

This chart shows an example of an average home price of \$115,000, so actually in today's market that is probably below average in a lot of areas. This shows what you can save on a home mortgage if you have a monthly payment of \$844 at the 8 percent interest rate.

If we can reduce that interest rate by just 2 percent we can save as much as \$155 a month, which is almost \$2,000 a year out of our personal family budget. All that is by reducing the amount of money that the government gobbles up for its own debt. That can help make that money more available for people who want to borrow money for home mortgages, and also for businesses, for farms, for a variety of other interests. We can reduce that debt.

We face a lot of challenges in the next few years, but this is one of the biggest. The economy is strong right now. We have unemployment of 4.3 percent, we have low inflation, we have relatively low interest rates. Now is the time to save the money and pay down the debt, because that economy will not always be this robust.

When the time comes and the economy slows, that is when we might need to help the economy, maybe borrow money to help get the economy back up.

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While we are in such a strong economic situation is the wrong time to be running debt the size of our current debt. There needs to be a constituency out there for reducing our Federal debt, help reduce interest rates and recognize the amount of money that the government is borrowing and also pays on interest each year in the budget.

As a Democrat, I want to make this a very important issue. I think for too long Democrats have been accused of not being fiscally responsible. I think we can and should be. And for my part, as a Democrat, I am going to argue we need to save some money, begin paying down that debt to reduce interest rates and reduce the amount of money that government spends on interest every year. It is the fiscally responsible and prudent thing to do when the economy is strong. If we wait, we are in no position to do it when the economy is weak.

Now is the time to step up our fiscal responsibility. We can all be proud. We can finally see someplace in the future where we will have a surplus. But let's take it one step further, let's pay down the debt.

INTRODUCTION OF THRIFT SAVINGS PLAN ENHANCEMENT ACT AND FEDERAL EMPLOYEE CHILD CARE AFFORDABILITY ACT

The SPEAKER pro tempore (Mr. SWEENEY). Under the Speaker's announced policy of January 19, 1999, the gentlewoman from Maryland (Mrs. MORELLA) is recognized during morning hour debates for 5 minutes.

Mrs. MORELLA. Mr. Speaker, I rise today to announce the recent introduction of two important pieces of legislation to enhance the quality of life of Federal employees and to invite my colleagues to join in cosponsoring this legislation.

Federal employees play vital roles in ensuring that the many important services offered by the Federal Government are provided to citizens of the United States when they are needed. All too often, instead of being rewarded for their work on behalf of all Americans, Federal employees find themselves facing many arbitrary barriers restricting their ability to enjoy many of the privileges that other Americans enjoy.

In a recent column in the Washington Post, Mike Causey pointed out the unfair situation under current law prohibiting Federal employees from saving for their retirement in the same manner as private sector employees with 401(k) plans. To address this, and other inequities affecting Federal employees' retirement savings, I have introduced H.R. 483, the Federal Thrift Savings Plan Enhancement Act. This legislation will provide Federal employees with tools essential to ensure that the Thrift Savings Plan meets their retirement needs.

The bill will allow employees to invest up to the IRS limit of \$10,000 to the Thrift Savings Plan without changing the government contribution. Currently, FERS employees can put up to 10 percent of their salary into their TSP accounts. CSRS employees can only invest up to 5 percent of their salary into these accounts. This arbitrary percentage limitation works to the clear detriment of Federal employees.

For instance, a FERS employee at a GS-10 level earning \$35,498 per year, may only contribute 10 percent, or \$3,550 annually, into his or her TSP account. However, someone in the private sector earning the same amount may contribute as much as \$10,000 annually into his or her 401(k) account, which is \$6,450 more than the similarly situated Federal employee may invest.

My legislation is a sensible way to encourage Federal employees to increase their savings for retirement. At a time when we are encouraging Americans of all age to save and invest more for their retirements, it is absolutely inequitable to arbitrarily restrict the ability of these employees to invest in their retirements in the same manner as private sector employees with 401(k) plans.

In addition to remedying this inequity, my bill will eliminate all waiting periods for employee contributions to the TSP for new hires and rehires, making these employees eligible to contribute their own funds to the TSP immediately. President Clinton declared, during his State of the Union address, that "We must help all Americans from their first day on the job to save, to invest, to create wealth." Well, this bill will enable Federal employees

to do just that, to begin investing for their retirement from day one.

Finally, this legislation ensures the portability of retirement savings by authorizing employees to roll in money from a private sector 401(k) to their TSP accounts. That really does make sense. Doing this gives employees entering the Federal work force the ability to continue managing their retirement account and maximize the wealth that these accounts create.

America has one of the lowest savings rates among industrialized countries. It has fallen steadily over the last 20 years, seriously jeopardizing Americans' security during what should be their golden years. While Americans recognize they should be saving more, half of all family heads in their late 50s possess less than \$10,000 in net financial assets. With the retirement of America's baby boomers approaching, Congress must encourage Americans to save more, and this legislation is an important tool in empowering Federal employees to do precisely that.

I also want to point out that I am also working on child care needs. Critically important. I have introduced H.R. 206, the Federal Employee Child Care Affordability Act. It is a bipartisan bill. It will allow Federal agencies to use their salary and expense accounts to help executive agency employees pay for child care. Surprisingly enough, under current law, they cannot do that. So they need the authorization which would come from this bill, and the Federal agencies want it.

This bill, developed with the help of OPM, would allow agencies to pay a portion of the providers' operating costs, thus enabling child care centers to reduce the fees charged to lower income Federal employees. And, frankly, Mr. Speaker, it does not require any additional appropriations.

I do hope that all of my colleagues will join in cosponsoring these two important pieces of legislation.

TRIBUTE TO NATION'S LAW ENFORCEMENT OFFICERS AND REQUEST FOR SUPPORT OF 21ST CENTURY POLICING INITIATIVE

The SPEAKER pro tempore. Under the Speaker's announced policy of January 19, 1999, the gentlewoman from California (Ms. SANCHEZ) is recognized during morning hour debates for 5 minutes.

Ms. SANCHEZ. Mr. Speaker, I rise today to pay tribute to our Nation's law enforcement officers; to thank them for risking their lives every single day to keep my family and my community safe.

I have had the fortunate experience of meeting many of my local officers, because they are spending more and more time in our neighborhoods, and it is through the success of Community Oriented Policing that we have helped thousands of local police departments getting their cops out on the beat and away from their desks.

The COPS program has hired, redeployed and retained over 100,000 more police officers who are now more recognized and are active members of their community. But more than that, Community Oriented Policing has proven its effectiveness in the fighting of crime. For example, in my district there is one agency that has seen crime rates drop 58 percent just over the last 5 years. That is more than half of the crime dropping.

Now that the COPS program has reached its goal of placing 100,000 more cops on the beat, it is time to take the next step in crime fighting, and that is through using the most advanced technology to make our police more effective, more efficient and more responsive.

I know a lot of Americans probably watch all of these police officer programs on television and they see all these high-tech types of things going on, computer databasing, et cetera, in which they are able to get the bad guy because of this. But the reality is much different in what is happening across the Nation.

For example, I was in the other day with one of my police departments where they told me it takes them almost a year to check fingerprints because they have no forensic lab right in their own police department. They sent off a pair of fingerprints that used to take 6 to 12 minutes to check, and they called back and were told it would take about a year before they could get the results back. They said, well, this is a very important case. And the woman on the other line said, well, if it is a very important case, we could probably make it faster. He said, well, how about the homicide of a policeman; is that important enough? And she said oh, yes, I think we can do that in two months. Meanwhile, the bad guys keep going on and doing the bad things.

The President has proposed \$1.3 billion for the new 21st Century Policing Initiative. Part of that initiative includes giving law enforcement access to the latest crime fighting technologies. This past week I had three or four departments come in and show me some of the prototypes that they have for working with computers with analysis. One of my local police departments, Santa Ana Police Department, is eagerly awaiting to see such a Justice Department program come to fruition. Santa Ana PD has already developed plans for a crime analysis unit which would map and analyze crime patterns. The work of the unit would survey crime trends and patterns to more efficiently allocate police resources and to more quickly apprehend career criminals and predict crime problems.

In the 21st century our greatest tool to fight crime is information. When departments have detailed data on crime statistics or arrest reports they can then achieve a better understanding of each city's crime problems and how to best respond. More importantly, crime

analysis contributes to the COPS' philosophy by reducing administration and investigation work for our police officers.

With Santa Ana PD's excellence in community policing, and their foresight in developing a modern advanced technology to fight crime, they can develop a crime analysis unit that departments across the country can use as a model.

Let's work together to make the next step in law enforcement work. I urge my colleagues to support the 21st Century Policing Initiative and to support funding programs like the Santa Ana crime analysis unit.

NATIONAL DEBT IS NOT GOING DOWN UNDER PRESIDENT'S RECENTLY RELEASED BUDGET

The SPEAKER pro tempore. Under the Speaker's announced policy of January 19, 1999, the gentleman from California (Mr. HERGER) is recognized during morning hour debates for 5 minutes.

Mr. HERGER. Mr. Speaker, the White House would like the American public and this Congress to believe that the national debt is going down under their recently released fiscal year 2000 budget. But let us look at page 389 of the President's very own budget from his Office of Management and Budget. We see that the total national debt not only does not go down but, in fact, is actually going up each year for the next 5 years to the tune of \$1.3 trillion.

Just last week I asked the President's Budget Director, Jacob Lew, during a Committee on the Budget hearing, about this, and he was evasive about the fact that the President's own budget calls for \$1.3 trillion more in total debt on our children and grandchildren. I then asked Treasury Secretary Robert Rubin, the next day during a Ways and Means hearing, the same question, and Secretary Rubin refused to answer a yes or no question about whether the total debt is actually going up.

Mr. Speaker, President Clinton and his administration are grossly misleading the American people when they say the public debt is going down. They are telling a half truth. The President and his administration are correct in saying the public debt will go down, but what they are not telling us is that the total debt, the debt held by the government for Social Security and other trust funds, is going up at an even faster rate, which makes the total debt go up by, yes, \$1.3 trillion over the next 5 years. No matter if the debt is held by the public or in various trust funds, it is still debt that must be paid back at some future point.

The Clinton administration is doing future generations no favors in this budget. More accurately, it is dishonest and disingenuous for the Clinton-Gore administration to tout huge surpluses on one hand when, on the other, their budget places even more debt on

the shoulders of our children and grandchildren. And as if forcing \$1.3 trillion in more debt on future generations was not enough, the President's budget called for a net tax increase of \$45.8 billion, and requests an additional \$150 billion in new spending over the next 5 years.

Mr. Speaker, it is the duty of this Congress to stop this assault on our future generations and all taxpayers. I urge my colleagues to amend the President's budget and to live within our means and to begin paying down our \$5.5 trillion national debt.

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EXECUTIVE ORDERS

The SPEAKER pro tempore (Mr. SWEENEY). Under the Speaker's announced policy of January 19, 1999, the gentleman from Washington (Mr. METCALF) is recognized during morning hour debates for 5 minutes.

Mr. METCALF. Mr. Speaker, to date, the President has issued 278 executive orders. A number of these have infringed on the powers and duties of Congress as dictated by Article I, Section 8 of the U.S. Constitution. One was even rescinded by Congress last year.

Today, I am introducing a concurrent resolution regarding executive orders. This vital legislation reasserts the role and responsibility of Congress to enact laws and to appropriate federal dollars. My resolution reminds all of us that only Congress has the power to spend Federal monies.

In the first century of our Nation's history, there were no problems with executive orders. They seemed to fit within the legitimate powers of the presidency because they were used mostly to direct Federal employees in carrying out their legitimate functions.

However, early in this century, presidents began issuing executive orders that pushed beyond the prescribed presidential authority. But somehow these orders seemed reasonable. They were accepted with criticism coming only from jurists and scholars who were concerned about the fine points of balance among the three coequal branches of government.

Thus, as always with the usurpation of power and authority, it begins in ways that seem needed, or at least reasonable. My resolution seeks to avoid any confusion or obscurity concerning executive orders by reestablishing congressional authority under Article I, Section 8 of the Constitution. This resolution also expresses the sense of the Congress that any executive order which infringes on congressional powers and duties or which requires the expenditure of Federal funds be advisory only and have neither force nor effect unless enacted into law.

Mr. Speaker, as you know, executive orders are not authorized by the Constitution. We in Congress have taken an oath to uphold the Constitution and