Many experts agree that the potential for gambling addiction among the young—the most vulnerable group—is worse. Teens are twice as likely as adults to become addicted.

Jeff Copeland, a 21-year-old from suburban Minneapolis, can't go to college because he's accumulated a $20,000 gambling debt. ''It ruins your life,'' he says. ''And people don't really understand. I thought about suicide. It's the easiest way to get out of it.''

Pawnshop Boom: Thousands of Minnesotans are burying themselves in debt because of gambling, borrowing millions they'll never be able to pay back. Bankruptcy experts estimate that more than 1,000 people a year are filing for bankruptcy protection (average owed: $40,000), at an estimated cost to creditors of more than $2.5 million. ''Compared with ten years ago, there are 20 times as many people who have gambling debts,'' says bankruptcy attorney Jack Prescott of Minneapolis.

One of these is Hennepin County Commissioner Sandra Hilary of Minneapolis. She filed for bankruptcy two days after admitting she was addicted to slot machines. She estimated she'd lost nearly $100,000 gambling. After counseling, Hilary is now trying to reimburse her creditors.

Throughout the state, at least 17 new pawnshops have sprung up near casinos, with gamblers hocking possessions for far less than real value to support their gambling habits. In or near Cass Lake (pop. 923), four miles from Palace Bingo & Casino, there are four pawnshops. That's a pawnshop for every 231 people.

Police near casinos note an increase in bogus reports of thefts. These come from people who lie about the disappearance of a ring, video camera or other expensive item that they actually pawned to pay for their gambling.

Easy Credit: Minnesotans are also burning up welfare payments at casinos. Hundreds of thousands of taxpayer dollars that are meant to provide food, clothes and housing for the poor are being wagered on blackjack and in slot machines, and for residents of two Minnesota counties, the money is being made available from automated teller machines inside almost every casino in the state. During a typical month last year, welfare recipients from Hennepin and Ramsey counties withdrew $39,000 in benefits from casino ATMs.

There are few incentives for casinos to regulate the availability of credit to gamblers. The casinos can't lose: they don't give the credit; they simply make the money.

Credit-card companies—there are now more than 7000—have made strong profits in recent years despite increasing bankruptcy and delinquent payments nationwide. Interest rates are so high—averaging 18 percent—they still make up for losses from bankruptcy. And the issuers pass much of the loss onto consumers through higher rates, fees and penalties, says Ruth Susswein, executive director of Bankcard Holders of America, a nonprofit consumer-education group.

''They're making so much money it's been worth it to them to keep offering credit,'' Susswein adds. Some casinos also rent space to companies that cash checks and provide credit-card advances for fees.

Police Burden: It seemed to take only minutes for Carol Foley to get hooked on video gambling machines. ''Within two or three days,'' she says, ''I was playing every day.'' To cover her losses, Foley, 43, forged $175,000 in checks at her job at the E. M. Lohmann Co., a church-goods dealer in St. Paul. Last September she was released from a correction center in Roseville, Minn., after serving eight months for forgery. She underwent counseling for her gambling addiction and is on a monthly payment plan with her former employer.

The high crime rate among problem gamblers has been well established. The National Council on Problem Gambling found that 75 percent of gamblers treated at in-patient centers had committed a crime.

Between 1988—when the first of Minnesota's 17 casinos began operating—and 1994, counties with casinos saw the crime rate rise twice as fast as those without casinos. The increase was the greatest for crimes linked to gambling, such as fraud, theft and forgery/counterfeiting.

Casinos are burdening local police. When Grand Casino Mille Lacs opened on the Mille Lacs Indian Reservation in April 1991, county police responded to almost twice as many incidents of crime or people seeking help on the reservation.

Jean Mott, a 38-year-old mother of three, worked nights at a Kmart distribution center to help pay the family bills. But the bills began backing up when Mott headed to Mystic Lake Casino, rather than her Shakopee home, at the end of her shift.

Just before dawn one day in January 1995, having lost another paycheck to the casino, Mott drove to the Brooks' Food Market in Shakopee. Wearing a ski mask and with her hand in her pocket to simulate a gun, she stole $233. Police easily traced the holdup to Mott because a patrol officer had run a registration check after he saw her car parked with its lights on just south of the store that morning. Mott was convicted of simple robbery, and served 30 days in jail and 30 days on electronic home monitoring.

Taxpayer Tab: The list of violent gambling-related crimes is also growing. Redwood Falls police officer Derek Woodford was shot by a gambler from Gary, Ind., who had broken into a local bank after a day of gambling at Jackpot Junction in Morton. Woodford spent 13 days in the hospital recovering from three bullet wounds.

Gambling has long been recognized, as well, as a root cause of embezzlement. In most gambling-related embezzlement cases, authorities say, the court file shows the same thing: no previous criminal record.

''Prior to 1990, we had zero cases of gambling-related embezzlements,'' says William Urban, president of Loss Prevention Specialists, Inc., a Minneapolis company that helps employers deal with internal thefts. Since then the company has investigated gambling-related losses of ''well over $500,000.''

Reva Wilkinson, of Cedar, is now in federal prison for embezzling more than $400,000 from the Guthrie Theater to support her gambling habit. Besides the money she stole from her Minneapolis employer, her case cost taxpayers over $100,000 to investigate, prosecute and adjudicate.

In June 1993 Theresa Erdmann was charged with stealing nearly $120,000 from the checking account and weekly offerings at St. Michael's Catholic Church in Madison. She said the money was blown on gambling, and now she's serving a three-year sentence in a state prison.

Hidden Suicides: More and more, some problem gamblers pay the ultimate price. The *Star Tribune* confirmed six gambling-related suicides in Minnesota—five in the past three years. Almost certainly, this is only a fraction of the total.

The victims are people like 19-year-old John Lee, a St. Paul college student who, in a three-month period, won about $30,000 at blackjack. Then he started losing. Down to his last $10,000, he lost it all one night. He returned home, put a shotgun to his head and killed himself. In addition, at least 122 Minnesota gamblers have attempted suicide, according to directors of the six state-funded gambling-treatment centers.

Other deaths that may be related to depression over gambling losses are not listed as suicides at all. ''So often, when people talk about suicide, they say, 'I'd just drive off the road. I'd drive into a tree,' '' says Sandi Brustuen of the Vanguard Compulsive Gambling Treatment Program in Granite Falls, Minn. ''They don't want anyone to know they committed suicide, and they want their families to collect the insurance.''

The suicide rate among pathological gamblers nationally is believed to rival that of drug addicts. Ten to 20 percent of pathological gamblers have attempted suicide, and almost 90 percent have contemplated it.

Treatment experts, researchers and gamblers themselves say states can do more to reduce the negative consequences for gamblers. Here are some of the most frequently mentioned ideas:

Underwrite better research: Many research efforts across the country have been criticized for failing to prove that treatment works, for failing to measure the social costs of gambling and for failing to implement a long-range plan to address problem-gambling issues. ''We really don't know exactly how much problem gamblers cost society,'' says Henry Lesieur, editor of the Journal of Gambling Studies and a criminal-justice professor at Illinois State University in Normal.

On the federal level, the issue of gambling addiction only recently started to generate action. Last fall committees in the House and Senate held hearings on bills that would authorize a national commission to study the economic and social effects of legalized gambling.

Emphasize public awareness and education—especially among young people—about the risks of gambling: Some suggest funding more in-school efforts, perhaps in conjunction with math and science classes or anti-drug programs. ''Let people know what the odds are. The longer you gamble, the more you're going to lose,'' says Alan Gilbert, solicitor general of Minnesota.

Train casino employees to spot—and discourage—problem gamblers from betting irresponsibly: Some casinos already do this. But they offer only anecdotal evidence that such efforts are used, and some say they've never barred a person for problem gambling unless the person asked to be barred.

Gambling has significant social and economic impact. It results in ruined lives, families and businesses; in bankruptcies and bad loans; in suicides, embezzlements and other crimes committed to feed or cover up gambling habits—and increases in costs to taxpayers for investigating, prosecuting and punishing those crimes.

Few of these problems have been documented as communities and states across the nation instead focus on gambling as a way to boost their economies and increase tax revenues. But for Minnesota the social costs of gambling are emerging in vivid and tragic detail.●

## DAY OF RECKONING

● Mrs. HUTCHISON. Mr. President, today is April 15, the day of reckoning for millions of Americans. After a year on the job, and hours and hours of paperwork, today American moms and dads must file their income tax return, and send a check to Uncle Sam.

The IRS's favorite day of the year is everyone else's least favorite. Working families in America are getting squeezed between ever-rising expenses for necessities and higher taxes.

Last year the Republican Congress tried to do something unusual for taxpayers—we tried to let them keep their own money.

We cut taxes for families with children by providing a $500 tax credit for each child, to help parents raise children and to offset the erosion of the personal exemption from inflation. With this tax cut, 3.5 million families wouldn't have to pay taxes any more. In Texas, it would save 285,000 families over $167 million.

Some big-city liberals don't think $500 is real money—they say ''it's only pennies a day.'' But with the children's tax credit, a parent with two children would be much better off today. Instead of writing a $500 check to the IRS, she could be getting a $500 check back—that's real money for families with kids.

We also encouraged families to save for retirement—with my homemaker IRA proposal, and with expanded individual retirement accounts.

The homemaker IRA would allow women who work at home to get the same opportunity to save for retirement that all other workers do. The current tax code prevents married couples that rely on one income from equitably providing for their retirement security by limiting the homemaker's deductible IRA contribution to $250.

To end this unequal treatment of women and men that work inside the home, and to promote retirement savings, we would have permitted deductible IRA contributions of up to $2,000 by spouses that work inside the home.

What would this mean for homemakers? Under current law, a single-income married couple saving $2,250 each year for 30 years would have $188,000 for retirement. With the bill's $4,000 annual contribution limit, after 30 years they would have $335,000—an increase in savings of almost $150,000.

We also helped families by permitting tax-deferred savings in IRA's for education costs, medical expenses, and first-time home purchases, and allowing penalty free withdrawals during times of unemployment.

We stopped penalizing young couples for getting married. We increased the standard deduction for married couples filing jointly. By 2005, the marriage penalty would have been eliminated for couples that don't itemize their deductions.

We cut capital gains taxes to encourage and reward investment, and to create new businesses and new jobs.

And we cut estate taxes, so that years of hard work and success won't be wiped out in a generation.

Our tax cuts reduce the tax burden on the people who actually pay taxes. More than three-quarters of the cuts in the first year go to the middle class, those making $75,000 a year or less. Who are those people?

They are mothers and fathers, who will get help raising their children with a $500 tax credit.

They are homemakers who will have the opportunity to contribute the maximum amount to an IRA for retirement security for the first time.

They are married couples, who will have the Tax Code's marriage penalty reduced.

They are savers, who are trying to buy a first home, pay for college for their kids, or retirement for themselves.

They are small business owners who have spent their lives building a business, and want to pass it on to their children.

They are investors who have provided the capital to start new businesses and create jobs.

Our tax cut helped all Americans—it would put more money in people's pockets, and would increase jobs. Together with a balanced budget, it would lower interest rates and increase the standard of living for millions of Americans.

So why do I keep saying here is what our proposals would have done? Because President Clinton vetoed it. He vetoed tax relief for all of us paying taxes today to the IRS. Instead of getting a refund, many are writing a check to the Treasury.

After running for President in 1992 on a middle class tax cut, in 1993 President Clinton raised taxes on middle class Americans while claiming he was only hitting the rich. He overlooked his tax increase on seniors, which raised taxes on Social Security benefits from 50 to 85 percent for seniors earning more than $34,000—for marrieds, it's $44,000, and his gas tax on everyone. His taxes took what could have been a robust period of economic growth and made it a weak, lackluster recovery.

I cannot remember any time in America when our economy was growing, but people have had more reason to worry about their jobs. Big government is one of the big reasons. Big government regulation costs jobs, too. A report from the Rochester Institute of Technology estimates the direct cost of complying with Federal regulations to be about $668 billion in 1995. That's about $6,000 for every American family in higher prices, diminished wages, and increased taxes.

Another way to look at it: The cost of regulation is about the same as the entire amount of individual income taxes! So when you're writing your check today, double the check you write to get the real cost of big government.

Last year, when the Republican Congress was preparing our tax cut bill, President Clinton admitted that he and the Democratic Congress had made a mistake in 1993 by raising taxes. Nice talk—but then he vetoed the bill that would have cut taxes for Americans today.

If he hadn't vetoed the bill, instead of turning your money over to Uncle Sam today, you would be keeping your money in your own pocket. With the tax cuts and balanced budget, we would get 1.2 million new jobs, $75 billion in new investment, and lower interest rates, lower mortgage rates, and higher disposal income. Everyone in America would have been better off.

I don't think most Americans object to taxes in principle; we all know some taxes must be paid to provide for a national defense, for health regulations, for police and schools, and for other services. But its how much we pay and what we get in return that bothers us.

President Clinton's new budget will spend $1.572 trillion—with a $146 billion deficit. The problem with the deficit isn't that we aren't paying taxes—its that we're spending too much. The problem has always been spending. If Congress in the 1980's had just limited the growth of domestic spending to the rate of inflation—if Congress had just restrained spending the way that every American household does—we would have ended the last decade with a budget surplus.

What happened? Where is that surplus? It is buried in the huge buildings all over Washington. Instead of limiting spending increases to the rate of inflation, Congress went on an unprecedented spending binge. And when the decade of the 1980's ended, there was no surplus, there was not even a balanced budget—there was more debt to pay interest on.

This administration refuses to abandon the irresponsible policies of past Congresses. This administration has dealt itself out of the fight to save American's future.

The majority in Congress will not change our principles for a few inside-the-beltway bureaucrats and editorial writers who don't want the era of big government to end. We will not offer a Band-Aid to past the next election. We promised to offer real, long-term solutions for the next generation and we did.

The people know they don't get the money's worth from Washington; we waste money foolishly all the time—on small things like the Tea Tasting Board, and on big ones like the Davis-Bacon law, which adds millions of dollars to every government construction project, while leaving entry-level workers unemployed.

We must go through the budget, line by line, agency by agency, and ask, ''Is this worth it? Do we need it? Should the Federal Government do it? ''Last year we cut outdated or duplicate programs, like the Interstate Commerce Commission, the Office of Technology Assessment, and the Pennsylvania Avenue Development Corporation, and cut our own budget, too.

Finally, we will make fundamental changes to prevent us from the old tax and spend ways. Today, in the other body, they will consider for the first time an amendment to the Constitution that will change the balance of power between taxes and spending. Right now, when Congress cuts spending, it only lasts for a year. We have annual appropriations, so its easy to replace old spending with new spending. But when we increase taxes, they are permanent changes to the Tax Code. Taxes are paid year after year, until we repeal them.

Not only that, it takes only half the body plus one vote to increase taxes. In

1993, President Clinton's tax increases were passed by one vote in the House, and a tie was broken in the Senate by Vice President GORE. Despite the fact that half the Senate opposed the taxes, they were imposed on the public.

I believe that this was wrong. We shouldn't be able to make such a fundamental change in how Americans are governed by their representatives in Congress without the support in Congress that a super majority vote for a tax increase requires. It should be hard to increase taxes. It should be harder to increase taxes—to take the people's money from them—than it is to cut taxes.

Mr. President, what the public is asking for is leadership.

It is not leadership to increase taxes on the elderly and everyone who drives a car, and claim you only hit the rich—which the Democrats did in 1993 without one Republican vote.

It is not leadership to veto tax cuts for American families, and then propose tax cuts again in the next election year.

It is not leadership to propose a budget with a $200 billion deficit, and then veto a balanced budget.

And it is not leadership to propose a budget in the following year that balances only with huge spending cuts after the year 2000, when the President is sure to have moved back to Arkansas.

It is leadership to confront our fiscal problems head on, to show the people what we must do to preserve Medicare, to help families, to create jobs, to reform welfare, and to balance the budget. That is what the Republican Congress did.

America has led the world through the most tumultuous century of all time—from the age of horse power to the age of atomic power. Now that the threat to our liberty from communism is gone, and freedom is spreading throughout the world, it's time to return the government's power to the people. We can start by giving them their money back.●

## IMMIGRATION—JUST THE FACTS

● Mr. SIMON. Mr. President, Priscilla Labovitz had an op-ed piece in the New York Times, which I ask to be printed in the RECORD after my remarks. It deserves the attention of all of us interested in the problems of immigration.

It is fascinating reading, in addition to being important for policymaking.

The material follows:

IMMIGRATION—JUST THE FACTS

(By Priscilla Labovitz)

WASHINGTON.—Congress is considering immigration reform. Patrick Buchanan used the issue to rev up his Presidential campaign. And a few polemicists have even called for a moratorium on all immigration. The subject may be hotly debated, but ultimately the facts and figures speak for themselves.

Percentage of the United States population that white Americans think is Hispanic: 14.7.

Percentage that is Hispanic: 9.5

Percentage that white Americans think is Asian: 10.8.

Percentage that is Asian: 3.1.

Percentage that white Americans think is black 23.8.

Percentage that is black: 11.8.

Percentage that white Americans think is white: 49.9.

Percentage that is white: 74.

Number of legal immigrants admitted in 1820 (the first year for which statistics are available): 8,385.

The number of legal immigrants in 1907: 1,285,349.

The number admitted in 1990: 1,536,483.

The number admitted in 1994 (the latest figures available): 804,416.

Percentage of decrease in legal immigration from 1993 to 1994: 9.3.

Countries that sent the most students to America in 1994: Japan (more than 65,000), South Korea (more than 38,000), China plus Taiwan (more than 36,000).

The number of United States residents who emigrate each year: 195,000.

Countries from which legal immigration decreased most since 1993: El Salvador (32 percent), Vietnam (30.6 percent), China (17.7 percent), Philippines (15.3 percent).

Percentage that employment-based legal immigration decreased from 1993 to 1994: 16.

Percentage of decrease in applications for political asylum from 1994 to 1995: 57.

State with the largest number of legal immigrants from Mexico admitted in 1994: California.

State with the largest number of legal immigrants from all foreign countries combined admitted in 1994: California.

Percentage (estimated) of all illegal immigrants who live in California: 42.6.

State where fewest legal immigrants settled in 1994: Wyoming.

Home state of Alan Simpson, the senator who authorized the principal bill to reduce immigration: Wyoming.

Countries from which most illegals in New York City emigrate: Colombia, Dominican Republic, Ecuador, Italy, Poland.

Countries from which the highest number of legal immigrants on welfare in New York City emigrate: Russia, Dominican Republic.

Proportion of United States population that was foreign-born in 1990: 7.9 percent.

Proporition that was foreign-born in 1910: 16 percent.

Continent of origin of immigrant group with highest educational attainment: Africa.

Welfare programs for which illegal aliens are not eligible: Aid to Families With Dependent Children, food stamps, Medicaid, Medicare, Supplemental Security Income.

Presidential candidate who said: ''I think God made all people good, but if we had to take a million immigrants in, say Zulus, next year, or Englishmen, and put them in Virginia, what group would be easier to assimilate and would cause less problems for the people of Virginia?'' Patrick Buchanan.

Total number of immigrants who settled in Virginia in 1994: 15,342.

Total number of legal immigrants born in United Kingdom who settled in Virginia in 1994: 404.

Total number of Zulus, Unknown.

Sources: Census Bureau statistics, Immigration and Naturalization Service statistics, National Immigration Law Center, New York City Planning Commission, The Washington Post.●

## THE TAX LIMITATION AMENDMENT

● Mr. FAIRCLOTH. Mr. President, as American taxpayers are well aware, today is Tax Day, and it is a most appropriate time to express my strong support of Senate Joint Resolution 49, the tax limitation amendment. This resolution proposes to amend the Constitution to require a two-thirds supermajority vote to increase tax rates or to impose new taxes.

It offers the American taxpayers a source of protection from a Federal Government that often sees their checkbooks as an unlimited line of credit. For too long, the Federal Government has lacked the restraint that the Founding Fathers surely envisioned, and it has consistently grabbed an increasing share of the taxpayers' money.

The American people have sent some $14 trillion to Washington since 1980. This is an enormous amount of money.

I think that it is sufficient to run the Federal Government. I believe that most taxpayers think that it is sufficient to run the Federal Government.

However, it is apparently not enough for the big spenders in Washington. There are bills on the calendar to boost taxes ever higher. There are those still eager to grab yet more money from the taxpayers.

This amendment will stop the big spenders.

It is far too easy to raise taxes. The largest tax increase in American history—the Clinton tax bill of 1993—is a case in point. The Democrats controlled both the White House and the Congress, and, yet the Clinton budget passed the other Chamber by a mere six votes. In this Chamber, the Vice President was forced to bring out the motorcade, and he rode to the Capitol to cast a tie-breaker vote. The President, just months after his election, could not even muster a majority of the elected Senators.

The tax limitation amendment, however, would have stopped that tax bill, and, if it is adopted, it will prevent other ill-considered congressional raids on constituents' checkbooks.

Its opponents decry the supermajority requirement as ''anti-democratic.'' However, the Constitution includes 11 supermajority provisions, and these hurdles were engineered to further safeguard important processes. Indeed, the procedures used to govern this Chamber include super-majority requirements, and I see little restraint in their use on the other side of the aisle. These supermajority requirements compel the development of a broad consensus for action. These procedures often serve this Chamber well. However, I find it impossible to believe that the taxpayers do not deserve similar protection.

It is no surprise that the tax limitation amendment is seen as a revolutionary measure in Washington. However, it is a time-tested procedure in 12 States, and one-third of all Americans live in States with supermajority tax requirements.