

wave of downsizing, or a cutback in overtime hours would force families to curtail spending and push many into bankruptcy.

Today, over 12 million American families can't afford bank accounts. And for those who do have accounts, the average annual cost of maintaining a regular checking account has risen to more than \$217 in 1999—according to U.S. Public Interest Research Group. Meanwhile, in 1998 banks recorded nearly \$62 billion in profits, an eighth straight record year.

The Financial Modernization Conference bill does little to discourage the growth of bigger, higher fee banks, leading to less consumer choice and higher fees for all Americans. There are also privacy concerns that are not addressed in this bill.

The bill allows for sharing between megabank affiliates. Which can only lead to more of the solicitations like this one that I received over the weekend from Key Bank.

The bill does not allow a customer to “opt-out” if a financial institution wishes to distribute the customer's information to affiliates within the financial holding company. Is it too much to ask for a customer to have the right to “opt-out” and inform his or her financial institution that it may not distribute his or her personal, private financial information to financial institutions?

Mr. Speaker, I am aware of the tremendous work on the part of the Banking Committee Members and staff and appreciate their work on this important issue. I remain, however, concerned that the bill falls short from meeting consumer protection needs and reducing bank fees.

---

#### DOMESTIC VIOLENCE AWARENESS MONTH

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Maryland (Mrs. MORELLA) is recognized for 5 minutes.

Mrs. MORELLA. Mr. Speaker, October is Breast Cancer Awareness Month, but it is also Domestic Violence Awareness Month. This is the issue I want to briefly address.

It was 35 years ago when Congress passed the landmark Violence Against Women Act, and it has changed the way that we as a Nation address the crimes of domestic violence and sexual assault.

Today, there are more investigations and prosecutions and stiffer penalties, including life sentences for those who cross State lines to commit domestic violence. Millions of dollars in Federal funds have been provided to States to help them reshape the way police officers respond to domestic violence.

For example, the COPS program, that is the Community Oriented Policing Services, helps local police departments apply the principles of community policing methods to domestic violence. There is increased funding for shelter and a national domestic violence hotline, which receives an estimated 11,000 calls per month. America's dirty little secret is a secret no longer.

But the 1994 Violence Against Women Act, or VAWA I, as we called it, could not and did not cover every issue with

violence against women. With the response to the domestic violence outreach programs including hotlines and shelters, we have seen an increase in the number of victims who come forward and seek help.

This increase necessitates further action on our part. The programs under the Violence Against Women Act just begin our fight against domestic violence, and the programs funded under that act lead the way.

This epidemic crosses all racial and socio-economic barriers. The National Domestic Violence hotline reports that 90 percent of the callers were female and 57 percent were white. Every State and every district has some domestic violence, unfortunately, with victims in cities and on farms across the country.

In my State of Maryland, reports have shown an estimated 26,000 cases of domestic violence crimes in 1997. This number is said to reflect only about 10 percent of the actual attacks. And last year the Crime in Maryland Uniform Report stated that 72 individuals died from domestic violence attacks. That is approximately one person every 5 days who dies as a result of domestic violence in one small State, Maryland, alone.

The Maryland Network Against Domestic Violence has demonstrated how VAWA funds have made a critical difference in the lives of victims and their children in the State of Maryland.

For instance, in areas of prosecution, nine jurisdictions in Maryland use VAWA funds to increase staffing and to designate domestic violence units. Others offer legal assistance through court advocates who accompany victims to trial and who assist with private legal fees to establish protective orders.

Also funded is the Pro-prosecution Project. It trains law enforcement officers, court commissioners, and State's attorneys on pro-arrest policies when violent situations cannot be overcome inside the home.

It also funds parole and probation advocates who act as liaisons between the department agents and victims. This program has had tremendous success in shortening the length of time between a violation and a violation hearing.

Four local police departments are using funds to implement programs that focus on both prevention and intervention and with regard to victims services. One jurisdiction uses the VAWA money to support their local hotline. Others use this area to fund a program that addresses victims who also have a mental illness or addiction.

In Maryland, VAWA funds are also used for the Maryland Coalition Against Sexual Assault and 10 local coalitions that bring together educators, program providers, law enforcement, prosecutors, judges, health care professionals, clergy and community groups, all of that coalition that should be working together.

Maryland, which currently has 21 programs and 19 shelters, has used a

multilevel approach that includes local, grassroots projects to meet the immediate needs of individuals and families, as well as statewide initiatives that provide education, training, and advocacy that addresses institutional and systemic issues.

I use Maryland as one of the examples, but this is the case throughout our 50 states and indicates that VAWA works. That is the Violence Against Women Act. I want to point out that nationally nearly one in every three adult women will experience a physical assault by a partner or a significant other and almost half the women who are taken to a hospital emergency room are treated for injuries inflicted by a partner or spouse.

The Violence Against Women Act needs to be reauthorized and a new version adding more, Violence Against Women Act II, also needs to be passed.

These statistics, including the reports from shelters all over the country that they are overwhelmed with victims seeking safety and counseling, reinforce the need to expand domestic violence programs. Many of these expansions are addressed within the Violence Against Women Act II—HR 357.

Among the issues that VAWA I did not tackle, for example, were domestic violence and child custody, issues that have traditionally been handled by state and local courts but are issues that demand a national response.

What is domestic violence and what happens to children raised in homes where domestic violence occurs?

Domestic violence or battering is a means of establishing control over another person through fear and intimidation. Generally, battering is physical, but it also includes emotional, economic, and sexual abuse, and the kind of isolation experienced by hostages and prisoners of war.

Domestic violence is a brutal crime, mostly, but not always, committed by men against women. The shocking reality is that an estimated 3 to 4 million American women are assaulted each year by their husbands or partners, and every year 3.3 million children witness these attacks.

There are many theories about batterers and why they resort to violence. These include career and economic stress, violence on TV and in movies, poor socialization, and sexism in our society. Whatever the cause, battering continues because too many people look the other way. Our judicial system has been guilty of ignorance about domestic violence and negligence. For many victims of domestic violence the courts are their adversaries, not their allies.

---

□ 1830

The SPEAKER pro tempore (Mr. PEASE). Under a previous order of the House, the gentleman from New York (Mr. ENGEL) is recognized for 5 minutes.

(Mr. ENGEL addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

---

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Florida (Ms. BROWN) is recognized for 5 minutes.

(Ms. BROWN of Florida addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

#### SOCIAL SECURITY

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Ms. LEE) is recognized for 5 minutes.

Ms. LEE. Mr. Speaker, I rise today in strong support of ensuring the solvency of the Social Security program. Today, there are 44.4 million Americans who receive Social Security benefits. Over 4 million of these individuals reside in the State of California. Americans all over our Nation depend on this retirement benefit as a source of major income. This program is the principal source of retirement income for two-thirds of our elderly. For about one-third of all seniors over the age of 65, it represents 90 percent of their income. In fact, Social Security benefits lifted approximately 15 million senior citizens out of poverty last year.

Now, Social Security is not just a retirement program for our seniors. It provides badly needed survivor benefits, also. One out of every five Social Security beneficiaries receives survivor or disability benefits. This program also provides for disability benefits to our Nation's workers. For three out of four workers, Social Security represents their only form of disability coverage.

The Republican budget does absolutely nothing to extend the life of the Social Security program. Democrats want to strengthen the Social Security program and actually extend its life. The President's plan extends the life of Social Security for 15 years. Republicans do not propose extending the life of the program by a single day. Instead, they are actually raiding the Social Security trust fund to the tune of \$13 billion. The President's plan, however, would apply the interest savings gained by paying down the debt to saving Social Security. While the so-called lockbox proposed by Republicans would have used any such interest savings to finance a huge tax cut for the wealthy, the Democrats propose to devote the entire interest savings to ensuring the life of the Social Security program.

The President's plan solves two major problems also simultaneously. This plan will directly invest Social Security surpluses into paying off our public debt as well as extending the program's solvency. This proposal will reduce the debt by \$3.1 trillion over the next 15 years, thereby creating badly needed resources for our children and our families, such as education, health care and housing. By investing a decade of Social Security surpluses to debt reduction, we will cut the debt by \$2.1 trillion, cutting interest payments to \$56 billion. The President's plan proposes to devote the entire interest savings to extending the life of Social Security. The Social Security program is expected to have difficulty paying

timely benefits starting in the year 2034. According to preliminary estimates by the Social Security program's Office of the Actuary, the President's proposal would extend solvency until 2050. This is an extra 16 years added to the life of the program. This Congress has an obligation to strengthen the Social Security program, because working people have earned and deserve Social Security. It is the most sacred and fundamental measure for the survival of all Americans.

The American people deserve the truth. The Republicans are not saving Social Security nor protecting the program so that our children and grandchildren can benefit from this retirement program. Social Security will not be around for our children if we allow the Republicans to continue to spend as they do.

Let us support the President's proposal to ensure that Social Security survives for our seniors today as well as for our future generations. Our children and our grandchildren deserve no less.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Minnesota (Mr. MINGE) is recognized for 5 minutes.

(Mr. MINGE addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

#### THE TRUTH ABOUT SOCIAL SECURITY

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 1999, the gentleman from Texas (Mr. SESSIONS) is recognized for 60 minutes as the designee of the majority leader.

Mr. SESSIONS. Mr. Speaker, tonight we are through with legislative business for the week. It has been a very energetic week for the House of Representatives. We have discussed and debated a lot of issues. As we see just a few minutes ago, the charade continues about the discussion and the debate about where this country is on Social Security. What I would like to do is for the next hour or so to take some time to explain to the American public what the truth is about Social Security, where we are, what this Congress is doing, because I believe that there is a more responsible answer that we should give to the American public. We should not scare the American public, but most of all that the truth should not be held hostage. We should not have to hear politician after politician come and to spout out what I think are their wishes for doom and gloom of this Social Security system when in fact a lot of focus has been placed upon it and the American public have written their Congressmen and Members of Congress have gotten engaged in this issue.

And so I would like to use this remaining time of this hour to talk directly with the American public, to

provide them information not only about how Social Security is doing but the difference between the gross and the net, the gross being the top side that they hear about and the net being the bottom. I am joined, Mr. Speaker, tonight by several of my Republican colleagues who are going to engage in this debate with me. It has been a marvelous week here in Washington. We believe we are at the point now where we can look the American public right in the eye and tell them the truth about where we are in Washington, whether we are going to spend Social Security, that we are going to balance the budget and that we can make a deal because responsible people in Washington, D.C. can make responsible decisions.

Tonight, I would first like to call on the gentleman from New Hampshire (Mr. BASS), a member of the Budget, Transportation and Intelligence committees. I would like to have the gentleman from New Hampshire join in with me in this debate.

Mr. BASS. Mr. Speaker, I thank the gentleman from Texas, my friend and colleague. I, too, join him in expressing the fact that I am proud of this Congress for what we have done today and what we have done for the last 10 months of this year.

As a member of the Committee on the Budget, we began the year seriously wondering whether or not we were going to have the integrity and the fiscal discipline to put aside the money that we need to put aside to save Social Security. I recall early on in the year going through hearings which within the Committee on the Budget we debated how we would go about doing it, understanding that in the previous year we had committed 90 percent of our surplus to saving Social Security and the President had called for putting aside 100 percent of the surplus for Social Security. Then in his State of the Union address, he had said, well, let us put 60 percent of the surplus aside for Social Security and to this day he says that we should try to put as much as we can aside for Social Security. Make no mistake about it. The Committee on the Budget made a commitment along with the leadership to put 100 percent of the receipts from the Social Security taxes plus all the interest which is accruing to the Social Security system aside, and that is a number that is in excess of \$120 billion. Indeed, that goes to paying down the debt.

Now, my good friend from California who spoke a minute or two ago paid tribute to the President's plan to devote, quote, the entire interest savings to Social Security and thereby extend its life. Let us just examine exactly what that means. The fact of the matter is that what the President has proposed is to set as much, maybe 60 percent, maybe 90 percent, whatever he does not spend on new spending programs aside for Social Security which will indeed pay down the public debt.