on the rolls for more than 8 years. The average length of stay is 13 years. Programs designed to lift people and help them up have held them down. The hand up has become a web of dependency. You know, a net can either be used as a safety net or a snaring net. Unfortunately, the welfare system in the United States of America has been a net of snaring rather than a net of safety.

Fifty percent of unwed teenage mothers receive welfare within 1 year of having a child. Children born into welfare families are three times more likely to be on welfare when they reach adulthood.

This tragedy of a welfare system, which is uninterrupted and continues unreformed because the President of the United States has vetoed the work product of this Senate and of the U.S. House of Representatives, is a tragedy in no uncertain terms. Perhaps the tragedy is compounded in the way that interest compounds on debt—when you cannot pay the interest, you begin to pay interest on unpaid interest, and it snowballs.

When you have a welfare system that is intergenerational, you have a snow-balling impact of a welfare tragedy, the human cost of which is staggering.

I give you an example. Ernesto Ventura, a 4-year-old child from the inner city of Boston, MA, was brutally abused and neglected by his mother. He is a third generation welfare recipient. His mother Clarabel was 26 years old and pregnant, a mother of six, by five different fathers—I should say men because I am not confident they were fathers. A crack addict, she sold food stamps and even the family's washing machine to get money to purchase drugs.

One day Clarabel went into a rage and plunged Ernesto's arm into boiling water. He did not get any medical treatment until paramedics found him 3 weeks later in a back room of his project housing, smeared with his own blood and excrement.

Ernesto's family is the story of an intergenerational web of welfare. It is not a web that is a safety net. It is a net of ensnarement. Fifteen greatgrandchildren now comprise the fourth generation of this welfare web. The type of benefits received by the extended family are the alphabet soup of the acronyms of Washington—all perfectly legal, and just as perfectly destructive to the human spirit. They

were designed to help, but seem to destroy the one fundamental ingredient in the recipe for recovery that is absent from our welfare system, and that is hone.

Ernesto Ventura's grandmother Eulalia has 14 living children, virtually all of whom receive a variety of at least one form of welfare benefits from AFDC, SSI, food stamps, Medicaid, subsidized housing. This does not even count what the grandchildren and great-grandchildren and others receive.

It is time for us to understand that we need to move welfare reform to the top of the agenda. We need to insist that the President reconsider his veto of the reform measure which would have dramatically changed this tragedy.

Yes, it is a problem whenever we threaten the fiscal integrity and financial security of the United States. No question about it. There is a need for us to be fiscally responsible, financially accountable. But there is something even more tragic when we threaten the safety and security of the lives of individuals born in this, the greatest nation on Earth, but ensnared in a web of welfare, a net which was meant for safety but which becomes a net of entrapment.

We need to replace the dehumanizing dependence of Government with the dignity of work and hope. It is clear that we have had a system for the last several decades which emphasizes debt instead of discipline; it has emphasized the dehumanizing dependence instead of the dignity of industry and work. It has provided for decadence instead of decency, and the real cost of our approach has been in human lives.

Welfare reform would fundamentally redefine this culture. It is something about which we must be concerned immediately. From a culture of dependence, we must switch to a culture of dignity and hope. And dignity and hope come in the dignity and hope of work.

We enacted a 5-year limit on benefits to say that welfare was a way of helping people up, but not of providing a career. The President vetoed our intentions. We said that there should be no entitlement that exists forever based on the ability of people to qualify, but instead we should give the States the opportunity to structure welfare reform plans which elicit from individuals the kind of behavior that would bring them out of welfare. That therapy was similarly vetoed by the President.

We asked that there be a requirement for work and that people prepare themselves for work, that they develop in themselves the capacity to be productive, to lift themselves and their families out of the web of welfare dependency and out of the snare, the entrapping snare of the so-called net of safety, which has become a net of capture. And requiring work was vetoed by the President of the United States when he vetoed the welfare bill.

We passed a welfare bill which confessed the fact that Government alone is very unlikely to be able to inspire people to the kind of ethics and values that will result in their rescue from the tragedy of welfare. We passed a bill that would invite charitable organizations to deliver services because the compassionate capacity of these organizations meets the deeper needs of individuals, and these organizations tend to view individuals not just as statistics who qualify for a governmental program, but as worthy human beings who have the potential of industry and the potential of service to themselves and others.

Our welfare reform measure included that, and that as well was vetoed by the President of the United States.

We cannot allow the veto by the President of the United States to extinguish the flame of hope that is within us and needs to be rekindled across this Nation from county to county, city to city, State to State, a flame of hope that says we can do better than what we are doing.

The wretched tragedy of the welfare system as it now exists is not something with which we must live. It is something which we can and ought to change. It is not simply a debate about restructuring a Government program. It is a debate about how we will save the opportunity for America to continue to reach its potential. It is a question about rescuing our children and our culture from tragedy.

The human costs of what the welfare system has occasioned are beyond speaking, and the examples are hard to recite. But unless we confront them, we will never understand the desperate need we have to change the way in which we do business.

Every day we fail to reform the welfare system, we are nourishing the seeds of cultural disaster in our country. We have the ingredients for reform in the bills which we have passed. I believe it is time again for us to act and to call upon the President to change his mind on welfare reform and to endorse a reform which will save a generation and provide an opportunity for security and success in this society in the next century.

Mr. President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. HARKIN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. ASHCROFT). Without objection, it is so ordered. The Senator from Iowa.

REPLACING FEDERAL RESERVE CHAIRMAN

Mr. HARKIN. Mr. President, I take the floor to speak on a matter of great importance to this country, to me personally and to, I know, every Senator here. A matter of great importance to