from the Atlantic to the Pacific Ocean and points in between, and I am hopeful that it echoes into that courtroom and the courtrooms of San Francisco and New York where any activist judge in this country realizes that the legislative power belongs to the United States Congress. That is defined in the United States Constitution. If we allow judicial activism to run its course, there is no point in this body existing. They will have taken away all of the legislative power of this Congress if we do not draw the line.

I would have said a year ago that the line was blurred between the judicial and the legislative branch of government. Today I will say it is obliterated. It has been obliterated in a number of cases not particularly relevant to the ban on partial-birth abortion.

We have the authority as Congress to rein in the run-away judiciary, to slap the wrists of judicial activism. In fact, all Federal courts, with the exception of the Supreme Court, exist because they have been established from time to time by the Congress. Whatever the Congress establishes, they can take away.

So it is conceivable that any of these Federal lower courts are not a requirement of Congress, we could do with them as we wish. We want to do what is prudent and appropriate, but we also have an obligation to preserve the separation of powers. I will continue to do that.

Mr. Speaker, I want to speak to the fetal pain issue as well. I do not think that is hard for any of us to understand. We have heard testimony during hearings of this Congress of a baby that was almost to the last moment of its life reaching its arm out with that fear-of-falling reflex. It is unrealistic to believe that baby did not feel the pain at that moment, at that moment when they are trusting into the hands outside the womb instead of the protection of the womb, to have those hands take the life and drain the brains from that innocent, most innocent little child.

If Members have seen the pictures that have been up on the Internet, particularly on the Drudge Report, during intrauterine surgery, a little hand reaching up, grabbing ahold of the finger of a doctor. Imagine a little hand grasping the hand of the surgeon that is there to protect and save its life, and that little hand and that little body cannot feel pain? Of course it does. For a doctor to say, I have never thought of such a thing, it did not occur to me whether there was pain there, that would not be the case if this were happening with an animal. There would be a national outrage, and there should be a national outrage on this.

We have to play this out in the courts in New York, Nebraska and San Francisco. We are going to see these three inferior courts come with a decision. Those decisions will find their way to the United States Supreme Court where the Supreme Court will in

the next year or so be obligated to makes a decision on whether Congress can actually declare findings and declare fact. We have done so.

There are only two questions before the court, I understand. One of them is do congressional findings determine that a partial-birth abortion is never necessary to protect the health of the woman; and the other question is did we define partial-birth abortion accurately and precisely enough that one who is providing that procedure, and that is hard for me to say, understands clearly at what point they would be breaking the law?

I think we have a precise definition of partial-birth abortion. It is clear whether it is a head delivery or whether it is a breech delivery. We define that moment when it becomes a partial-birth abortion, and Leroy Carhart or any of those practitioners understand that, and they are simply trying to confuse the American public.

I will stand for life. I stand with the gentleman from Indiana (Mr. Pence) and the hundreds of people in this Congress and the millions across this country that understand that innocent life begins at the instant of conception.

Mr. PENCE. Mr. Speaker, I thank the gentleman from Iowa (Mr. KING) for his statements, and again want to express my gratitude for the gentleman's tenacity in defending life and the processes of an institution. Our colleague, literally at a time when many Members of Congress with their families were stealing away to someplace warm, our colleague was headed to a courthouse to defend the integrity of an institution and the processes of this institution which the American people, many of whom may be looking into our conversation today, have a right to know that the Partial-Birth Abortion Ban Act signed 5 November, 2003, by this President was thoughtfully considered and carefully prepared and based upon findings of fact that are demon-

I thank the gentleman from Iowa (Mr. KING) for his leadership and for his courage on behalf of the unborn and as truly a remarkable contributor to this institution in a very short period of time.

By way of closing this installment of the case for life, abortion and the problem of pain, I would reflect on those words from the ancient text that say whatsoever you do to the least of these, you do to me, and that for millions of Christians, me included, those were the words of God Himself. They express a principle that has been manifested throughout the 2,000-year history of Western civilization that societies and their justice and their definition of justice is defined on the manner in which the strong deal with the weak. That is the essence of justice.

At its very core, in my judgment, whether it is partial-birth abortion or abortion in any of its permutations, justice demands that we reconsider this practice. As the evidence that the

gentleman from Iowa (Mr. KING) defended in Lincoln, Nebraska, overwhelmingly attested in the case of partial-birth abortion, this is a procedure that is never medically necessary. In fact, we, from south of Highway 40 in Indiana, like to use common sense on things. It hardly seems like it could ever be in the interest of the health of a woman to deliver a child and to brutalize it in the birth canal, and that would somehow be safer for the mother than a simple caesarean section that is done countless times in America and has been done since Caesar, after whom it was named. It is never medically necessary.

Beyond that, it is my hope and my ambition, and I may even say my prayer, that the problem of pain becomes more widely known in this country. Just judging the intensity that abortion rights activists use to keep Dr. Anand's testimony about fetal pain out of the courtroom in these proceedings suggests to me that our opponents in this debate understand the political vulnerability because at our core I believe, as the President says so often, the American people are a deeply compassionate and caring people.

That is why I said at the beginning of this discussion today that in the case for life, the problem of pain is a problem for advocates of abortion rights. To the extent that these court cases and the attempts to challenge and pull down the Partial-Birth Abortion Ban Act ultimately result, whatever their outcome, in the American people having a broader understanding of the reality of what Dr. Anand called so chillingly that prolonged and excruciating pain to the fetus in a partial-birth abortion, then we may be making progress.

So I conclude this case for life, Mr. Speaker, with gratitude for your forbearance and those of my colleagues, with renewed appreciation to the gentleman from Iowa (Mr. KING), who, along with his lovely bride, are stalwarts on the case for life. I close this case for life with gratitude.

PRESIDENTIAL MISTAKES

The SPEAKER pro tempore (Mr. Burns). Under the Speaker's announced policy of January 7, 2003, the gentleman from New Jersey (Mr. Pallone) is recognized for 60 minutes as the designee of the minority leader.

Mr. PALLONE. Mr. Speaker, last week during President Bush's press conference, he had a difficult time with a question from one reporter asking him whether or not he had made any mistakes as President since the fateful events of September 11, 2001. Today I would like to basically join with some of my Democratic colleagues who have already spoken today during their 5 minutes in trying to help out the President to answer the question about any mistakes he has made as President since 9/11.

I think one of the President's biggest mistakes over the last year was signing a so-called prescription drug bill into law which he knew would benefit the pharmaceutical companies a lot more than the millions of seniors who need help now with their prescription drug bills.

Mr. Speaker, seniors have done the math. I had some opportunities during the district work period, during Easter and Passover, to meet with senior citizens, and they have done the math with regard to the President's so-called prescription drug plan. They realize that the President's law was a mistake because it will not help them with the ever-increasing cost of prescription drugs. I want to use an example because I know I have talked about this many times on the floor about how the so-called prescription drug bill will not really benefit most senior citizens.

□ 1515

If one would consider a senior who now pays about \$1,000 a year on prescription drugs, who will pay at least \$857 a year out of pocket under the President's law, seniors with a bill of \$5,000 a year will still pay at least \$3,920 under the President's Medicare bill, and as we can see, the problem with the President's bill is that they are going to have to pay so much money out of pocket to get any kind of a meager benefit that for most seniors it is simply not worth the effort.

And I know from being back in my district in New Jersey for the 2-week break that the seniors see the minuscule help that they would receive under this legislation, and they realize that it is really not them, but the pharmaceuticals who are benefiting from the law because of all the profit that the pharmaceutical companies plan to make. And as I have said before, one of the reasons why the pharmaceuticals were so involved in this prescription drug legislation was because they wanted to make sure that the government did not do anything to lower the price of prescription drugs, because if the government got involved in negotiating to lower prices, as does the government in almost every other Western nation, they would not see the same level of profit that they wanted under the President's bill.

And we, as Democrats, made a point during the debate on the Medicare bill that we wanted the Secretary of Health and Human Services or the Medicare Administrator to have the power to negotiate better prices, essentially what we do now with the Veterans Administration, what we do with our military and our military retirees, but because of the support that the President receives and the Republicans receive from the prescription drug industry, that would not happen. That was not going to happen.

In effect, what was written into the law was a clause that specifically said that the Secretary of Health and Human Services and the Medicare Administrator could not negotiate lower prices. That was prohibited by law. I

would maintain that that was a mistake, a major mistake, on the President's part not to allow the negotiation of lower prices, but the bill itself was a mistake because the bill, as I said, does not really provide any meaningful benefit to seniors who are looking for their prescription drugs to be paid for in a major way by the Federal Government.

But the President and his administration made a lot more mistakes than these, Mr. Speaker. The President made a big mistake also when he allowed the Medicare Administrator, Tom Scully, to negotiate the final prescription drug legislation on behalf of the administration here on Capitol Hill. At the same time that Mr. Scully was the Medicare Administrator negotiating the legislation, he was also negotiating a new job with various companies representing health care interests that stand to make millions from this Medicare law. Tom Scully did not do this, as I said, outside. He was doing this at the same time that he was negotiating the Medicare bill.

And one might say to oneself, how does he do that? How does someone who is in charge of Medicare in the Bush administration end up basically negotiating a job for himself with those same interests that are now looking for some benefit in the Medicare bill? And the reason is because he received a waiver from the Bush administration that allowed him to participate in job negotiations while he was negotiating the Medicare bill. I would maintain that that is not only a conflict of interest, but also another mistake in the context of this Medicare legislation that President Bush made.

Administration officials should not be allowed to interview and go on job searches with the companies at the same time that they are working on legislation that directly impacts these companies. That is why we have laws that bar that as a conflict of interest, and it should not have been waived. That was a mistake of the President.

President Bush also knew that this Medicare bill he signed into law had passed Congress, in my opinion, under false pretenses. Members of this House did not know the true cost of the legislation, and the reality is we probably never would have known what the true costs were were it not for the fact that the President's own Medicare actuary actually came forward after the legislation was passed and detailed what the true costs were. But that Medicare actuary was not allowed to give the House Members, be they Democrat or Republican, the true costs of this Medicare legislation when we were voting and negotiating the bill because essentially this actuary was told that his job would be threatened, he might be fired, or he would be fired if he gave out the real information about the cost of the Medicare bill.

Last year when Republicans were writing their version of the prescrip-

tion drug bill that eventually became law, the Republican leadership made assurances to many of the conservative Members in the Republican Party that the total costs of the program over 10 years would not be higher than \$400 billion. That is what they put in the budget, and that is what the Republican leadership and the President told the conservative Members that they would be facing, a cost of \$400 billion. When the bill finally came up for a vote, the Bush administration said the total cost of the program would be actually \$395 billion, close to the 400-. But as my colleagues know, last month we learned that the administration's own analysts had concluded repeatedly that the drug benefit could cost \$100 billion more than what they said publicly at the time, not \$400 billion, but \$500 billion, a big increase, about a 20 percent increase, but they never made that information public until the bill was signed into law.

The individual who was the chief Medicare actuary, Richard Foster, at the time did come forward and say that the administration knew and that he knew at the time when the bill was being voted on that the true cost would be \$100 billion more, that it would be \$00- instead of \$400 billion, but he was warned that he would be fired if he told his colleagues here in the House the truth; so he never told us.

So here we go again. What kind of mistakes did President Bush make in the context of this Medicare bill? Quite a few. In this case he knew, or at least the administration knew, that this information was available about the true cost, but they probably also knew that if that cost had come out, it would kill their chances for passing the bill. So essentially they kept the facts from coming out, and one could argue that the House made a mistake in passing the bill because it was based on misinformation, another mistake that the President made which contributed to the big mistake of this Medicare bill when it finally passed.

I just mentioned this because many of my colleagues on the Democratic side would like to point out some of the mistakes that the President made in the last year, and hopefully when he has his next press conference, he will have a little more opportunity to talk about some of those mistakes. If not, we can just give him more information ourselves along the lines of the Medicare bill, which was a huge mistake.

Mr. Speaker, I would also like to bring up some other matters that relate to what I consider the ongoing credibility problem that President Bush and his administration faced, and there are many. There are many cases where information has been given out that is essentially misleading, that Congress relies upon it, as it did in the case of the Medicare bill, or in the case, one of the biggest that I would mention, is the Iraq War. We know now that much of the information that was given to the Congress and they used in

making a decision to go to war and to pass a resolution to authorize the war was essentially misleading, information about the threat from Iraq, about the weapons of mass destruction, about links that did not exist between Iraq and Saddam Hussein and al Qaeda and those that bombed the World Trade Center on 9/11. And I would like to talk a little bit about the President's credibility gap with regard to the war in Iraq.

Again, some of my colleagues mentioned earlier that 100 of our U.S. soldiers have died this month, and not that I want to emphasize that, because I certainly do not, but I do think that this credibility gap has cost lives, and it is not just something that we can sort of toss aside and say, okay, well, we had this misinformation, and what was the impact? It had a major impact on our decision to go to war and upon the people who have lost their lives or have been injured during the war.

As concerns rise about the lack of planning for the war in Iraq, it is important that we determine how America got into the mess in Iraq, and probably even more important, because that is the past, how are we going to get out? Concern about the situation in Iraq crosses party lines. The House Republican leadership continues to block any congressional oversight. And, Mr. Speaker, we have heard some of my colleagues on the Democratic side of the aisle talk earlier this day during the Special Orders about the need for congressional oversight.

We have congressional oversight on everything. I am the ranking member on the Subcommittee on Fisheries, Conservation, Wildlife and Oceans. We have congressional oversight on what the agencies do with regard to fisheries management. If that is true, why would we not have it for something so important like the war in Iraq?

The House Committee on Armed Services and the House Committee on International Relations are not holding hearings to ask important questions that must be asked about the Bush administration with regard to the war in Iraq. Essentially House Republicans are allowing the President and his administration to do anything they want in Iraq, no questions asked. And I just find that simply unacceptable given the responsibility of this House and the committees of jurisdiction to have oversight over any important matter that we deal with.

Yesterday in the other Chamber, the Foreign Relations Committee held a hearing where Members of both parties asked the tough questions about Iraq. Yet here in the House, Republicans have completely abdicated their power to President Bush and essentially said that he as Commander-in-Chief can do anything he wants without any oversight.

Mr. Speaker, the problems in Iraq, I believe, are the direct result of the Bush administration's failure to adequately plan for what would happen

after the initial U.S. incursion in Iraq. We know what happened when the U.S. first went to war. We know that it was largely successful in a very short period of time. But what planning was done about the aftermath after the initial incursion and after essentially Saddam Hussein and his forces were defeated and forced to flee? President Bush and his national security team assured the world that Iraq would be a swift and easy mission where U.S. troops would be greeted as liberators. This assessment proved dead wrong and is now costing Americans greatly in terms of lives, funding, and international support. And I do not think there is any question when we listen to some of what has come out the last few weeks both before the 9/11 Commission and other venues that the Bush administration was caught off guard.

Secretary of Defense Rumsfeld said last week that he was surprised by the recent level of violence in Iraq. Secretary Rumsfeld said, "If you said to me a year ago, describe the situation you would be in today 1 year later, I don't know many people who would have described it. I would not have described it the way it happens to be today." Those are Secretary Rumsfeld's very words.

The fact is that the Bush administration was warned before the war of the possibility that events might not play out as well as the administration was telling Congress and the American people. General Anthony Zinni, the former CENTCOM Commander, questioned how the escalating war in Iraq could have caught Rumsfeld off guard, and General Zinni said that he was surprised that Secretary Rumsfeld was surprised, because General Zinni said a lot of other people were telling him that it was going to be similar to what we are now seeing.

The administration's coalition of the willing is quickly unraveling, meaning more burdens on American troops. We had Secretary Rumsfeld saying that this was going to be quick, and our troops were not going to have to be there that long essentially. But obviously the opposite is the case. The coalition of the willing, of those forces from other countries that are willing to support us, seem to be dissipating. Spain, Honduras, and the Dominican Republic have announced plans to withdraw troops as soon as possible. Poland is also considering withdrawing from Iraq. Lacking troop support from other countries, about 20,000 American soldiers who were due to come home will now have their tours extended, breaking a Pentagon commitment to limit assignments in Iraq to 12 months. Again, the President's credibility is at stake

Mr. Speaker, this is not a war that we had to fight. It comes from an administration that from its very first days in the White House was preparing to take out Saddam Hussein. And I join my colleagues here today to highlight the misrepresentations that the Presi-

dent and his administration included in their public comments. If the Members are interested in reading this comprehensive report, they can find it, and I will give out the information at www.reform.house.gov/min.

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We can go into that a little more if some of my colleagues want to. But the bottom line is that this misinformation that was given out seriously makes us question the credibility of this administration and what they were doing then and now in terms of the future and what we are doing in Iraq.

I see that some of my colleagues have arrived. I would like to yield to the gentleman from Washington, who has been down on the floor on a regular basis talking about this issue of credibility, particularly with regard to the war in Iraq. I thank him for joining us this afternoon.

Mr. McDERMOTT. Mr. Speaker, I want to thank the gentleman from New Jersey for coming out here and giving us an opportunity to talk about the abuses of power of this administration.

I think we have had so many that it is really hard. You sit in your office and say, which one should I come out here and talk about? Well, the most recent and striking one to me was on "60 Minutes" last Sunday night when they talked about the book by Mr. Woodward in which he describes the run-up to the war.

Now, anybody who knows anything about the Congress knows it is our job to collect the taxes. I sit on the Committee on Ways and Means. We collect the taxes, and then the Committee on Appropriations says this is how it is going to be spent, and the President is supposed to spend it that way. He does not have the freedom to just spend it anywhere he wants. Otherwise, what do you need a Congress for? Why do you not just give him the money and say, Mr. President, do whatever you want? If it looks good to you, buy it. Do it. See if you cannot make it work.

So with that background, the revelations that came out of this book on Sunday on "60 Minutes" were absolutely mind-boggling. The President secretly diverted \$700 million from the war on terror in Afghanistan to begin building airstrips in Kuwait, starting a war that nobody knew anything about, that was hidden totally from view. They took \$700 million appropriated for dealing with the war on terror.

We just had two enormous buildings in New York knocked down and the Pentagon attacked, we were over there trying to find Osama bin Laden, and the President decided, on his own, I do not know, sitting there talking to I do not know whom, maybe he was praying, for all I know, and he came up and said, I am going to use \$700 million to start a war in Iraq. Now, the question is whether that is not only not constitutional, but whether it is illegal for the President to have done that,

whether he has broken the law, and we hear nothing of it.

Ask yourself just for a minute, what would \$700 million have bought in Afghanistan? It is fascinating. Just today the Pentagon came out and said it needs another \$700 million to keep 20,000 troops in Iraq for another 90 days. So effectively what the President of the United States did was, in the middle of this war on terrorism in Afghanistan, he said, I am taking \$700 million, I am taking 20,000 troops for 90 days out of the country. I am reducing our ability to deal with the war in Afghanistan, because I want to start this war over in Iraq.

It was not inconsequential what he did. Remember, this is when the Secretary of War, Mr. Rumsfeld, was quick to point out that they knew, it was not even close, that we suspect or anything else, we knew that bin Laden was hiding in the Tora Bora area of Afghanistan. Right in the middle of our dealing with Tora Bora, the President says, hey, Rumsfeld, out of my way. I want that money, and I want to put it over here.

Now, we were still in the shock of the attacks of 9/11, and all America watched and waited for the word that bin Laden would harm us no longer. The President still has not found bin Laden. He still is out there, still organizing, still sending out tapes, still having impact on us. And the President decided, I am tired of this, I do not want to chase bin Laden anymore. Because when this was happening, right in the middle of having him located in Tora Bora, the President said, I have lost interest in this, and I am going somewhere else.

Now, he acted unilaterally and without the Congress or the people of the United States understanding what he is doing. The President reduced America's resources in the hunt at the very moment when we had the best information about where bin Laden was.

Now we are talking about maybe he is in the border areas with Pakistan, or maybe he is here, maybe he is there. We knew apparently where he was at that point, but the President was not interested in getting him, I guess. I do not know.

He must have a short attention span to just say I am going to walk away from this. My belief is that unilaterally reducing American resources in the hunt for bin Laden really raises questions the President must face with the families of every 9/11 victim and with the Congress and with the American people and the mothers and fathers and brothers and sisters and husbands and wives of the 700 Americans who have died in Iraq.

What was he thinking about? Now, none of us think that the President was stupid, none of us think that Rumsfeld is dumb. But the question is, why were they so intent on going to Iraq? It clearly was not about weapons of mass destruction. It clearly was not about al Qaeda. There is no connection.

Yet we are now mired down in the war, and the question is, how do we get out of it? The fact was that the State Department predicted all of this in a big study, and the War Department just ignored it.

Mr. EMANUEL. Mr. Speaker, if my colleague would yield for a minute, you talk about the misappropriated or misallocated \$700 million. One of the issues that I have repeatedly talked about, and I think has come to affect all Americans, is larger than the \$700 million, although that is an adequate question, and it is we passed a budget here for \$2.3 trillion that had a \$500 billion deficit here at home; and in that budget, there were some priorities set for America. But it is very interesting how you contrast those priorities for Iraq, which I think raises a lot of questions about the misappropriated values by this administration.

I will give you an example. In the area of health care, in Iraq there are 150 clinics that have been rebuilt, serving 3 million Iraqis that provide 100 percent prenatal care and infant coverage in Iraq. In America, there are 43 million uninsured Americans, of which 10 million are uninsured American children of parents who work full-time. In the President's budget, we have cut the dollars for health care training for doctors and nurses and professionals.

If you expand that, in the area of veterans, we have provided Iraqi veterans \$60 million for job training. Yet in the United States, the President's budget cuts \$257 million for medical care for American veterans.

In the area of education, we built 2,300 schools in Iraq, rebuilt and refurbished the schools. Yet in America, under the President's budget, \$8 billion for Leave No Child Behind has been underfunded by this year alone.

Iraqi universities are receiving \$20 million for higher education job training, yet Pell grants here in the United States, the biggest assistance for Americans to go to college, have been frozen for 3 years in a row while college costs have risen by 10 percent on average

In the area of law enforcement, the President has dedicated \$500 million for training of law enforcement and the police in Iraq. As you know, they did not perform too well the last 2 weeks. Yet the President's own budget for the United States cut \$657 million for the police program to train our police on community policing on America's streets.

In the area of housing, \$470 million has been allocated for Iraq's housing program, yet we have cut \$700 million out of section 8 here at home for our housing

It is true about the environment, one last area. We are rebuilding all of Iraq's water and sewage for drinking water to the tune of \$3.6 billion, yet the revolving fund in the United States for water treatment and drinking water has been cut by \$500 million.

When the President said in 2000, not said, he declared he was opposed to na-

tion-building, who knew it was America he was talking about? So as we talk about the \$700 million of allocated money, where it went from Afghanistan to Iraq and the theater of war, we have allocated well over \$150 billion to that mission, of which \$20 billion is for rebuilding Iraq's society, and we have made a commitment.

What worries me, because the American people have been very generous and have been very committed, what worries me is when you start to talk about a future for Iraq and their children that is better than the one we are providing here at home for our own families and our own children. We will continue to be generous, we will continue to provide, but we have misallocated, in my view, billions of dollars. The \$700 million on the war front in building an airport in Kuwait is only the tip of the iceberg, in my view, of the misallocated dollars that raises real questions about the commitment.

When you look at the two budgets, the one here at home for America and America's future and the one in Iraq. you realize this administration is not only running two sets of books but they have two principles and two value systems. We need to have the same values at home that we are talking about for Iraq, the same type of investments we are talking about, law enforcement, education, health care, the environment, policing; and we need to make that commitment here so the American people maintain that the future for their families and their children is one for a good tomorrow, a better tomorrow, not one that is less than the one we are talking about overseas.

Mr. PALLONE. Mr. Speaker, if I could reclaim my time, I just want to stress, if I can briefly, that this did not have to be. I do not want to keep talking about the past, because I believe the President made a huge mistake in going to war. But it was not only that he made the mistake. It is also the way he went about it, and, even more so, the way he continues to go about it.

Not only would we have saved tremendous resources if we had not gone to war, as well as the lives of those who have been lost, but also if this had been done in an effort to try to internationalize the war, so that we had our allies not only fighting the burden in terms of their own soldiers, but also the burden of the cost of the war, which was what was done in the case of Bosnia and the Persian Gulf War before. I was here, so I remember. But not only did the President not want to do that, but he continues along the same path.

I know he is saying he is going to go to the United Nations; but the attitude, and, in my opinion, the arrogance of the President and the administration in wanting to go it alone, even when they talk about going to the U.N., it does not seem real. I think that is why countries like Spain and some of these others are pulling out.

In other words, instead of seeing countries get more involved, not only

in terms of men but also resources, we see less. I think that continues. I really question, as much as I would like to see and I think this needs to be, that the U.N. needs to get into Iraq and the situation needs to be internationalized. This whole idea of other countries sharing the burden is very much, I think, something that the President opposes.

Mr. EMANUEL. Mr. Speaker, I know we want to get back to our friend from Washington State, but people remember in the first Gulf War, which cost \$60 billion, the United States paid \$5 billion of that \$60 billion and we were part of a larger international effort that included members of the armed services of Syria, Egypt, and other Arab-Muslim countries. Today we are bearing 95 percent of the cost and well over 90 percent of the, shall we say, the blood and the force presence in Iraq. So the contrast is stark.

What is also stark is if you look at both the war in Kuwait, the first time, Bosnia, Kosovo, East Timor, all have been very successful strategies in the post-Cold War era, where America with its allies fought the war, but America was a partner in the rebuilding of the society. And it worked successfully, especially in Bosnia, Kosovo and East Timor.

Why you would take a successful playbook like that, throw it out, when everybody, regardless of what their position was on the war prior to the war, everybody said the war would be easy. the peace would be hard, you need a plan. How you commit 150,000 to 175,000 American troops, \$180 billion worth of our resources, and not have had a plan on the peace, this was not Monday morning coaching. Everybody knew that peace would be hard and that you went to war with no plan, when Democrats and some Republicans, but all Democrats, regardless of what their position was, said the war will not be hard, it will be the peace and rebuilding once you own it that will be hard. And you did it without that, when the President has an obligation to have asked questions. Not to have asked questions and not have a plan was a miscarriage of responsibility, in my view.

□ 1545

Mr. McDERMOTT. Mr. Speaker, one of the things that the gentleman from New Jersey (Mr. Pallone) raised was the issue of arrogance. And certainly it takes a certain amount of self-confidence to be a national leader. I mean, a President has to be a confident person and act confident and so forth. But there are times when one needs to ask forgiveness for making mistakes.

This administration has absolutely blanket not asked for a bit of forgiveness on anything. The dismantling of the entire Army they now say was a terrible mistake. The dismantling of the police was a terrible mistake. The dismantling and driving out everybody who was a Ba'ath Party member, uni-

versity professors, doctors, lawyers, everybody, they threw them out of work. They threw the whole country out of work. And then they are surprised by the chaos.

Now, it would be bad enough, as that was a long time ago, but the viceroy we put in there, Mr. Bremer continues to do these stupid things on his own. I was talking to some people who are in Iraq at the moment who said it is absolutely inconceivable that he shut down a newspaper.

Mr. EMANUEL. Mr. Speaker, if the gentleman will yield, he did not do these things on his own.

Mr. McDERMOTT. Mr. Bremer?

Mr. EMANUEL. Mr. Speaker, he is in constant contact with both the State Department, the White House, and Defense.

Mr. McDERMOTT. Mr. Speaker, he never talked to the Iraqi Governing Council. No Iraqi would have given him that advice. I mean, it is the President's mistake for putting a guy like that there.

Mr. EMANUEL. Mr. Speaker, my colleague is obviously referring to the mistakes the President was asked at his press conference, and he could not think of a mistake.

The first lesson in life your parents teach you and your first grade teacher teaches is one learns from their mistakes. That is the first lesson in life. Usually by 8 in the morning my wife has identified four of them for me. By 5 when I am heading home, I come to the conclusion she may have something there

But to not have known, as my colleague identified four in literally a minute, the first lesson is you learn from your mistakes. Saying that he cannot think of one is why we got the situation we got both in the war and on terror. In 3 years 3 wars, and he cannot think of one thing he would do different, even if he did not want to call it a mistake.

Mr. McDERMOTT. This most recent one I spoke about, this closing this newspaper, now, we are bringing them democracy, right? Free speech. Newspapers should be able to say whatever they want to say. Well, we do not like somebody, so we go over and shut it down. These Iraqis say, hey, what is this about? I thought we had free speech now that we had democracy.

Now, clearly we want them to have free speech as long as they say what we want them to say. The conflagration that has come out of the Shia community was provoked by Mr. Bremer. That did not come from the outside. It did not come from foreigners. It came from the United States Government going in and saying, you shut your mouth.

We put gasoline on the fire of a guy who was a nobody. He had been talking 6 months before, and he lost all of his oomph. So we go down and throw some gasoline on the embers, and now we have a flame.

We have the worst month we have had in the entire war. More people have died this month. They have not learned anything from their mistakes. They continue to make them because they are arrogant. They think because they are from the United States, and they come over with all this knowledge in their head, that they could not possibly know anything about what was exactly the right thing to do.

We are doomed as long as the President of the United States and Mr. Bremer and Mr. Rumsfeld and Mr. Wolfowitz who cannot ever reexamine what they have done are in control. We have no chance if they do not go to the United Nations and get the United Nations actively involved and in control so that the United States is not the sole occupying force.

There is a wonderful article in the Atlantic Monthly by James Fallows that I think everybody ought to read from almost 6 months ago that lays it all out. It is called "Blind into Baghdad." It is a statement about every mistake we have made. And we still continue to make them, and our kids are dying. That is the worst part.

Mr. PALLONE. Mr. Speaker, I want to thank the gentleman for his comments and certainly join in them, because I think you have it right on point that this administration simply is not capable of conducting this war. Whether you are for the war, which I voted against it, or you are against it, it does not matter. Bottom line is the administration is just not capable of carrying it out.

I now yield to the gentlewoman from California (Ms. Lee), who has been one of the most vocal persons on the Iraq war from the very beginning. I appreciate what she has been saying for the last few years.

Ms. LEE. Mr. Speaker, let me thank the gentleman from New Jersey (Mr. Pallone) for his continuing leadership and his quest to pursue the truth. Our democracy is standing at a crossroads, and he is helping us move in the correct direction. Hopefully we are not too late.

I also want to thank the distinguished chair of the Congressional Black Caucus, the gentleman from Maryland (Mr. CUMMINGS), for being a leader on this issue and on so many issues that we are confronted with here in our country and for continuing to try and every week now attempt to wake up America.

And at this moment in time, our Nation is confronting a growing credibility gap from the highest reaches of power. So I am glad that my colleague continues to keep on this because there is no way we should rest until the gap between the administration's rhetoric and reality become closer together. I think people deserve to know the truth.

Let me just first start by talking about the ongoing tragedy in Iraq. I would also like to talk about how this pattern of distortion about the most fundamental issues of war and peace is

really reflected in other foreign and domestic policies also. This is a very consistent kind of trend that we are seeing.

In Iraq, first of all, we have to begin by recognizing that the latest and ongoing tragedies really, once again, cause us to pause in terms of the terrible loss of life and in a conflict that is escalating every day out of control. So our thoughts and our prayers go out to all of those who have lost loved ones or who really anxiously now watch the news each night, each terrified night, actually, and worry about what they might hear.

The chaos in Iraq today is a direct contradiction to the picture painted by the administration before and during this war. When it comes to Iraq, we see an enormous gap between the truth and the administration's message to the American people, the Congress, and the world. As the Carnegie Endowment for International Peace, also our ranking member of the House Committee on Government Reform, the gentleman from California (Mr. WAXMAN) and many others have found, this credibility gap on Iraq emerges especially in terms of claims about weapons of mass destruction, claims about Iraqi connections to al Qaeda, and claims about how much the war would cost and how long it would take.

For instance, on the weapons of mass destruction before the war, Vice President CHENEY stated that we believe Saddam Hussein has, in fact, reconstituted nuclear weapons. Before the war President Bush said that Iraq was buying aluminum tubes and African uranium for nuclear weapons. Secretary of State Colin Powell said, and these are quotes mind you, that by conservative estimates, he said, Iraq today has a stockpile of between 100 and 500 tons of chemical weapons agent. Secretary of Defense Donald Rumsfeld stated that Saddam Hussein has another, quote. "large unaccounted for stockpiles of chemical and biological weapons and an active program to acquire and develop nuclear weapons."

Now, all of these statements are frightening, and they present a portrait of an Iraqi Government that possessed enormous stockpiles of chemical and biological weapons and even nuclear weapons. Well, even the administration's chief weapons inspector David Kay said, "We were almost all wrong."

Well, the fact is there were many people who were not wrong, many countries who were not wrong, from Members of Congress who voted for my amendment that would have rejected the war and would have said the U.N. inspections process should move forward, that is the way we find and devard, that is the way we find and destroy weapons of mass destruction, to IAEA Director Mohammed el-Baradei who challenged the administration's interpretation.

In fact, it has really become increasingly clear that there were voices inside the United States Intelligence Community who also raised questions.

But their questions and voices were silenced, which, again, is a pattern that we have noticed with this administration. Their shades of gray were repainted in stark black and white. So it is not just that mistakes were made, I believe the choices, deliberate choices were made.

Secondly, we have the issue of alleged Iraqi connections to al Qaeda. Nothing could frighten Americans more than this combination of Iraq with its supposed nuclear weapons and al Qaeda with its proven terrorist agenda.

President Bush said that Iraq was the central front on the war on terror. The President also said "You cannot distinguish between al Qaeda and Saddam." The administration could and should have been able to distinguish between al Qaeda and Iraq.

And many argue that the war in Iraq has seriously, seriously undermined our efforts to bring al Qaeda to justice and to make our people and our country safe. In fact, it appears that because of the Bush administration's policies, terrorists are now consolidating forces. That is now. That did not happen 4 years ago.

Finally, regarding credibility in Iraq, there is the question of how long the war would take and how much it would cost in terms of blood and our treasure. Before the war, Vice President Cheney predicted that the conflict would be measured in weeks, this is what he said, rather than months. Well, it has been over 56 weeks since the fighting started. Our casualties are still rising, and our troops are continually being told to expect longer and longer tours of duty.

White House Budget Director Mitch Daniels predicted in April of 2003 that Iraq would be an affordable, he said, an affordable endeavor that will not require sustained aid. This is coming from the administration, the White House.

When White House Economic Advisor Larry Lindsey dared to speak the truth and estimated that the war would cost between \$100 and \$200 billion a year. Remember, he got fired.

If you downplay the cost of war in dollars and lives, then you deceive the American people, and that is what has happened. If we refuse to plan for postwar chaos, then you will be poorly prepared to deal with it, and our young men and women and other Iraqis and other international workers will die.

In May of 2003, President Bush landed on that aircraft carrier under the banner of "Mission Accomplished." Well, then, I ask why are American soldiers still dying, and why is it Iraq is still in chaos?

Why does the Washington Post, I believe it was this morning, why does the Washington Post predict that the administration will come back right here, must come back to Congress, and will come back for money for the escalating war on top of the \$166 billion already authorized, and also that is on top of the \$420 billion defense budget?

We see here there is really a growing and very clear credibility gap. Also this extends far beyond Iraq. Let us look at Haiti, for example, where the administration claimed it was defending democracy while, in fact, it was undermining that democracy and engaging in regime change by other means. That is why we need an independent mission to investigate just what was the role of the United States Government in the overthrow of the democratically elected Government of Haiti. That is also why we still need a truly independent commission to investigate the use and misuse of intelligence in the war in Iraq.

And this same pattern of saying one thing and doing another really permeates the domestic agenda of this administration. The President said his tax cuts for the rich would create jobs, yet we have seen around 3 million jobs disappear in our country. He said the majority of those tax cuts would go to those at the bottom end of the spectrum. Instead the top 1 percent of earners reap over a third of tax benefits all by themselves.

□ 1600

Of course, we know the President said we would have greater resources for education. What has happened to Leave No Child Behind: 9.4 billion-plus underfunded. Leave No Child Behind has been a shame and disgrace.

I will conclude by saying that we need to also look at the credibility gap as it relates to another life-and-death issue and that is the HIV/AIDS pandemic. In 1998, the Congressional Black Caucus and the Clinton administration worked together to establish the Minority AIDS Initiative, but of course since President Bush came in, despite the growing trends of infection in the African American rate, which today accounts for 39 percent of AIDS cases, despite the fact that only 12 percent of our population is African American, once again he talks about increasing funding, but we cannot even seem to get the additional money not only for domestic AIDS programs but also for our international programs. It continues to be 600 million-plus underfunded.

Let me conclude by saying that I believe this country is deeply divided today. Actually, it is more divided than when President Bush came in even though he said he would be a uniter, not a divider. I think we must once again communicate directly to the American people what we know and that is the fact that their tax dollars are going from misplaced priorities of waging war rather than securing peace, waging a PR campaign to try to instill in the American people these notions of facts that they want us to believe, they want people to believe, when really they are not fact. They are really distortions put mildly and, in fact, a way to boost the foundation and the debate and the rationale for waging war which, unfortunately, has cost the

lives of hundreds of our young men and women.

I thank the gentleman for once again giving us this opportunity to try to convey what we know to the American people. I want to thank the Congressional Black Caucus for continuing to be the conscience of the Congress and for pushing this information forward so hopefully we will be able to save our democracy and save our young men and women from more injuries and more deaths abroad.

Mr. PALLONE. Mr. Speaker, I want to thank the gentlewoman, and I want to thank the members of the Congressional Black Caucus for this ongoing debate that they have been putting forth about the President's credibility gap, whether it relates to the war in Iraq or other issues that have been raised.

I just want to mention I think there are about 11 minutes left, and I do not know how many other speakers there are. I think there are maybe three. Please keep that in mind, we have 11 or 12 minutes.

Mr. Speaker, I yield to the gentlewoman from Washington, D.C.

Ms. NORTON. Mr. Speaker, I thank the gentleman from New Jersey (Mr. Pallone), and I thank the Chair of our own Black Caucus for his leadership in coming forward.

I will try to be as brief as possible so everyone can speak. I do want to say that as we reach more than 700 Americans now killed in Iraq, more than were killed in the taking of Iraq itself, we have the obligation to come to the floor as we have, even if the President did not fulfill his obligation to tell us what we need to know, because we have an obligation to ask the hard questions and to pose those questions for the American people.

The largest question in my mind has to do with money. This President has said he will not come to the Congress for more money until January. Does something not seem strange about that date to you? As we are about to send more troops to Iraq, as we were told when the \$87 billion was before us that this was all they would need, is it credible to say that we can go until January without any sense that there may be more money needed? Particularly since Members have gone to Iraq and told us that members in the service are wanting for equipment, the very equipment that could mean the difference between life and death.

This is the question we should pose over and over again. Is there enough money? Are there enough troops? And this without saying, I told you so, because, indeed, we did tell him so; but it looks as though if these troops do not have what they need that we are going to be sacrificing the lives of troops that could have been spared had they been given what they were entitled to there. This is not a question that the Members on the floor are raising.

No one who heard Mr. LUGAR yesterday, a member of the President's own

party, the Chair of the Foreign Relations committee, has ever heard sterner words from a member of his own party. The Congress is no better informed than the general public about where we are going and how we will get there because this President has refused to come forward.

Mr. Wolfowitz came forward yester-day and his half-hour speech was about demonizing the demon, the demon that has a hundred percent demonization from all the American people without giving us any sense of what the President's plans were for stabilizing Iraq, for getting out of Iraq, for turning over power to somebody in Iraq.

I have been asked recently by the press about these coffins that no one can see at Dover, Delaware. I think that is a matter for the family. If the family wants to be in Dover, the family should be in Dover. If the family wants the hometown newspaper to be in Dover, they should be in Dover. No one should be telling the people that you cannot come to Dover to get your own folks. What is happening is that the administration believes it can hide the policy by hiding coffins. It will not work.

This administration was willing to embed photographers and reporters in the scenes of battle because they wanted the American people to be with them in battle. But they are not willing to let us see folks who want to be with their folks when they come home. They want us to see the mission, but they do not want to let us see the cost of the mission.

It is very scary to hear these folks act as though this is a bunch of thugs. There have got to be thugs about them, but this is an uprising. When you see it here and everywhere, them fighting back the way you saw them fighting back in Vietnam and World War II, this is a battle. This means we do not have this place under control. We wake up each morning, and there is some new coordinated attack. This time, bomb attacks in three different places on no less than police stations.

Ultimately, I am going to continue to look for ways that we can help our country, but if I were to be absolutely truthful, I would have to say that I do not think the United States is going to get back its credibility, is going to draw allies to us from NATO or anyplace else until we start with a new President of the United States.

Mr. PALLONE. Mr. Speaker, I agree with the gentlewoman. I was thinking about this whole idea of getting our allies involved, and what immediately comes to mind is after the initial incursion the U.S. had essentially routed the Iraqi Army and Saddam Hussein had fled. If you remember, both France and Germany offered at that point to get involved in the rebuilding of Iraq, and the President said absolutely not. He did not want them involved in any way. That is the kind of arrogance we face. I think if we do not have a change of leadership at the top, there is no way to conduct this war.

Mr. Speaker, I yield to the gentleman from Maryland (Mr. CUMMINGS).

Mr. CUMMINGS. Mr. Speaker, I rise this afternoon in solemn recognition of all the soldiers who have lost their lives or who have been injured in the war on Iraq. I want to thank the gentleman from New Jersey (Mr. PALLONE) and the Congressional Black Caucus who stood up for our soldiers in this war

As I am sure you are aware, Mr. Speaker, April has been one of the deadliest months in the war in Iraq. Approximately 100 troops have lost their lives and countless others have been injured in the escalating violence. I continue to pray for the families of the deceased and wounded and for the safe return of those fighting in the Iraqi desert.

Mr. Speaker, as Members of Congress we must ask the crucial questions that go to the heart of our mission in Iraq, namely, Mr. Speaker, we have the responsibility to our constituents and to our American servicemen and -women to ask what is the strategy for returning Iraqi governance to the Iraqi people. How long are our troops expected to be in Iraq and at what cost in American tax dollars and human loss of life must we expend?

Just last week, the President held a prime-time press conference to address the concerns of the American people regarding the United States occupation of Iraq and the resulting loss of life. President Bush told the American people that we must unequivocally stay the course. But I must ask, Mr. Speaker, is this really a course worth staying? And most courses have an end. On our current course, Iraq Shiites have now joined forces with the Sunnis to fight against the United States occupation of their country.

Mr. Speaker, the irony of this situation is that the United States expected the Iraqi Shiite majority to be the most grateful to the United States for liberating them from years of oppression. But now they are literally united with their former oppressors against the United States.

Mr. Speaker, on our current course, our servicemen and -women do not have the necessary equipment and support necessary to succeed in their mission and furthermore to protect their own lives. Week after week I hear from my constituents and others in the military that are lacking the proper resources despite the fact that they face real and present dangers every day. When I hear these stories I am completely baffled. This Congress recently appropriated \$87 billion in addition to the \$79 billion in an original funding request for the war efforts in Iraq and Afghanistan. And we were assured that these monies were being used to supply the troops with equipment and other needs.

At that time, I came to the House floor to request a full and complete accounting of what the funds would be used for and received no such reporting. And now, Mr. Speaker, we see a

story in today's Washington Post which reads, "The Army has publicly identified nearly \$6 billion in funding requests that did not make Bush's \$402 billion defense budget for 2005, including \$132 million for bolt-on vehicle armor; \$879 million for combat helmets, silk-weight underwear, boots and other clothing; \$21.5 million for M249 squad automatic weapons; and \$27 million for ammunition magazines, nights sights and ammo packs. Also unfunded: \$956 million for repairing desert-damaged equipment and \$102 million to replace equipment lost in combat."

Mr. Speaker, the article goes on to further say, "The Marine Corps unfunded budget request includes \$40 million for body armor, light weight helmets and other equipment for 'Marines engaged in the global war on terrorism."

Mr. Speaker, this is simply outrageous. While the President tells the Nation that we need to stay the course, his own budget did not include the funds necessary to accomplish that goal.

Mr. PALLONE. Mr. Speaker, I want to thank the gentleman. We started this Special Order today talking about the lack of planning and the cost of the war and how we are getting all kinds of misinformation in that regard, and it continues. This is the problem. We are hearing now the President saying that he wants to go to the U.N. and internationalize the war, but we are still not getting any adequate information about what the strategy is, what the cost is going to be. And I think those are answers that the American people want.

I think, again, whether you supported the war in the beginning or you did not, I did not, I know most of us who spoke today did not, but that is not the issue any more. The issue is where are we going from here. We are still being given inaccurate information about where we are going.

Mr. CUMMINGS. Certainly the issue is accountability. We simply want accountability. We are asked to appropriate large sums of money, but the question is, where does the money go?

Mr. PALLONE. Mr. Speaker, I want to thank all of our speakers that joined us today.

CREDIBILITY GAP

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

Mr. OWENS. Mr. Speaker, in concert with the theme that has just preceded me in the 1-hour session, I wanted to talk about the credibility of our present administration with respect to the war in Iraq also.

A lot of us have chosen in say that we are into a second Vietnam. And there are some people who are quite upset that we compared the war in Iraq to the war in Vietnam. It is true that the war in Vietnam cost us 58,000 lives, and so far we have only loss 700 officially in Iraq. But should that be the barometer? 58,000 have not died; 58,000 wives, mothers, sisters have not yet cried

But why wait until that happens? Why not see every human life as being sacred? Every life is sacred. The men and women who die on the battle field give us their total, and we ought to appreciate that by not jeopardizing it for goals that are questionable.

This is a war that should never have been. This is a war that does not have much to do with fighting terrorism.

□ 1615

Yes, Saddam Hussein is gone. He is out of office now, and that is a great benefit for the world, as well as the people of Iraq, but is the price worth it? Are we not paying too great a price just to get rid of Saddam Hussein?

We were never told that was just the objective. We were told it was a question of weapons of mass destruction, and it was a question of Iraq operating in concert with the al Qaeda terrorists. We were told that there were stockpiles of chemical weapons. We were told other reasons other than just getting rid of Saddam Hussein.

Saddam Hussein is gone. The price is too high. We are paying financially more than \$1 billion a week to keep the war in Iraq going. We are building schools in Iraq while we are denying construction funds to school districts here in America. We are doing a lot of other things in Iraq which drain money away from badly needed programs here, despite the fact that Iraq has oil deposits which should be able to pay the cost of any rebuilding of Iraq eventually.

So what do we do at this point? Do not ask us to keep begging our troops to remain loyal and steadfast and sacrifice their lives unless you have an exit strategy, a reason for it. We do not want to see 58,000 die.

Our Vietnam memorial wall is one of the greatest monuments of its kind. It does not celebrate one general or a handful who led the war. It celebrates and makes us remember every individual who died. All of our war memorials in the future should do that. Every individual gave their life for their country, for the cause. Regardless of what you think of the cause, they, as individuals, are heroes. We do not want another memorial wall of heroes unless it is absolutely necessary.

Vietnam turned out not to be necessary. The domino theory was not correct. We lost Vietnam, and we still won the Cold War with the Soviet Union. We still won the Cold War with the Soviet Union. We did not go on from Vietnam to other areas.

We have a great affinity and alliance with Communist China right now, which baffles me. Why are we so kind to accommodate China and have so many business dealings with them if we fought and died in Vietnam to keep communism from extending itself across the world?

So my plea is that let us understand the lessons of Vietnam without having first to see 58,000 die. Fifty-eight thousand should not have to die for us to understand that we need to work backwards and understand that eventually we are going to settle this war in Iraq like we settled the complex war in Vietnam.

There was an argument about what the shape of the table would be. Let us look at the same table they used in Vietnam, and let us begin right now to negotiate backwards exactly what our terms are going to be and how we are going to get out and maintain law and order. And I am in favor of maintaining law and order until we do have a strategy and exit that can leave the people of Iraq in better shape than we found them.

Let us do it now. Let us share that plan with Members of Congress. Let us share that plan with the public. Let us share power with all of the members of the United Nations Security Council and all the members of NATO. Let us challenge them to come forward and help us bring it into this. We need more troops. Let them come from Russia, let them come from China, let them come from France, let them come from Germany, but give them the power to help make decisions and exit from Iraq before we have 58,000 of our loyal soldiers die.

APPROPRIATING MONEY

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

Mr. SMITH of Michigan. Mr. Speaker, today I am going to discuss what Congress is doing in the last several weeks and the next several months, and that is appropriating money.

A week or so ago, most of the people in the United States were completing their tax bills. This is sort of a tutorial on what happens to the tax dollars of American taxpayers and what happens to the FICA tax, the payroll deduction tax, taken out of American workers.

I start with a pie chart, if you will, Mr. Speaker, and this pie chart represents how we are spending the \$2.4 trillion that we are budgeting for this coming year. We see the biggest piece of pie is Social Security at 21 percent. The previous speakers were talking about defense. Defense and national security, they are probably the prime objectives of the Federal Government compared to what State governments do, and yet we have diminished the share of total Federal spending of defense since World War II down to 20 percent of the total expenditures of Federal Government.

I want to especially pay attention to the 14 percent that says interest. The interest of the Federal Government now is \$240 billion a year. That is the interest that we are paying on the national debt. It is an interest rate that