

necessary, and to report to the full Committee on all measures or matters for which it was created. Chairmen of subunits of the Committee shall set meeting dates with the approval of the Chairman of the full Committee, with a view toward avoiding simultaneous scheduling of Committee and subunit meetings or hearings wherever possible. It shall be the practice of the Committee that meetings of subunits not be scheduled to occur simultaneously with meetings of the full Committee. In order to ensure orderly and fair assignment of hearing and meeting rooms, hearings and meetings should be arranged in advance with the Chairman through the clerk of the Committee.

RULE NO. 17: OTHER PROCEDURES AND REGULATIONS

The Chairman may establish such other procedures and take such actions as may be necessary to carry out the foregoing rules or to facilitate the effective operation of the committee.

RULE NO. 18: DESIGNATION OF CLERK OF THE COMMITTEE

For the purposes of these rules and the Rules of the House of Representatives, the staff director of the Committee shall act as the clerk of the Committee.

HONORING ERNIE BARKA

(Mr. BRADLEY of New Hampshire asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BRADLEY of New Hampshire. Madam Speaker, I rise today to pay tribute to a dedicated New Hampshire resident who has devoted over 30 years of his life to public service, Mr. Ernie Barka.

Ernie passed away Monday, March 10, at the age of 80. He was a true civic leader in his community, devoting his life to others and improving the quality of life for residents, not only in his hometown but all over southern New Hampshire. He worked tirelessly to help those less fortunate and was a champion for the elderly and for children.

The son of Lebanese immigrants, Ernie learned strong family values and the importance of respect for others while working in his parents' grocery store. The strong work ethic instilled by his parents during his childhood carried over to all aspects of his adult life, particularly in his community and civic involvement.

Ernie served most recently as Rockingham County Commissioner and was a former State representative and former school board member in the town of Derry.

Ernie is credited with launching the Meals on Wheels program in Rockingham County. Leaders like Ernie exemplify the true spirit of civic responsibility and he will be truly missed. His efforts to make New Hampshire a better place to live have made a lasting impact on the people of New Hampshire that both knew him and knew of him. I am happy to have called Ernie my friend.

FINANCIAL CHALLENGES FACING THE NATION

The SPEAKER pro tempore. Under the Speaker's announced policy of January 7, 2003, the gentleman from Michigan (Mr. SMITH) is recognized for 60 minutes as the designee of the majority leader.

Mr. SMITH of Michigan. Madam Speaker, with this early session today it seemed like an appropriate time to talk about what I think are maybe three of the greatest problems that we are facing in the United States Congress in America outside of our economic security and our physical security with the wars going on in Iraq, with the challenge from the terrorists around the world. However, the financial problems that we are facing in Congress are also very serious, and I think we must reverse the rapid descent that we have been taking into extra deficits and overspending. So today I will talk about three areas: One, spending; two, the resulting debt; and, three, some of the financial challenges that face this Nation in the future.

The first chart I have is the a chart representing the last 10 years of spending; and discretionary spending has increased an average of 6.3 percent, 6.3 percent each year since 1996, and 7.7 percent each year since 1999. So it is somewhat flat. It starts going up in 1996 and then it really takes off from 1998, 1999 averaging 7.7 percent a year. That is two, three, depending on the year, sometimes almost four times the rate of inflation. So you can imagine if you project that on in this kind of growths of costs, government is going to be eating up more of our income, more of our gross domestic product in the years ahead.

□ 1645

Why is this? How can we control ourselves from the overzealousness and the attractiveness to spend more money? Of course, politicians in this Chamber get elected every 2 years. The politicians in the other Chamber get elected every 6 years, and the tendency has been when a Member of Congress takes home more pork barrel projects, when they are doing something to solve some of the problems that we face in this country, then they get on television. They get on the front page of the paper. They become popular, especially with those people that need those services, and there is a greater propensity that they are going to get reelected.

So the tendency has been to spend more and more money, and we have changed our income tax system so that most of the people in the United States do not pay much of any income tax. It is the top 14 percent of taxpayers that pay something like 90 percent of the total income tax, and the bottom 50 percent of income taxpayers only pay about 1 percent of the income tax. So it is easy to understand that that bottom 50 percent is not outraged by increased

taxes and increased spending and increased borrowing, and this is the next issue I wanted to talk about is borrowing.

Three years ago, in the year 2000, we had a budget surplus of \$236 billion. This year we are approaching a \$500 billion deficit. So over \$700 billion changed from surplus to deficit in a total Federal spending budget that we are looking at this year of \$2.1 to \$2.2 trillion. Huge points, and again, that is because of the overzealousness to spend.

Let us look at what has happened as a result of that spending, and I think it is good to remind ourselves of the definitions. When we say "deficit" that means a year in which we are spending more money than the Federal Government has in revenues coming into the Federal Government, and "debt" is the accumulation of that annual overspending. So what does government do? We borrow more money.

As a safeguard to try to hold the line on borrowing, what we did many, many years ago is said, look, we cannot borrow, in fact, the Constitution prescribes it, we cannot borrow any extra indebtedness for this country unless it is a law passed by the Senate, the House and signed by the President, to try to put some restraints on the temptation to simply borrow more and more money and spend more and more of that money, and of course, this chart is an explanation, as best as we could portray it, in a blue line, a green line and a purple line, if you will, on the gross Federal debt and its components.

As we look at the bottom purple line, this is the debt held by government accounts. It is the money that we ask workers in this country to pay into the FICA tax, into the Social Security tax, designed in 1934, to be a forced saving so that while we are working, some of that money is taken out. FDR, Franklin Delano Roosevelt, said instead of having to go over the hill to the poor house, we are going to have mandatory savings during those years when a person is working, and then when they retire they will have more security, more Social Security. They will not have to go over the hill to the poor house.

So we came up with a Social Security system, and when we started, it was a situation where current workers paid in their taxes to pay for the benefit of current retirees. That is the same today.

Also, the extra money that is paid in by all Federal workers for their retirement programs, the money for the pensions of the military, our armed service members who pay in part of their wages for their retirement, that is all accounts held by the government, and what we assume in this Chamber, in the Senate and the White House, is that it is okay simply to write out an IOU and spend that money for other government services, but it technically is part of the debt, and as we see over the years, this debt held by government services continues to go up, at

least past into the future, as far as we can see almost.

The green line in the middle is the debt held by the public, the Treasury auctions that we have, the so-called Wall Street debt, the debt that is held by retirement funds, insurance companies, banks, anybody that wants to buy those Treasury bills. That is the debt that is held by the public.

We saw a period in 2001 and 2002 and 1999 where we were having a little surplus in terms of paying down some of that debt held by the public, and so, to me, I think it was a little bit misleading, maybe a little bit of hoodwinking in terms of telling people we were paying down the Federal debt at a time when actually the total debt of the country continued to go up. The total debt never went down during our brag sessions of having a lock box, that we are going to take and pay down the public debt of this country.

Yet what was happening is we were to pay down that debt, we were taking extra money coming in from Social Security and the other trust funds and using that money to pay down some of the public debt. So, therefore, as my colleagues can see and as we have tried to portray by this chart, the debt has never really decreased.

Why is this bad policy? Why is it unfair to our kids and our grandkids and future generations to keep piling up this debt?

If we will, sort of pretending that our debt and our problems today are greater than maybe the needs of our kids and our grandkids, probably not so. They are going to have to somehow come up with the extra tax effort to pay off this debt but absolutely to pay the cost of servicing this debt.

Right now we have got a downturn and a sluggish economy, and so, therefore, there are less revenues coming in. The demand for extra money is not out there in the private sector, and so the effect of extra government borrowing does not hurt the economy so much, but when it is going to start to hurt is when we have this economic recovery. When individuals say it is time, I want to buy a new car, what is the interest rate; it is time I want to buy my house and my home for my family, how much is it going to cost me; and a business that decides to employ more and expand and buy the equipment and the facilities they need for expansion and business, and then they find out that who is at that marketplace, buying up available money, is the Federal Government.

The Department of Treasury has auctions every week, and based on the total indebtedness and how much extra we are spending over and above what is being brought into the Federal Government, it is a situation where government says, well, look, whatever it costs we are going to have our money. If we have to bid up the interest rate to make sure that we get the money we need, we are going to do that, and of course that results in the potential for

higher interest rates and that is what is going to happen.

When the economy recovers, interest rates are going to go up. Interest rates right now are a little over 3 percent. So government can borrow money at about 3 percent, and yet even with that low interest rate, the servicing that debt, the interest that government pays on that borrowing represents 11.4 percent of our total Federal spending budget.

What would happen if we hit interest rates that were in existence in the late seventies and early eighties when we saw interest rates go as high as 17 percent, sometimes higher than 17 percent? Then that 11.4 percent becomes five times greater, and 60 percent of our budget would be used paying interest, and that is just the situation with the current debt today.

What if we project ourselves to the debt that is going to happen if we are not able to have the intestinal fortitude, if you will the guts, to stand up and say no, we are going to slow down spending, we are going to prioritize some of the Federal spending, government cannot be responsible to all of the problems of the country and we go back to the basics of our United States Constitution?

When Republicans took the majority in this Chamber in 1994 and starting in 1995, Newt Gingrich, the then Speaker of the House, asked me if I would be chairman of the Debt Limit Task Force, and so we got what I considered some of the really good thinkers in terms of trying to come together to analyze how do we start having a balanced budget, how do we start living within our means, how do we start convincing Members of Congress and the country that government cannot solve all the problems and that it is unconscionable just to keep spending more and more money, and of course, politically it is not wise to increase taxes to cover those expenditures, because people reach in and they feel their billfold and they feel the money going out of that billfold to pay the income tax but not so with borrowing. So the tendency has been to increase more and more borrowing.

What if interest rates, and they will, what if interest rates simply are forced up by 2 percent because of the extra demand that government has for borrowing? A person goes out and buys a \$28,000 car and they amortize it over 5 years, pay it off in 5 years, it is going to cost them \$3,000 more to buy that vehicle because government has pushed up interest rates in the marketplace.

What if they want a home, what if they are going to go out and buy an \$80,000 to \$100,000 home, amortized, let us say, over 25 years? Then they are going to end up paying \$13- or \$14,000 more for that home because government is in the marketplace bidding for available funds and driving up the bid on what that interest rate is going to be. So it is going to affect each one of us individually eventually if we are not able to hold the line on spending.

Our debt today amounts to about \$24,000 per individual in this country. The total debt is \$6.4 trillion.

Let me tell my colleagues another safeguard that our task force on holding the line on debt did. We said that there was a rule in this House, it was called the Gephardt rule, and the Gephardt rule stated in the rules of this Chamber that every time we passed a budget, if that budget spent more money than what was coming in in revenues, then automatically, without another vote, the debt limit of this country would be raised in legislation that would automatically be passed and sent on to the Senate. Why was that? That was so this Chamber was not embarrassed by having to take a vote and a debate on should we increase the debt for our kids and our grandkids.

I am a farmer from Michigan, and it has been our goal to pay off the mortgage, to give our kids a little better chance, but that is not what we are doing in this Chamber. That is not what we are doing across the hall at the Senate. It is not what we are doing at the White House. We are saying our problems must be so great that it justifies us making the wages and earnings of our kids and our grandkids and our great-grandkids to pay off that debt. That is sort of the spending part of the problem on debt.

Another task force that I have been chairing is a bipartisan task force made up of Republicans that sit on this side of the aisle, Democrats that sit on that side. So it was a task force on Social Security, and after we studied the problem and challenge of Social Security, we pretty much all agreed, Democrats and Republicans, that something has to be done because Social Security is going broke, and just let me review a couple of charts that I have on why Social Security is going to grow.

The coming Social Security crisis, and it is coming very quickly, our pay-as-you-go retirement system will not meet the challenge of demographic change. Pay-as-you-go is back to where it was. It is the same as when it started in 1934, existing workers pay in their Social Security tax. That money immediately goes out to current or existing retirees.

□ 1700

So there is no savings account. Nothing is being saved up for your retirement. It is simply a situation where whenever there were not enough workers and enough revenue coming in for the Social Security to cover promised benefits, then what did government do? And I am sure you can guess what government did. They either raised the tax, Social Security tax, and/or they cut benefits. And most often, throughout the years since 1934, they have done both, raised taxes and cut benefits.

That is why when we looked at the chart on how much debt held by the government accounts kept going up, it is because in 1983, on Social Security, the Greenspan Commission raised taxes

so high that ever since that law was enacted, there has been more money coming in to Social Security than was needed to pay out Social Security benefits. And like I said, government said, this is a good deal. We are going to take this money, write an IOU, and we are going to use the Social Security money to pay for other government programs.

That is why some of us said, look, we need something. We need private accounts. We need some way to get it out of the hands of spenders in Congress that would like to take that extra money and instead of saving it, somehow investing it. Every year, Congress has simply spent that money.

So what is in the Social Security trust fund? It is a nice name, but it is a misnomer because there is no real trust fund. There is no money there. So young people are at risk of trying to figure out ways on how they are going to do maybe without Social Security, or with much less Social Security; but more importantly, during their working life, they are going to probably be asked to pay more towards current benefits of retirees.

Look at this chart a minute with me. Demographics is the word. That is the problem. When we started this pay-as-you-go program, it worked very well. The working population was growing in relation to the number of retirees. In fact, back when we started the program, there were 36 workers working, paying in their taxes, for every one retiree. By 1940, it got down to 24 workers working, paying in their taxes, for every retiree. By the year 2000, three workers. Three workers paying in their taxes for every retiree. So their taxes, of course, had to go up. And what the actuaries at the Social Security Administration are predicting is that by 2025 there are only going to be two workers for every one retiree in this country.

And why is that? That is the demographics. The baby boomers. The increase in the birthrate has always been sufficient to keep an increased number of workers in relation to retirees. But now, after the baby boomers, those born after World War II, and the big increase in workers in this country, we are seeing a reduced birthrate; and at the same time we are seeing older people living longer. So where the average age of death when we started this program was 62 years old, which meant most people never got to 65 and collected Social Security benefits, now the average age of death is 86 years old, and it is going up.

Let me conclude by pointing out what we know about Social Security. Insolvency is certain. We know how many people there are, and we know when they are going to retire. We know that people will live longer in retirement. We know how much they will pay in and how much they will take out, and we know the results. The fact is payroll taxes will not cover benefits starting in 2015 and that the shortfalls

will add up to, and listen to this, \$120 trillion between 2015 and 2075. Our annual budget is only \$2.1 trillion; but over those years, in excess of the tax money from Social Security coming in, we are going to need an additional \$120 trillion.

That is why it is so important that we deal with this; that we step up to the plate; that we deal with this problem now instead of putting it off. Because we have a surplus now coming in from Social Security. If we can use that surplus, it is going to help.

The bipartisan task force on Social Security came to the conclusion that there has to be a better investment for that extra Social Security revenue coming in to the Federal Government. Private accounts are good, for a two-fold reason. One, you take it out of the hands and you get it off the table in terms of having it available to be spent by Congress. So it is an assurance that that money is in the name of the American worker and they can depend on it. If they happen to die before age 65, then it goes into their estate.

Now, some have argued, well, we cannot let the individual decide how to invest that money. I say if it is a compromise, fine, let us do it the same as the government's Thrift Savings Plan, where there is a government manager with indexed funds and that you have the choice of some of those safe index funds and you invest in that variety of funds as you might choose. But, still, it is government saying these are the safe funds where you are going to be least likely to lose any of that money. And so somehow it is a good idea.

Because let me tell you, the Supreme Court, on two occasions now, has said that there is no entitlement to Social Security money. I mean, if you work all your life, you pay in all those Social Security taxes, the Supreme Court, on a couple of cases, has said, look, Social Security tax, the FICA tax, is simply a tax and your entitlement to get benefits is simply legislation that has been passed by Congress and signed by the President.

In conclusion, let me say that the biggest risk is doing nothing at all; to do nothing to set aside the Social Security trust fund money and to not use it. And the lockbox that we heard about 3 years ago was a farce. It did not do anything to save Social Security. It was just sort of rhetoric that became politically popular. That money really needs to be invested in some fashion, in such a way to make sure that it is not available to the rest of government to spend as they might choose in other areas.

Social Security has a total unfunded liability of over \$9 trillion. Now, the \$9 trillion is what we need to come up with today if we are going to keep Social Security solvent. The \$120 trillion that I mentioned is future-years money with inflation, et cetera. So between the years 2015 and 2075 we are going to need that extra \$120 trillion over and above the Social Security tax that is coming in from payroll.

And I need to mention that right now 75 percent of American workers pay more in the FICA tax, the payroll tax, than they do in the income tax. And it would be, I think, extremely unfair to increase that tax again. Over the years, we have done it dozens of times. It started out at 1.5 percent tax on your income, and that included the employer's share; and now it is up to 12.4 percent.

The Social Security trust funds contain nothing but IOUs. So if we do nothing, somehow government is going to have to raise taxes someplace or increase borrowing or cut down on other government expenses to accommodate what we promised in Social Security. To keep paying promised Social Security benefits, the payroll tax will have to be increased by nearly 50 percent or benefits will have to be cut by 30 percent. Too much. It would be bad. It would be terrible. With so many seniors that depend on Social Security for over 90 percent of their total income in their old age, it would be inconceivable to make those kinds of cuts.

So I ask my colleagues, Madam Speaker, to stand up to this great challenge. Even in the midst of the tremendous challenges that we have with the terrorists, the challenge of what we do with Saddam Hussein in Iraq, we have to stand up and make some hard decisions to make sure that we save Social Security and we do not keep putting it off until it becomes a crisis. And that crisis is rapidly approaching, because sometime between the year 2015 and 2017 there is not going to be enough money coming in from the Social Security tax to pay benefits.

So back to my three areas that I thought were very important. One is spending. We cannot continue to spend. And there will be a lot of criticism on this budget that came out, because we are cutting back on spending. For the first time since I have been here, and I came in in 1993, the budget resolution that we are going to be looking at over the next couple of weeks actually says in the discretionary part of spending, which represents less than half of the total spending, but in some discretionary spending we are going to have to cut back because we want to hold the total spending of this Congress down.

And you know what I think? I think even a lot of grandpas and grandmas, if they knew that it just meant extra borrowing to accommodate some of their needs, even to the extent of prescription drugs, they would say, look, if it is going to be borrowing that my grandkids have to pay back, hold off a little while. Try to hold the line on spending, because that is going to result in holding the line on the total debt that we are passing on to our grandkids.

Mr. BOYD. Madam Speaker, will the gentleman yield?

Mr. SMITH of Michigan. I yield to the gentleman from Florida.

Mr. BOYD. Madam Speaker, I thank the gentleman for yielding. I have been

watching from my office, and I came to the floor to tell him that I agree with everything he has said. And as a matter of fact, I and some others have control of the second hour, but I know the gentleman has some time left so I thought maybe before they get here he and I could talk.

Mr. SMITH of Michigan. Let us solve the Social Security problem. Let us solve the spending problem.

Mr. BOYD. I hope we can do that. Because the Social Security and the spending problems are the major problems that face our children and our grandchildren. We are hanging an albatross around their necks.

But I wanted to say to the gentleman from Michigan how pleased I was to hear the points that he has made. I did not realize he was a farmer from Michigan. I happen to be a farmer from Florida, as the gentleman may know; and I was very interested to hear the gentleman talk about the fact that as a farmer he knows that at the end of the day his revenues have to match his expenditures or he does not stay in business. I think all of the farmers around the country know that, and all of our small business people and even all of our constituents know that.

At the end of the day they have to have enough revenue to match their expenditures. And if they do not do that, they are bankrupt.

Mr. SMITH of Michigan. Reclaiming my time for just a moment, before the gentleman says it, I say if we cannot hold the line on spending, then we should not have a tax cut. And I yield to the gentleman.

Mr. BOYD. And I thank the gentleman for yielding. I could not agree with him more. I think that is why the gentleman will see, when the Blue Dogs, who are going to be here in the next hour to talk to the Nation, that the gentleman will find that our plan is to reduce spending too and to hold the line and defer the tax cuts until we get a handle on this thing.

But I just wanted to say that our constituents understand that if they cannot hold their spending down to a level that matches their revenue, that they are bankrupt. And they go to a court and they ask the court for relief. And the court will say, well, do you have a reorganization plan? And if they do not have a reorganization plan, the judge will require them to sell their house and their car and that new piece of property they bought, their stocks and so forth. And I think that is the situation we find ourselves in.

Mr. SMITH of Michigan. Madam Speaker, what I am a little nervous about on this reorganization plan that government might have is what some might call monetizing the debt, just printing more money, causing inflation, so it is easier to pay back. That would be terrible.

Mr. BOYD. That would be. That would be terrible. We have to figure out how to discipline ourselves, to quench our thirst for having programs

that we are not willing to pay for in our generation.

So I just want to commend the gentleman for his coming to the floor on his own, by himself, and saying what he has said. I think there is a lot of opportunity here for us to work together, and I hope that we can to solve this long-term fiscal problem.

Mr. SMITH of Michigan. Well, Madam Speaker, the rumor is the gentleman might be going to the Senate before we get this worked out. I do not know if he wants to tell the 5 million listeners that we have tonight about that.

Mr. BOYD. Well, wherever we are, we need to work on it together.

Mr. SMITH of Michigan. Exactly right.

#### THE BLUE DOG BUDGET

The SPEAKER pro tempore (Mrs. BLACKBURN). Under the Speaker's announced policy of January 7, 2003, the gentleman from Florida (Mr. BOYD) is recognized for 60 minutes as the designee of the minority leader.

Mr. BOYD. Madam Speaker, I appreciate the opportunity to speak, and I appreciate the remarks of the gentleman from Michigan who preceded me. I think I see a great glimmer of hope here, that those of us who are in different parties can come to the floor of the House of Representatives and essentially preach the same message.

That is what I want to do here today. I want to follow up on what the gentleman from Michigan (Mr. SMITH) says and tell the House that I believe that it is unconscionable that we are entering this time of war, this pending war, when we are economically in the doldrums. We have higher unemployment rates than we have had for years and years. Just 2 short years ago we had a surplus in our Federal budget, and in a very short 2 years we have managed to deplete that surplus and create the biggest deficit in the history of this Nation.

□ 1715

I think the results of that, the consequences of that, are certainly unacceptable to me and should be unacceptable to most Americans because I think what it does for us in the long run, the long-term economic consequences of it are very serious. It will stagnate our economy. It will make it impossible to solve the long-term Social Security problem that we have that the gentleman from Michigan (Mr. SMITH) spoke about. It will make it almost impossible for us to put in place a prescription drug program.

Both presidential candidates on the campaign trail talked about that as one thing that this Congress should do, reform Medicare to include a prescription drug program. But sometimes as a Congress and as an administration, we seem so fixated on revenue reductions that we have to pay for the priorities that we may list as a Federal Government.

Those priorities are pretty simple. Our primary responsibility is national security. There is a new buzzword, homeland security, that has been created since 9/11, and we know that the world is changing and we have to react to that. That is the primary responsibility of the Federal Government is national security.

We have Social Security, which is a very important program to the success of this society over the last 40 or 50 years. I tell my constituents often that in 1964 about the time of the creation of the Medicare program, if an American reached the age of 65 in this Nation, there was a 58 percent chance they would be below the poverty level. In other words, 58 percent of our citizens that reached that age, retirement age, did fall below the poverty level.

That figure today is a single digit figure, less than 10 percent reach the age of 65 and fall below the poverty level. There are many reasons for that sort of success in having the retired generation of this Nation live in comfort, but the least of those reasons certainly is not that we have a great Social Security and Medicare program in place. We know those programs have long-term funding problems, and we have to find solutions for them.

I think many of us in the Blue Dogs felt we had that opportunity 2 years ago when we had a surplus to fix those programs long term so that our children and grandchildren would not be hung with the responsibility of fixing those programs because it is going to be a much, much more difficult fix 15 or 20 years down the road. The fixes are painful now, but not nearly as painful as they will be in 15 or 20 years.

The Blue Dogs have always focused on fiscal responsibility and tried to convince this Congress that the best thing we can do for this economy is to set our priorities, spending priorities, and be willing to pay for those in our own generation. That is really what our Blue Dog budget is all about, it is about getting the Federal Government back onto a glide path of fiscal responsibility.

We spent the whole decade of the 1990s trying to bring us out of the huge deficit years of the 1970s and 1980s. It was a long, difficult battle. There were spending cuts. We ratcheted down spending at every level of government. The facts, if they are spoken accurately, will bear that out. Now in just a few short years of fiscal irresponsibility, we put ourselves back into a deep, deep ditch.

Madam Speaker, we have some other folks joining us today, and I would like at this time to yield to the gentleman from Tennessee (Mr. TANNER), who is a very effective member of the Committee on Ways and Means, who will discuss a few details of the Blue Dog budget.

Mr. TANNER. Madam Speaker, I think the gentleman is correct in his assessment that our generation ought to be willing or have the courage to