

many of my rural towns and downstate Illinois where that emergency room is literally a matter of life or death. Farmers, miners and people who work around their homes count on the availability of their services. When a hospital's financial security is put under significant strain, they are forced to look for other sources of revenue. Cost shifting becomes inevitable. So virtually every American would pay for Congress' failure to invest in Medicare.

The second option, if we don't invest a portion of the surplus into Medicare, is one that would ask seniors and disabled to pay more for their own medical care. They would need to double their contributions to extend the solvency of Medicare to the year 2020 if the President's proposal of investing 15 percent of the surplus into Medicare is not made.

Take a look at this chart to get an idea of what it means to a senior citizen. This is a chart which shows the current amount that is being paid in part B premium of \$1,262; then take a look, if we do not dedicate a part of the surplus, what the senior will have to pay instead. Instead of \$100 a month, it is over \$200 a month.

Some might say it is not too much to go from \$100 to \$200. I think they don't understand that many senior citizens live on fixed incomes, very low incomes, and that this kind of premium increase in order to continue Medicare as they know it would cause a great hardship to many of their families.

Today, on average, seniors pay 19 percent of their income to purchase the health care that they need. Medicare is currently only paying about half of their bills. These seniors living on fixed incomes are really going to face some sacrifice if this increase takes place. The medium total annual income of Americans over the age of 65 is a mere \$16,000; for seniors over 85, it is even less, \$11,251; for the oldest and frailest among us, such as those using home health services, the average income is less than \$9,000. Now, can someone making about \$800 a month, for example, see an increase in their Medicare premium from \$100 to \$200 without some personal sacrifice? I don't think so. Medicare as it is currently drawn up helps seniors to live with dignity. Medicare reform may involve tough choices but it shouldn't involve mean choices. This Medicare reform on the backs of seniors and disabled, unfortunately, leads us to that.

Reform and investment are clearly needed to strengthen Medicare. There are some who will say all you want to do is spend more money; you have to do more fundamental things like reform. I don't disagree with the concept of reform. I think it is part of the package. But the reality is, the Medicare Program has grown, the number of beneficiaries has doubled since the program was enacted, and Americans are living longer.

I think there is a fair argument to be made that one of the reasons that

Americans are living longer is because of Medicare and the access to health care that it provides. Before Medicare, less than 50 percent of retirees had health insurance. Now, virtually every one of them does. This is a question of priority. How much do we value increased life expectancy? Are people in my generation who are working and actually contributing to the surplus—a surplus that we hope to soon have—willing to put off a tax cut to make sure that Social Security and Medicare are there for decades? Are we willing to invest in what is basically our own retirement health insurance program in the years to come?

By not enacting a massive tax cut that benefits the most wealthy Americans, but instead passing more limited tax cuts targeted to help working families, we can, in fact, get a tax cut that is reasonable and consistent with saving Social Security and Medicare. It seems very unwise to enact large tax cuts before we secure both of these important programs.

Let me close by saying that this budget season is one that causes many people's eyes to glaze over. I have served a combination now of about 8½ years on Budget Committees in the House and the Senate. I do my best to keep up with it. It is an arcane science to follow this budget politics. But I have to say that it does reflect our values. We have to decide what is important.

Last week, we had a bill on the floor here that was, on its face, a very good proposal—a bill that would have increased military pay and retirement benefits. I believe that those things should happen. The President proposed it, the Republican Party and Democratic Party agree on it. But the bill that came to the floor was significantly different than the President's proposal. In fact, it spent about \$17 billion more over 6 years than the President had proposed.

This bill came to the floor of the Senate without one committee hearing. Some came to the floor and said we need to do this so that men and women will stay in the military, and that we give them adequate pay and the reward of retirement. So they suggested we vote for the bill. I didn't think it was a responsible thing to do. I can remember that, two years ago, on the floor of the Senate we tied ourselves in knots over amending the Constitution to provide for authority to the Federal courts to force Congress to stop deficit spending. We had reached our limits and we had said that the only thing that could control congressional spending is a constitutional amendment and court authority. Well, that constitutional amendment failed by one vote. But that was only two years ago. We were so despondent over dealing with deficits two years ago that we were at the precipice where we were about to amend the Constitution and virtually say we have given up on congressional responsibility in this area.

Well, here we are two years later, and the first bill we consider is not a constitutional amendment about deficits, but rather one over spending this surplus on military pay raises that we cannot justify in terms of their sources. I have asked a variety of members and people in the administration where would the extra money come from—the extra \$17 billion—for military pay raises. They say, "Frankly, we don't know." I don't think that is a good way to start the 106th Congress, in terms of its substantive issues; but it is a reminder that we need a budget resolution that honestly looks at our budget to maintain not only a balanced budget, but surpluses for years to come, and investment of those surpluses in a way that we can say to future generations that, yes, we understood; we had a responsibility not only to the seniors, but to the families and their grandchildren, to make sure that those programs would survive.

So, Mr. President, I hope that as this debate continues we can find some common ground to work together to make sure that the surplus as it exists in the future is invested in programs of real meaning to American families for many years to come.

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

The PRESIDING OFFICER. Without objection, it is so ordered.

MORNING BUSINESS

Mr. ALLARD. Mr. President, I ask unanimous consent that the Senate now proceed to a period for morning business with members permitted to speak therein for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

INTERNET TAX FREEDOM ACT AND THE ADVISORY COMMISSION ON ELECTRONIC COMMERCE

Mr. LOTT. Mr. President, the last Congress passed the Internet Tax Freedom Act. It was not an easy process, and compromises were reached. In the end, the debate resulted in a bill which made a good law. It calls for a 3-year moratorium on new taxes. This was important, Mr. President. The Internet is not only a new tool of communication and information but is fast becoming the most vibrant new marketplace as America goes into the next millennium. Having said that, I am aware of the concerns expressed by those on main street as well as mayors—from Greenwood to Belzoni to Shuqualak, Mississippi—and in towns all across America.

Mr. DASCHLE. Mr. President, I share the distinguished Majority Leader's enthusiasm for the potential of electronic

commerce and his assessment of the role of the Internet Tax Freedom Act in the encouragement of that potential. I also appreciate the concerns he referenced about the need for balance on the Advisory Commission on Electronic Commerce. The advisory panel can provide policymakers with valuable perspective on many of the issues that must be resolved if the potential of electronic commerce is to be fully realized.

Mr. LOTT. Mr. President, that is correct. Congress did recognize that an examination of e-commerce was needed to fully understand the ripple effects of taxing access to or transactions conducted on the Internet. During Senate deliberations on the bill, my colleagues and I listened intently to varying viewpoints. Consequently, the statute created a national Commission reflecting the stakeholders who would provide recommendations to Congress. Mr. President, the balance required by the statute has yet to be achieved. The Congressional leadership involved in the selection is taking another look at the current makeup of the membership and considering options to resolve the impasse.

Mr. DASCHLE. Mr. President, I concur with the Majority Leader. When Congress debated the Internet Tax Freedom Act, considerable attention was paid to the section of the bill that delineated the membership of the Advisory Commission. The legislation is very clear in specifying a balanced makeup of this panel. While some adjustments have already been made in an effort to achieve that goal, further discussion of the make up of the Commission and the requirements of the statute is clearly required.

As the Majority Leader knows, state and local governments have a lot at stake with respect to the deliberations of this Commission, and the Internet Tax Freedom Act anticipates their full participation on the panel. If we hope to reach consensus on a uniform taxation system that allows electronic commerce to flourish without eroding state and local tax bases, a balanced, representative Commission is in all parties' self-interest.

Mr. LOTT. Mr. President, the Internet has arrived, and it is worldwide. Let me share a few statistics. There are an estimated 66,000 new users a day, e-commerce is growing at about 200% a year, web sites went from 10,000 to 3.2 million in just 3 years. Congress needs the Commission's recommendations, and I look forward to reviewing them.

THE VERY BAD DEBT BOXSCORE

Mr. HELMS. Mr. President, at the close of business yesterday, Monday, March 1, 1999, the federal debt stood at \$5,643,045,679,358.32 (Five trillion, six hundred forty-three billion, forty-five million, six hundred seventy-nine thousand, three hundred fifty-eight dollars and thirty-two cents).

Five years ago, March 1, 1994, the federal debt stood at \$4,554,537,000,000

(Four trillion, five hundred fifty-four billion, five hundred thirty-seven million).

Ten years ago, March 1, 1989, the federal debt stood at \$2,743,808,000,000 (Two trillion, seven hundred forty-three billion, eight hundred eight million).

Fifteen years ago, March 1, 1984, the federal debt stood at \$1,473,047,000,000 (One trillion, four hundred seventy-three billion, forty-seven million).

Twenty-five years ago, March 1, 1974, the federal debt stood at \$470,866,000,000 (Four hundred seventy billion, eight hundred sixty-six million) which reflects a debt increase of more than \$5 trillion—\$5,172,179,679,358.32 (Five trillion, one hundred seventy-two billion, one hundred seventy-nine million, six hundred seventy-nine thousand, three hundred fifty-eight dollars and thirty-two cents) during the past 25 years.

HANNAH COVINGTON MCGEE, AN EXCEPTIONAL LADY

Mr. HELMS. There are times, Mr. President, when every Senator, on one occasion or another, for one reason or another, feels the need to share with his colleagues a moment of grief or happiness or sadness or hope.

This being a time like that for me, Mr. President, my purpose is to share a few thoughts about a wonderfully gifted, beautiful, thoughtful lady named Hannah Covington McGee.

I suppose I should begin, Mr. President, by stating that Hannah married a young fellow named Jerry McGee 33 years ago. Dr. Jerry McGee today is president of Wingate University, a splendid Baptist institution in North Carolina. Jerry is the kind of friendly, caring and active husband and father with an enthusiasm for his responsibility as a top-flight educator—and his privilege of being Hannah's husband all those years.

Mr. President, Jerry and Hannah this past weekend were enjoying a six-week sabbatical at Tortola Island, one of the British Virgin Islands. Their stay on Tortola had been, both said last week, the happiest weeks of their lives. It all ended when Hannah was awakened Sunday morning suffering an excruciating numbness which quickly developed into the massive cerebral hemorrhage that claimed Hannah McGee's life at such an early age.

Hannah grew up in Rockingham in North Carolina. At age 14 she caught the eye of a star athlete at Richmond County Senior High School. She married that star athlete years later—after both of them had finished college. They immediately began together devoting their lives to young people.

A mutual friend asked Jerry about Hannah. Jerry's response was that Hannah provided the kind of relationship that everyone dreams of; he confirmed that he had been in love with Hannah since his high school football days when she was that 14-year-old girl with the ponytail.

Mr. President, services for that beautiful, loving and caring Hannah will be

held at the Wingate Baptist Church tomorrow very close to the campus of Wingate University. She will be remembered as one who was forever and tirelessly doing things for others and, as Jerry McGee put it, "It never once occurred to her that anybody ought to do anything for her."

Mr. President, I certainly know nothing more than anyone else about the hereafter, or what will happen on that inevitable day for all of us. But I suspect that Saint Peter was standing at the Pearly Gate Sunday motioning for Hannah to come in and take her seat on the right hand of God who loves her just as all of us who know her do.

Mr. President, The Charlotte (N.C.) Observer this morning published a detailed story, written by Wendy Goodman, praising Hannah McGee. I ask unanimous consent that Wendy Goodman's fine article be printed in the RECORD.

There being no objection, the article was ordered to be printed in the RECORD, as follows:

[From the Charlotte (NC) Observer, Mar. 2, 1999]

WINGATE PRESIDENT'S WIFE—AND MUCH MORE—DIES

(By Wendy Goodman)

WINGATE.—When Wingate University celebrates the opening of the George A. Batte Fine Arts Center later this year, a woman who had a hand in making the center a reality won't be there.

Hannah McGee helped lead the fund-raising campaign and decorate the new building's interior. An art lover, McGee hoped Wingate would serve as a cultural center for Union County.

McGee died Sunday morning in San Juan, Puerto Rico, of a brain aneurysm. She was 54.

"She had a great eye for things beautiful and artistic," said friend Stelle Snyder. "You could see her love for the arts in her home, in her work at Wingate, in anything she did.

"Hannah had so many responsibilities behind the scenes, and she loved her work."

Monday, flags at Wingate University flew at half-staff in honor of Hannah McGee. As the wife of Wingate President Jerry McGee, she left a lasting impression on the university and the entire community.

A Rockingham native, she moved to Wingate about 6½ years ago when her husband was named president of the university. But Hannah McGee was more than a president's wife, friends said.

"Hannah touched so many things in her own special way here at Wingate," said friend Barbara Williamson. "People never even knew all the hard stuff Hannah did because it was all behind the scenes."

Hannah McGee helped launch English as a second language program in Union County. As a board member of the Union County Players, she made costumes and worked backstage for several performances.

She played a major role in beautifying and restoring the M.B. Dry Memorial Chapel at the school. She never hesitated to open the doors to her home and entertain students, faculty and other guests.

"Bit by bit, we'll see Hannah's no longer with us," Snyder said.

Jerry McGee had taken a three-month sabbatical leave from the university in January to relax and spend more time with his wife of 33 years. The McGees were childhood sweethearts, and Jerry McGee often referred to