

retirement is "like pushing a ball up a hill. The longer you wait, the steeper the hill (seems)." Yet 56 percent of U.S. households do not save enough for retirement. What should you do? The experts advise developing a financial plan and sticking to it. Save \$25 a week for 40 years with 5 percent interest. You will have \$165,000. Before you decide how much to set aside, think about how much you will need to maintain a standard of living.

My own advice is do not overrely on Social Security. Think of it this way, a solid retirement plan is a three-legged stool of Social Security, retirement savings, and a pension. Look carefully at your pension plan, too. Make sure you understand what's coming to you, and when.

2. Think about where you would like to live, and how. Do you dream of staying in the same town or city for the rest of your life? If necessary, could you modify your home to accommodate you as you get older? Would you like to move closer to friends and family? Would you like a condo on the beach in Florida or an assisted living facility, where you pay people to do your laundry and cook your meals? This item goes hand-in-hand with financial planning. The more retirement income you have, the more housing options you have.

3. Get preventive health checks, exercise, and eat well. Preventive health checks are getting easier all the time. Increasingly, they are available through insurance coverage. Medicare covers vaccinations, mammograms and screenings for colon and prostate cancer, diabetes and other illnesses. Unfortunately people often do not take advantage of the health screenings available to them. Only one of eight older people gets the recommended testing for colon cancer. This is a shame, when you consider that colorectal cancer is the second leading cause of cancer death.

More than half of all Americans do not get the exercise they need. Generally, the older people get, the less they exercise. Of course, some people have physical limitations that prevent such activities, but those who can exercise should, and at any age, doctors say. Exercise can help stave off heart disease, colon cancer, diabetes and high blood pressure. A good diet carries many of the same benefits.

4. Write a will or living trust. Either of these documents delineates how you'd like your property distributed after your death. If you die without a will, the State will distribute your property for you. The result may be contrary to your wishes. It is best to write a will or living trust well before old age. That way, your spouse and children will be provided for if you face an untimely death. More than 40 percent of people 35 or older do not have any kind of legal document determining how their belongings will be distributed after they die.

5. Consider long-term care insurance. Many people do not realize that nurs-

ing homes are very expensive. Most nursing home residents do not pay out of their pockets for long. They spend down their assets to become qualified for Medicaid, which then picks up the tab. Spending down assets means giving up almost everything, including a house. Long-term care insurance is an option for covering long-term care expenses. The earlier you buy the insurance, the less expensive your premiums. I have sponsored legislation that would establish a tax deduction to encourage the purchase of long-term insurance.

6. Plan your funeral and burial or cremation. The national average cost for a funeral, burial and monument is \$7,520. These costs can be much lower, but they can be much, much higher. The average mark-up on caskets is high. The latest estimated mark-up is 500 percent. Some are marked up as high as 2,000 percent. The high costs, and the presence of some bad apples in this industry, build the case for arranging a funeral early. It is hard to comparison-shop when you are grieving. If you plan ahead, you can call funeral homes for the best price. Of course, planning ahead has its pitfalls. Be sure you tell your family members about prearrangements, and give them all the relevant paperwork. That way, your family can verify that your contract is fulfilled after you're gone.

7. Think about whether a family member will care for you, or vice versa. Unpaid family caregivers keep millions of people at home and out of nursing homes. More than 22 million households have a caregiver who is age 50 or older. The majority are women. Caregiving takes a large toll, both financially and emotionally. I am working to provide more resources to family caregivers, including a \$3,000 tax credit that would help them cover their expenses.

8. Decide how long you will work. Until recently, people who worked past age 65 lost Social Security benefits if they made more than \$17,000 a year. Congress just repealed that penalty for people ages 65 to 69. This likely will cause many Americans to rethink whether they will work past age 65, either part-time or full-time. Choosing the best age at which to retire is an important financial decision.

9. Determine your treatment at the end of life. In a living will, which, or course, is completely different from an estate-planning will, you direct how your doctor should administer life-sustaining treatment if you are unable to decide for yourself. A living will guides your treatment if you are terminally ill, irreversibly unconscious, or in a persistent vegetative state.

10. Enjoy yourself. You have worked hard to stay financially fit and physically healthy. The opportunities for older Americans are greater than ever before. You can work well into your eighties and nineties if you choose. You can become a competitor in the Senior Olympics. You can write a book,

volunteer with your church, or teach people how to read. Surf the Internet. E-mail your grandchildren. Take advantage of the insight and depth that inevitably come with aging. Someone once said, "Being a fun person is the hallmark of true maturity."

I yield the floor.

THE VERY BAD DEBT BOXSCORE

Mr. HELMS. Mr. President, at the close of business Friday, May 12, 2000, the Federal debt stood at \$5,667,021,443,140.97 (Five trillion, six hundred sixty-seven billion, twenty-one million, four hundred forty-three thousand, one hundred forty dollars and ninety-seven cents).

One year ago, May 12, 1999, the Federal debt stood at \$5,578,150,000,000 (Five trillion, five hundred seventy-eight billion, one hundred fifty million).

Five years ago, May 12, 1995, the Federal debt stood at \$4,859,131,000,000 (Four trillion, eight hundred fifty-nine billion, one hundred thirty-one million).

Twenty-five years ago, May 12, 1975, the Federal debt stood at \$515,906,000,000 (Five hundred fifteen billion, nine hundred six million) which reflects a debt increase of more than \$5 trillion—\$5,151,115,443,140.97 (Five trillion, one hundred fifty-one billion, one hundred fifteen million, four hundred forty-three thousand, one hundred forty dollars and ninety-seven cents) during the past 25 years.

ADDITIONAL STATEMENTS

IN RECOGNITION OF CFIDS AWARENESS DAY

• Mr. SANTORUM. Mr. President, I rise today to recognize May 12 as Chronic Fatigue and Immune Dysfunctions Syndrome [CFIDS] Awareness Day as well as the efforts of the Chronic Fatigue Syndrome [CFS] Association of the Lehigh Valley in fighting this disease.

CFIDS, also known as CFS, is a complex illness which effects multiple systems of the body. The syndrome is characterized by neurological, rheumatological, and immunological problems; incapacitating fatigue; and numerous other symptoms. Over 800,000 Americans of all ages, races, and socioeconomic classes suffer from this often debilitating disease. Tragically, persons with this syndrome can experience symptoms sufficient to deprive them of opportunity for gainful employment.

CFIDS is often misdiagnosed because it is frequently unrecognized and can resemble other disorders. Therefore, it is imperative that education and training of health professionals regarding CFIDS be expanded and that there be greater public awareness of this serious health problem. While there has been increased activity at the national, state, and local levels, and in private

research institutions, more must be done to support patients and their families.

The CFS Association of the Lehigh Valley works to encourage further research to conquer CFIDS and related disorders, and to inform and empower those affected by the disorder until a cure is found. The association, a member of the CFIDS Support Network of the CFIDS Association of America, is celebrating their eight year of service to the CFIDS community and has participated in May 12 activities since 1993. Moreover, the association has been awarded the CFIDS Support Network Action Award for "Excellence in Service in the Area of CFIDS Awareness Day" in 1996 and for "Excellence in Commitment and Other Service to the CFIDS Community in the Area of Public Policy" in 1995.

Mr. President, I urge my colleagues to join me in commending the CFS Association of the Lehigh Valley for its efforts, and in recognizing May 12th as CFIDS Awareness Day.●

RECOGNIZING K.S. OF WEST VIRGINIA

● Mr. ROCKEFELLER. Mr. President, today I would like to recognize and celebrate the recent expansion of K.S. of West Virginia. It seems like just a short time ago, in August of 1995 to be precise, that I had the privilege of announcing that this Japan-based company would be moving to Ravenswood, West Virginia.

Remarkable things have happened since that day almost five years ago. At that time, just two Japanese firms called West Virginia home. Today, I am honored to say that seventeen Japanese companies are thriving in our state, creating good paying jobs that support both families and communities.

K.S. of West Virginia has played an important role in that success, and I would like to personally extend my gratitude to the Kato family for their unwavering support and belief in us. Our efforts in Japan would surely suffer were it not for the positive voices of our friends here at K.S. Indeed, Mr. Kato's enthusiasm and excitement about West Virginia is unmistakable and contagious. West Virginia has found a valuable ally and a good friend in Mr. Kazuo Kato, and his tireless work continues to be appreciated.

Too often in this country we have witnessed the destruction of families and whole communities as the result of the corporate philosophy of the bottom line. However, companies like K.S. of West Virginia, who recognize the importance of their employees and communities, demonstrate that compassion and sound judgement are the real keys to success. K.S. is an example of the kind of company that truly deserves our praise and support.

There is no clearer example of this than an issue Mr. Kato and I have been working on over the past year. As the

leader of K.S., Mr. Kato faced a difficult situation with costly ramifications. Yet, instead of maintaining the status quo, Mr. Kato made a series of innovative decisions that will have far-reaching effects for both K.S., and the U.S. steel industry.

Not only a leader in the business world, K.S. has shown leadership in the West Virginia community, as well. Companies like K.S., who believe that their success is measured not just by overall profit margins, but by the amount that is shared with the people who make them profitable, teach us a valuable lesson in management, ethics, team work and mutual respect. This philosophy is as ancient as Confucius or the Bible, and as relevant as the news you read in this morning's paper.

Indeed, there are 115 individuals who have contributed to the prosperity of K.S. of West Virginia. Their hard work is not taken for granted, and as this company grows, so does the value of their loyalty. We are blessed in West Virginia to have parents and grandparents who taught their children that by working hard and playing by the rules a person can be successful—each employee at K.S. is a reflection of this tradition and a credit to our State.

As part of his core teaching, Confucius emphasized that people in positions of leadership have a sacred obligation to serve those who have entrusted them with power. If this power is abused, then the entire system would break down, dooming any enterprise. Thus, I am proud to add my voice to the collective celebration of the success we are witnessing at K.S. of West Virginia. To Mr. Kato and his family, and all the members of K.S. of West Virginia, I extend my thanks and congratulations. You have demonstrated that by working together, unattainable dreams can become reality.●

THE RETIREMENT OF MS. JANET HUYAERE

● Mr. ABRAHAM. Mr. President, I rise today to recognize Ms. Janet Huvaere, who is retiring this spring after 39 years of teaching at St. Jude School in Northeast Detroit. During her time at St. Jude, Ms. Huvaere has constantly been a light in the lives of her students and her fellow staff members, and her dedication to them and to her profession has truly been remarkable.

Ms. Huvaere was born in Grosse Pointe, Michigan, on October 11, 1938. She attended St. Ambrose School for both grade school and high school. After graduating from St. Ambrose, Ms. Huvaere worked for a year at Bon Secours Hospital, and then entered the Adrian Dominican Order. After two years, she left to attend Siena Heights University in Adrian, Michigan. She began teaching at St. Jude upon receiving her bachelor's degree from Siena Heights in 1961.

In her 39 years at St. Jude School, Ms. Huvaere has taught the third, fifth and sixth grades. Her dedication to her

students is surpassed only by her dedication and love for her family. One of her greatest memories came in 1986, when her father, who was ill at the time, was able to partake in a celebration marking her 25th year at St. Jude.

Mr. President, Ms. Huvaere has touched many lives during her thirty-nine years of teaching, and has been a role model to many children in the State of Michigan. On behalf of the entire United States Senate, I congratulate Ms. Huvaere on a wonderful career, and wish her the best of luck in retirement.●

THE GRAND OPENING OF "A TEST OF A NATION: THE HONOR OF A COUNTY"

● Mr. ABRAHAM. Mr. President, on May 19, 2000, the Barry County Parks and Recreation Commission will unveil a brand new exhibition at Historic Charlton Park Village, Museum and Recreation Area in Hastings, Michigan. The exhibition is entitled "A Test of a Nation: The Honor of a County," and is a tribute to the soldiers that Barry County sent off to battle during the Civil War, and also to their families. I rise today, Mr. President, in honor of this special occasion.

During the Civil War, Barry County, at the time populated by less than 15,000 people, contributed 1,632 men to the Union Army, the highest percentage of citizens per county in the State of Michigan. The new exhibition illustrates what life was like for these men out in the field, and for their loved ones at home. Part of the grand opening celebration on May 19, 2000, will be educational programs on the topic of the Civil War.

The exhibition was made possible in part by funds from a Michigan Arts, Cultural and Quality of Life Grant. On September 1, 1999, Historic Charlton Park received \$339,000 to remodel and expand the museum. "A Test of a Nation: The Honor of a County" marks the completion of the first phase of the project.

Mr. President, it goes without saying that the Civil War is one of the most important events in American History, and perhaps the most important. I applaud all of the people whose efforts made this exhibition possible, for with these efforts they have allowed individuals of all ages an opportunity to experience a little part of that history. They have given them a chance to see what life was like for the men, women and children of Barry County who played an important role in keeping our nation together.

On behalf of the entire United States Senate, I congratulate Historic Charlton Park Village on the opening of "A Test of a Nation: The Honor of a County." It is truly an important exhibition, and I know that the people of Barry County will greatly appreciate it.●