

the rest of the world by the arrogant attitude of this administration that we cannot get any significant help, we cannot internationalize the conflict, we cannot share the burdens or at least we cannot do these things as long as George Bush is President because no one trusts him abroad anymore.

But perhaps the greatest mistake that this administration has made is that this administration has not and does not take seriously enough the terrorist war being waged against us by the Islamic terrorists. From before 9/11, when this administration ignored many warnings, to this very day, they refuse to spend the money necessary to protect the American people. Two months after 9/11, leaders in Congress proposed to spend \$10 billion to protect our chemical and nuclear facilities and our transportation terminals against attacks that could kill or wound hundreds of thousands of people. President Bush said he would veto such an appropriation. It was not done. This administration refuses to spend the money to buy the weapons grade plutonium and uranium now in the former Soviet Union that can easily be smuggled to al Qaeda to make atomic bombs because they care more about tax cuts for the wealthy than about protecting the American people. It is a mistake not to prevent al Qaeda from going nuclear by buying that plutonium and uranium quickly.

This administration inspects only 2 percent of the 6 million shipping containers that come into this country every year, any one of which could hide a chemical or biological or nuclear weapon. It is a mistake not to insist that no container is placed on a ship bound for the United States until that container is inspected and certified and sealed by an American inspection team in the foreign port.

This administration will not spend the funds to protect our commercial aviation. It is a mistake not to place a missile deflection system on every commercial airliner as the Israelis are doing by this summer so that we do not have to worry about our airlines being shot out of the sky by shoulder-fired missiles. In short, it is a mistake not to place the priority where it belongs, on protecting the American people from terrorism instead of protecting tax cuts for the wealthy.

Mr. Speaker, if the President wants to know about some mistakes, here are some mistakes. Here are some mistakes that he can correct if he is willing to protect the American people at the cost of the tax cuts for the wealthy. His major mistake is his priority. Tax cuts for the wealthy, yes. Protect the American people from terrorism, no. That is some mistake.

#### REPORT OF 30-SOMETHING CAUCUS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 7, 2003, the gentleman from Flor-

ida (Mr. MEEK) is recognized for 60 minutes as the designee of the minority leader.

Mr. MEEK of Florida. Mr. Speaker, it is an honor to address the House and the American people on this afternoon. I must say that this is not only a great opportunity but a historic opportunity to address the House. I was very honored to see and hear the Democratic leader, NANCY PELOSI, share her appreciation for the 30-Something Caucus that she created here in this House to address the American people on a weekly basis. And so this is our first evening coming together. We will have some Members that are 30-plus, maybe in their lower 40s, but all of the ladies that will come forth tonight, they are all in their 20s, so they do not quite want to admit that they are in the 30-Something Caucus, but we do have Members that have been in this body and as a part of this body on the Democratic side who came in at a very young age.

I think, Mr. Speaker, Members of the House and also the American people, it is very important that we have Members here so we have a diversity of not only representation but a voice as it relates to the future and especially for those individuals, I am 37 years old and I am going to be in a situation very soon, I have young children that are going to have to attend college. So what is happening right now in this House and what is happening in this country is so very, very important to me, not only as a Member of Congress but also to individuals that work hard every day.

I just wanted to rehash what the leader shared with us a little earlier today when she took the floor this evening, about maybe 30 minutes ago. She created a 30-Something Caucus. Leader PELOSI did, amongst House Democrats. There are 14. We work day in and day out to make sure that we talk about the issues and point out issues that are happening here in this House and making sure that we have results or recommendations for results. There is only so much that we can do in the minority; but if we continue to work hard toward those issues, then we can bring about the kind of change that is needed for the country, that means for individuals that are Democrats, Republicans and Independents. Also, this is going to provide an opportunity for us to be interactive with the American people through e-mail and also through other means of communications to make sure that we provide the best kind of representation that is possible, especially for individuals that are approaching college, parents that are thinking about sending their children to college, making sure that it is affordable and that it is there for them.

I would like to call on the gentleman from California (Ms. LINDA T. SANCHEZ), who has been such an outstanding Member of this body and also a good voice not only for her district in California which she represents, the

39th District, but being my freshman sister here in this 108th Congress.

Ms. LINDA T. SANCHEZ of California. Mr. Speaker, I am here this evening to talk about an issue that is very near and dear to my heart and that is the need for access to higher education. A long time ago, a college education was reserved for the well-to-do, not something that an ordinary citizen could readily achieve. But over time, that changed and now a college education is no longer a privilege of just a few but a necessity to achieve any kind of job security in our very fluid economy.

But, sadly, just as a college education has become an absolutely crucial component of obtaining a good job, the Bush administration is making it harder and harder to access and afford a college education. As a 30-something Member of Congress, and I will admit to the gentleman from Florida I am in my 30s, I am here to speak on behalf of young people who are struggling to achieve the American dream of a decent college education. Rather than burdening today's young people with overwhelming debt, there are several things that we can do to help. We need to slow down the tuition hikes and encourage States to maintain their commitment to higher education. And we should double the Pell grant award and make it available year round.

Finally, we should implement Senator JOHN KERRY's idea for \$50 billion in tax credits to help Americans afford all 4 years of college. The typical loan debt has nearly doubled over the past 10 years for the average student, with 64 percent of students needing to borrow money to finance their college education. I too struggled to make college and law school a reality. As it turned out, all seven children in my family were fortunate enough to obtain a college degree. But we all did it with the assistance of Federal grants and Federal loans, loans, I might add, that I will be paying off until I am in my 60s.

Despite the fact that we came from immigrant parents who did not speak much of the language when they first got here and were of limited economic means, all seven of my brothers and sisters and I graduated from a college institution. Most amazingly, however, my mother returned to school after the youngest of her seven children started kindergarten and she went to night school to earn her 2-year degree and later transferred to a 4-year institution and graduated from college in her late 40s to become a bilingual education teacher. That is how strongly she believed in a quality education and in showing and demonstrating to us that education was truly the key to the American dream in this country.

I find that the current atmosphere that works against students who are trying to finance their way through school is really something that undermines many of the American values that we hold dear. Overwhelming debt

can force students to take on jobs to try to work their way through school to the detriment of their education, or in some instances students forgo college all together assuming that the expensive and exorbitant tuition hikes are far out of their reach. In the past year alone, tuition has increased an average of 14 percent at 2- and 4-year public institutions, and it has increased 6 percent at 4-year private schools. That is just in 1 year. That is not even counting the fact that the cost of living keeps rising and things like rent and food and books go up as well.

In response, President Bush has ignored the tuition problem, cut or frozen student aid, and levied higher taxes onto students. If we do not have an education President, then we definitely need to have an education Congress. I urge my colleagues on the other side of the aisle to break with their President and fight for education support for our young people. Let us send the President legislation making education more affordable and more accessible to all, and let us dare him to sign it. The bottom line is that the leadership in Congress needs to stop talking about education and actually do something about it.

I again thank the gentleman from Florida for allowing me to speak this evening.

Mr. MEEK of Florida. I thank the gentlewoman from California so very much. I want to say on just a few of her points, talking about the real cost of tuition, we talk about students, we talk about the cost of young people having to foot the bill, we talk about students leaving the college experience, the higher educational experience if they get through, if they can afford it, carrying on a great deal of debt that starts them off in the working world already in the hole. They went to school to be able to help America be stronger and also help themselves to be able to get the kind of job they need to be able to provide for their families and be able to buy a home.

□ 2045

And what she is saying is very real. She took part in the 30-Something or the Young Leaders conference that the gentlewoman from California (Ms. PELOSI) had, and we all participated in it. And I just would appreciate it if she could share a few of the stories that some of the students shared with her about their experiences about trying to afford college because many of them work here in this House, many of them attend school right now, and they are running into you know what trying to pay for college.

Ms. LINDA T. SÁNCHEZ of California. Mr. Speaker, I have heard from a number of young people all across the United States about the burden of taking on that debt and trying to even work their way through college at the same time that they are assuming debt. It is very common now that a degree that used to take 4 years in order

to complete now takes 5 or 6. I have heard of people who have actually, once they have graduated, have been so saddled with the huge debt of trying to repay their student loans. They have had to move in with their parents because the job economy and the job prospects are not bright for them.

In many instances it can take several years for them to be self-sufficient, actually land a job to where they can be self-sufficient. Meanwhile, their student loan payments come due because they can only defer them for so long, and what we are finding is many young people, after they have worked to try to either get a 4-year degree or an advanced degree, meet somebody, fall in love, and marry, they are having to wait an average of 4 years longer to purchase their first home because of the staggering student loan payments that they have to make monthly, and it is a very sad thing because I was brought up with my parents telling me that education is the key to success in this country. If one gets a college degree and a good education, the world is their oyster, and that is simply not the case for many young people today.

Mr. MEEK of Florida. Mr. Speaker, we have two different educational experiences beyond high school now. We have our 2-year institutions that are community colleges that many working people have to use to be able to receive a higher education, not because they could not get into a 4-year institution. Many times they have to stay home, Mr. Speaker, to help pay bills. They cannot afford, because of a lack of income or a sick family member, to move away.

So they do their first 2 years at community colleges. Then we have another group of individuals that graduate from high school, moving on to a 4-year institution, and they also have to foot their own way through college, or a parent has to pick up an additional job or ask other family members to participate in helping to pay for one's educational experience.

And while the gentlewoman from California (Ms. LINDA T. SÁNCHEZ) is here, I want to make sure that we share with the American people what is going on in this Congress now. Many times people ask, Okay, Democrats, what do you stand for? I mean, it is one thing to describe the problem. It is another thing to make sure that we can talk about and act upon solutions. And I will tell my colleagues that as it relates to doubling the maximum Pell grant award to \$11,600 by 2010, I must say that this is a commitment that should be fulfilled because right now we have the typical student that nearly doubled themselves in debt.

Sixty-four percent of them are \$17,000 in debt when they walk across the stage, thinking that they are going to a job, that is, if they have a job, that may be able to help pay down that debt, and we have more students in America, young people, whose loans are falling in default, and one of the

things that I picked up at the conference, so it is so very important that we listen, the banks are now marching to the Hill with the majority. Republicans are saying, well, we have a plan for student loans. And I get kind of concerned when banks start coming with a plan for students.

And I do not know, I am not speaking from experience, but I know people who have gone through this. Right now we have banks, Mr. Speaker, that if one overdraws, it is a \$29 fee. These are the same individuals that are coming to the Hill that are getting the attention of congressional leaders that they have a plan for young people. They are trying to do away with making sure that students can have a fixed rate to be able to make sure that they can pay their loans down, and when we do not have this fixed rate, the Congressional Research Service that we call CRS said "by eliminating the current consolidation low-fixed rate benefit would force a typical student who has borrowed within \$17,000 in debt to pay an additional . . ."

This is a tax, Mr. Speaker. I am going to put it this way. When we have a \$7.1 trillion deficit, the highest deficit in the history of the republic, and at the same time we are providing tax cuts to millionaires who are not even asking for it because we can, this is what happens. We continue to fleece our future and fleece the dreams of these Americans. And I just want to mention, before I yield to the gentlewoman, that under the fixed rate as it relates to interest, \$3,948. Under a variable rate, that is the banks' plan, the big banks' plan that I must say is getting wind behind the sails here in this Congress, which is the reason why I am glad the gentlewoman from California (Ms. PELOSI) has brought us together because she needs the opportunity to be the Speaker of this House so that we can get some legislation and make sure we insulate the protections that students have now, under a variable rate, \$9,432.

So when we look at it, \$3,948 under a fixed; under a variable where banks make more money, students pay longer, and more students go into default, \$9,432, this is counterproductive. These are the things that we have to talk about, and these are the things that we have to legislate against.

Ms. LINDA T. SÁNCHEZ of California. Mr. Speaker, if I could add a couple of things on to that, not only are the banking institutions trying to change the law to move away from a fixed rate to a variable rate, they are also trying to pass along the costs of generating these loans, more of the costs, on to students. Right now when students trying to take out students loans, they are responsible for their loan generation fees which end up being about \$500 on average. So that is a further burden that is added to the students. Now they are trying to pass more of those costs on to the students.

And, sadly, if we think about this in the long term, banks get these loans

guaranteed by the Federal Government. That is our tax dollars. And every time somebody defaults on a student loan, it is the taxpayers who are coming to the rescue to pick it up. The banks have very little risk for these loans, and yet they want to make the interest rates fluid so that they can generate more profit, all the while fully knowing that if the loan becomes unbearable for a student to pay back and they default, they do not have to worry about it because the taxpayers step in and pay the bill.

I just think that is wrong fundamentally to put that burden back on the taxpayers when we should be trying to move in the other direction to make these loans affordable for students so that they do not default so that the payback rate increases, which, again, is more sound for the economy and again saves taxpayers money in the long run.

So with that, I will yield back to the gentleman and allow him to continue on the discussion on higher education this evening.

Mr. MEEK of Florida. Mr. Speaker, we just had another colleague join us. But I want to share with the American people, like I said, we are interactive here. We want to make sure that we hear from the American people. We want to make sure that we take them up on their suggestions. And the gentlewoman from California (Ms. LINDA T. SÁNCHEZ) is welcome to stay as long as she can. I know we all have schedules. But we are here to listen, and we are here to act.

For the Democratic leader, and I must add, female leader of any major party, to come here tonight to put emphasis on a weekly commitment of being here in this Chamber to make sure that we do not continue to see young people and families in debt because we feel that we are giving them one thing, okay, we will give them a \$200 or \$300 tax cut, but at the same time, we are pulling the carpet out from under them to allow their family to educate themselves better, to be able to provide for their families.

I want to commend the gentlewoman from California (Ms. PELOSI) for pulling us together, letting us know that our purpose here in this Congress is very important.

I want to give an e-mail address out. I want to make sure that the American people know that they can communicate with us on the topics that we should talk about in the future or topics that we are talking about now and also personal stories that not only working families are going through, trying to make sure they put money aside for students to be able to receive affordable tuition or that they can be able to provide for their children, 30somethingdems@mail.house.gov.

They can send us e-mails. They can send us battles that they are fighting. They can also send us recommendations so that we can legislate better on behalf of them.

We also have someone who is joining us who is also one of our anchors here tonight, and I am so glad. I know the American people, nine times out of ten, think there is probably not a lot going on here, but there is a lot going on and we are so glad the gentleman from Ohio (Mr. RYAN) can join us. He is from Ohio, Congressional District 17, one of the youngest members, if not the youngest member, of the 30-Something group that the gentlewoman from California (Ms. PELOSI) put together, and is a dear friend and colleague. Mr. Speaker, I yield to the gentleman from Ohio (Mr. RYAN).

Mr. RYAN of Ohio. Mr. Speaker, I thank the gentleman from Florida and the gentlewoman from California for bringing up these issues. I just recently moved up into the 30-Something. I was in the 29 something caucus all by myself before we started here.

A couple of issues. I missed the beginning of the special order here, but I have three universities in my district. I have a local campus, branch campus of one of those universities, and I think the one issue that I faced being in the State Senate in Ohio with tuition increases going up by 10, 15 percent across the board, is that the one issue that young kids and young students could sniff out more than anything else is when someone is trying to pull the wool over their eyes, when someone is trying to tell them one thing and do something else. And the last presidential election, the students, the college students, the technical students, of this country were promised by the President of the United States that he was going to raise the Pell grant award to \$5,100 for all freshmen students. Now today the maximum Pell grants is still \$4,050.

So we try to engage young students, we try to engage young people into the process, and we try to tell them that we care about their needs. But here once again in 2000 they were told one thing by a typical politician, as they would see it and they would call it, who would promise one thing and then something else happened. They did not deliver on the promise. And, again, I heard the gentleman from Florida reiterate, as has been reiterated many times here in this Chamber, that again we have the priorities for the top 1 percent. They are the people that we care about. We garner all the energy of this Chamber to help the top 1 percent. But we cannot make one move to help college students. And as he said, I am sure in Florida it is the same way as it is in Ohio: 10 percent this year, 10 percent next year, 13 percent the next year, 15 percent the next year for college education.

And these are the States that are getting hardest hit by the job loss. So they lose their job or they are underemployed; so they go from a job making 15 or 20 bucks an hour with health insurance down to 9 bucks an hour. Now they are at Sam's Club, now they

are at Super-K, now they are at Kohl's or Bed, Bath & Beyond, trying to make ends meet for their family, and they have a 15 percent tuition increase to try to make ends meet for their kids.

So I am glad that the leader has also organized this. This is a great opportunity, I think, for us to try to address some of the issues here in the United States Congress and let people know out there, let young students know out there on a Tuesday night at nine o'clock, as they are flipping through watching Comedy Central or MTV or VH1, that they could maybe tune in here once a week, and they do not have to do it every night, but once a week find out there are Members of the United States Congress that are trying to address some of their needs.

I know we have some other speakers. I would be happy to stick around and talk a little bit.

□ 2100

Mr. MEEK of Florida. Mr. Speaker, reclaiming my time, I want to thank the gentleman for identifying this, and really this is about a discussion. We want everyone to share opening statements, but I think it is important that we talk about these issues.

Once again, I want to make sure this is not the report of the gentleman from Ohio (Mr. RYAN) or the report of the gentleman from Florida (Mr. MEEK) or the report of the gentlewoman from California (Ms. LINDA T. SÁNCHEZ) or the report of the gentleman from New York (Mr. MEEKS).

These are reports produced by the Congress. These are reports produced by reputable institutions in the United States of America that are looking out for costs to the American people and looking out for our future as it relates to a workforce.

Mr. RYAN of Ohio. Mr. Speaker, that is right. If the gentleman would yield further, I would say to the young students who may be watching this or may hear about this through their college newspapers, that they can check the statistics. We are not going to stand on the floor of the House of Representatives and try to lie to you. We are going to present to you statistics we have had verified, information we have had verified from members of our staffs and different organizations.

Check it out. It is not us saying it. It is not a Democrat or Republican issue. Unfortunately, the Congress has been controlled by the Republicans for a good many years, the White House has been in the hands of the Republicans for now 3½ years, and the Senate has been in Republican hands for a few years now. If they wanted to address the needs of college students in the United States of America, they had the opportunity.

Time and time again, we took the opportunity to engage the top 1 or 2 percent, to make sure they got hundreds of thousands of dollars back in some instances. So this is a priority issue for this Congress; and if you do not believe

us, go right ahead and check our facts, just the facts.

Mr. MEEK of Florida. Mr. Speaker, reclaiming my time, let me share one other thing with the gentleman. I want to make sure the American people understand we are listening, and we will continue to listen. Not only young people, but parents that are facing this problem and grandparents that are now having to reach into their honey pot, however big it may be, of money they put aside, hard-earned money they put aside to help educate their children. Because the future of the bloodline is to make sure we have an affordable education system.

Democrats, the gentlewoman from California (Ms. PELOSI) and all of us in this Chamber, stand united in ending the \$500 unfair student loan tax, which is the origination fee that the gentlewoman from California (Ms. LINDA T. SÁNCHEZ) spoke about. That is the fee that banks celebrate. That is the cream on the top. That is the "we are already going to make a load of money off of interest rates, but we are going to add another fee on." These are the things that individuals do not realize that are taxes that they are paying that they should not have to pay.

Also providing the Public Service Scholarships for up to \$17,500, and loan forgiveness for high-qualified graduates to teach in our schools, in nursing, child welfare and other high-priority public service careers that are there, and at the same time doubling the maximum Pell grant award to \$11,600 by the year 2011.

Mr. Speaker, I want to bring on the gentleman from New York (Mr. MEEKS). We spoke of the \$7.1 trillion deficit. That is a lot of money. As we go to make tax cuts permanent, this means that the education opportunity for young people and for parents who want to educate their children, I know this time of night I am usually either eating or we are putting children to bed, and I am going to tell you what is on my mind. On my mind is, can I afford it? And let me tell you, this is not about me, because, guess what? Many of us in this Chamber, we are going to be okay. The gentleman from Ohio (Mr. RYAN), the gentleman from New York (Mr. MEEKS), the gentlewoman from California (Ms. LINDA T. SÁNCHEZ), we are going to be okay, because we are Members of Congress and we are respected members of our community and we have some level of influence. Individuals may want to help our children.

But what happens to that individual who is not a Member of Congress? What happens to that individual that works every day, that is punching in and punching out, trying to live honestly? How do they educate their children? That is where the rubber meets the road. That is why we need the opportunity.

My good friend and colleague, the gentleman from New York (Mr. MEEKS), no relation, he said that he is

"meek" when he is in Miami and I am "meeks" when I am in New York. I thank the gentleman for joining us.

Mr. MEEKS of New York. I felt compelled to join. I wish I was part of the 30-Something Club. I just joined the 50-Something Club. But just sitting here listening, I want to compliment those who are members of the 30-Something Club because America really is dependent upon you. Therefore, it becomes important for those of us in Congress to make sure that life is better for our children than it was for us.

Now, I sit here as a Member of Congress, as the gentleman indicated. I have three daughters, two of whom are in college. As the gentleman said, they are going to be all right. But their father can relate to what you are talking about, because I come from a very poor home. I grew up in public housing, and my parents understood that in order for my family to be better that education was the key. But they could not afford it, so when it was time for me to go to college, the only solution for me was to take out school loans.

Guess what? Even that was not enough. So my parents, my father, took a second job, my mother went back to work, and they had to borrow personal money themselves.

Now, the point I am trying to make is that then when I graduated, I went on and was one of those guys that was ambitious. It was not only 4 years of undergraduate school, but, as some people know today, you do not stop simply with a BA necessarily. But if you want to go on to do other things, if you want to go to graduate school, in my case it was law school, there was an additional 3 years of student loans that I had to take and sacrifice that my parents had to make.

So when I was able to leave school and took a prominent job as an assistant district attorney, when you look at the salary that I was making, equal to my companion, one would think, but I had these tremendous school loans that I had to pay back. So while they could go on and live in a decent apartment, I had to go back to live with my parents, for two reasons: number one, I had to pay my loans; number two, I had to help them pay for their loans that they took out for my education.

So for the first almost 7 years of my adult life working as a prosecutor I was still living at home, simply because of economics, simply because I had to help myself and at the same time help my parents who made the kind of sacrifices they made.

We should do better than that in Congress. We should not want to continue that burden or give an extra burden to our young people. We are, in fact, the richest country on the planet; and then we give tax cuts just to the richest 1 or 2 percent of Americans and say to our young people, we are not going to think about you. Or we know, as the gentleman said, that we are \$7.1 trillion in debt, and guess what? Those of us who are 50-something, we are not

really going to have to pay it. We are going to leave those burdens to you guys who are 30-something and 20-something. So you are going to inherit the debt. But on top of the debt, you are going to inherit from this country, we are going to pile on school loans, so you can never get out of it.

Or are we trying to set up a system where you have an elitist class, where only the top 1 or 2 percent can afford to send their kids to college? Why? They will not have to take out any school loans, because their parents are able to afford it and pay for it all.

So this work becomes important, what you are doing. I take my hat off to our leader, the gentlewoman from California (Ms. PELOSI), for what she is doing; and I take my hat off to the gentleman from Ohio (Mr. RYAN), the gentleman from Florida (Mr. MEEK), and to the gentlewoman from California (Ms. LINDA T. SÁNCHEZ), who was here, because they are leading America, and America only changes when young people move.

That is why I hope people get into these Members' e-mail and start e-mailing and commenting and giving some comments, because to me the future of America lies only with the young people; and we need these people and their involvement and their ideas.

I will tell you as an older individual who just entered the 50-Something Club that you will have an ally in me and many others in this Democratic conference, particularly, that will push to make sure that your America is a better America for all than it is today.

Mr. RYAN of Ohio. Mr. Speaker, if the gentleman will yield further, I want to thank the gentleman, because the 30-somethings are always looking for some support from the 50-somethings, without a doubt. But I think the gentleman raised a couple of very good points.

The one point is, let us think about a young student today who may be just finishing up high school, or a sophomore or junior in high school, getting ready to go, or maybe a kid 10 or 12 years old. What kind of student loan burden are they going to have? If the colleges, public universities go 10 percent, 10 percent, 10 percent, 10 percent over the next 4 or 5 years, Pell grants are not adjusted for inflation, the same problems with the student loans, we tack on more user fees and everything else, and then the debt from the tax cuts. So by the time they get through law school, if they are 15 now, by the time they are 27, 28, 30 years old, they have all of that educational burden. Then they have the burden that we are putting on them from the past 2 or 3 years here.

Where is the economic machine going to move at that point when you have so much debt? We are really putting chains not only on our kids, but on the economy. That is one point I would like to make.

The other point I thought of is that not only are we strapping ourselves

with our debt, but we have less kids that are going to be on the border that we need to create the new economy. We do not know what the new economy is going to be. We know it is not industry. We know industry has been on the decline for the last 30 years, trade agreements we have signed and a variety of other issues, whatever they may be, technology. So what is the new economy going to be? The best thing we can do is just educate these young kids and say, you go out and create it. We do not know what it is going to be yet.

So I appreciate the gentleman stopping down, and hopefully he can make it down in the next weeks and months to come.

Mr. MEEKS of New York. Mr. Speaker, if the gentleman will yield further, I will add to that, if I may, initially, you can go back to my time and before, we were competing with individuals within our State or individuals within our tri-state region or even just individuals within our Nation. But the gentleman is so right. Right now our students have to compete with other students all across this globe because of the global economy and how it is now all intersected and interconnected.

What we are really talking about here is the national defense of America, and the national defense of America depends upon the education of our young people. If we close that opportunity down by making it unaffordable to them, then we are really putting our country in a great, great danger of not being able to continue the greatness that we have thus far.

Mr. RYAN of Ohio. The great investment of the GI Bill, which sprang our economy into the world domination we now have. I look at my grandparents' generation, who many accessed the GI Bill, doctors, lawyers and engineers.

The space program, it was not just about going to the Moon; it was about getting mathematicians and scientists and engineers and physicists. They were not all going to work for NASA, but they went out into the private sector and drove this economy forward throughout the '50s, '60s, and '70s when we had a lot of success. We need to make those investments again.

Mr. MEEK of Florida. What I am glad to hear and see, especially the gentleman from New York (Mr. MEEKS), many times I think people know the glory, but they do not know the story. The story is real. The story is, as one comedian said, you had to move back in with your parents, write your name on the orange juice container, and sleep in the den. But you had to do it.

The real issue is, especially for a majority of this Congress on the Republican side, standing firm to make sure that millionaires receive a permanent tax break, so that we would have in the very near future a \$7.1 trillion deficit.

I am looking for the deficit hawks every day. I am saying, where are they? The folks that used to take the floor on the other side, the Republican

side used to jump up and talk about the deficit every 2 minutes, when it was this Congress, the Democratically controlled Congress that balanced the budget. President Clinton balanced the budget that put forth the opportunities for young people.

And when we are talking about young people, I say to the gentleman from New York (Mr. MEEKS), we are talking about you. We are talking about what you have to pay, what your constituents have to pay, my constituents, towards educating their children in the real world.

In the real world, many of these individuals that we are talking about here tonight, they cannot walk into a conventional bank and say, I want to get a loan for my children's education. They have to go and mortgage their homes. They get a second mortgage. They even go into the sub-prime mortgages, which is the high interest rate, because it is their children. As a parent, you will do anything to make sure that your children have a better opportunity than what you have had.

Just for a minute, the gentleman from New York (Mr. MEEKS) shared with us where he came from and how he got here and what he had to do as a young prosecutor in New York.

I know the story of the gentleman from Ohio (Mr. RYAN). I remember when we first got here, the gentleman said, the last time I was here I was passing out papers in the hall and I worked for a Member of Congress.

I thought that it was not only quite amusing, but I want to make sure that people know we did not just drop out of the sky and end up here in Congress.

We also are Americans. We have gone through some things. We want to make sure that people like us do not have to continue to go through things, especially when we can provide and do better.

Mr. RYAN of Ohio. That is right. I think a lot of people out there listening now who are young students who may not be tuning in tonight but, may be in the future, I do not think if you cross-reference the stories of those of us who are standing here, probably many of the Members here, the stories would be much different.

□ 2115

You work hard, you go to college, you get a summer job, you work in a steel mill in the summer, you cut grass in the summer, you do what you can to help move things along, and you hope that you are blessed with families who help you, parents who support you, grandparents who want to step in and support you to make sure that you can have what you have. That is becoming less and less available.

I think part of the reason I am here is because I was blessed to have a family who was able to help me out. I was blessed to have a summer job. Kids today are not even going to be able to get a summer job, because the market is so terrible that people who have been

unemployed for the last 7 or 8 months are taking the summer jobs FROM the college kids, so that job I got cutting grass at Trumbull County and I would drive the thing on the side of the highway and drop the arm down to cut grass to make 6 bucks an hour so you would have money in the summer so you were not a further burden, those jobs are not available. The summer employment working the steel mill on the midnight shift, those jobs are not available because no one is hiring.

So there is a connection to all of this. It is not just about the student loans, it is about the economy, it is about the tax decisions that we are making here, it is about the money we are spending, it is about the deficits, it is about the irresponsible fiscal policies that we have here that are all, that are all affecting this for all students and people who are going to get a 2-year degree, or do not even go to school at all. They are still affected by the job market.

Mr. MEEK of Florida. Mr. Speaker, just to the point, I have some information here. I am so glad the gentleman from Ohio segued into summer jobs. I worked in the summer and I worked every summer. I had to because my mom was like, you are going to go out and you are going to work. So right now, we have the Center For Labor and Market Studies at Northeastern University in Boston saying, right now we are experiencing the lowest job opportunity; summer jobs for teens this summer are expected to be at the worst since World War II, since the end of World War II. And I think it is so very, very important for us to see that and understand that.

Kids that are going to be released from school soon that are going to have all day and idle minds to sit at home or even to get in trouble. They are usually productive because we provide an opportunity for those individuals to go out and get a job to hopefully help mom, dad or grandpa, whatever the case may be, are not going to have that opportunity.

Not only the fact that we have a bad job growth experience right now in the United States, but the fact that companies that would usually carry out that goodwill gesture of saying, I am hiring some kids this summer, I am putting them to work, I am going to do the right thing, they cannot afford it. They cannot afford to do so, because they do not even have the job to give to a full-time person, their unemployment has expired and they do not have health care.

I just wanted to give that point out.

Mr. MEEKS of New York. Mr. Speaker, that has a lot of residual effect, actually, just on that, particularly for somebody who may come from a very poor neighborhood. Because what happens with a lot of those summer jobs, I am again being one of them and I could talk about some of my constituents, et cetera, they get exposed to different things they may never be exposed to by

that summer job, and that summer job gives them the motivation to continue to go to school to do something.

But one of the other things I wanted to say that the gentleman from Ohio indicated which is very important, which I think that a lot of those of us who are, especially the 60-somethings and the 70-somethings now, should have institutional memory, because the gentleman from Ohio touched upon the fact that when they went to school on the GI Bill, et cetera, that they were able to become doctors and lawyers and accountants, et cetera.

Well, let us take New York State, for example. Many of them back then had nothing to pay for school. Because if you went to the City University of New York or the State University in New York, tuition was free. That is what made us progress so quickly from the 1940s to the 1960s, because we began and understood the importance in investing in education of our young people and we made higher education in public institutions free.

And now, the gentleman gave the statistics or the gentlewoman from California (Ms. LINDA T. SÁNCHEZ) gave the statistics earlier on, how every year the percentage on tuition rates are going up in our public institutions, and we will not have any money to help subsidize our public institutions. Why? Because we are \$7.1 trillion in debt. So, therefore, we cannot help anybody who cannot do anything, because there is not going to be any money.

Mr. MEEK of Florida. Mr. Speaker, I find comfort in the fact that we will be back next week to have a similar discussion, and each week we are going to try to move to another subject on the issues that have arisen that week. But I just want to pause 1 minute and make sure that folks know, because we want to continue to listen to the American people and what they have to say about this. Thirty-Somethingdems at mail dot house dot gov, that is 30somethingdems, all one word, D-E-M-S, at mail.house.gov. I want to make sure that we understand how this thing works.

I used to be a member of the State legislature in Florida for about 8 years prior to my arrival here. I want to make sure the American people understand, because Members of Congress definitely understand, but the majority, the Republicans are looking the other way. That is the reason why we need an opportunity. Democrats need an opportunity to stand for all Americans. We are not here talking about the Democratic young person or working family experience. We are talking about the American family experience. We are talking about where the rubber meets the road. We are not talking about a cable news show where you have 30 minutes on there and the dialogue is already slanted towards a particular position. We are talking about what is happening every day in America.

I have constituents, and these student loan individuals call every day, harassing them, terrorizing them. And then, better yet, we have the banks that are fueling these individuals to say, we do not want a fixed rate, we want a variable rate, and they will say, well, it is low at the beginning and then eventually it has ballooned to the point where the interest rate is a tax on individuals. So I just want to mention how these things work.

The gentleman from New York mentioned a \$7 trillion deficit. So when we cut the Federal commitment to the States, the State governments, they look for the prey. Where can they cut? They are not like us. I mean we can go and, well, let us see, what credit card are we going to use today? We will use this one. We are just going to continue to charge. We are going to continue to knock on the door of the Bank of China saying, we need more money to pay down on the interest, not the debt, but just on the interest of the debt. They cannot do that.

So what they do, they go and they pull in the chancellor of the university system and say, hey, listen, it all rolls downhill and students end up footing the bill of additional tuition increases. So what does that mean, an increase? One may say, well, it is not bad. They are just students. No, it hits home. Because guess what? Parents have to help. I mean the gentleman from New York (Mr. MEEKS) talked about it. You have to come up again out of your wallet and guess what? You cannot afford to pull out your credit card every time. You have to go in this part of your wallet, which mine is empty at this particular time, you have to go into this part of your wallet and pull cash out or go to a family member or go to the credit union, or go to the title loan company, or go to a prime interest rate to make sure that your kid can stay in school.

I just want to make sure the American people understand how this thing rolls downhill. When a Federal commitment is cut, the State has to cut their commitment, tuition rates go up and, I must say, just on case in point, for individuals that have a fixed rate that we have now, that I must say, senior members of the Republican Party are joining in with the banks to come up with this variable rate scheme that is put on by the banks, I must add, that borrowers default 8 percent of the time when they are able to consolidate their loans and 24 percent of the time with when they fail to consolidate their loans.

So when you look at it, the 24 percent, guess who wins? Well, the American people lose because they back the loans. But the banks win because, guess what? They are able to do that \$500 fee all over again.

Mr. Speaker, if the gentleman can, before we run out of time, which I think we have about 10 minutes left, the gentleman from Ohio has to talk about this scheme that books are high-

er here in the United States than they are overseas. But before that, I am sorry, the gentleman from New York (Mr. MEEKS) was in the middle of something.

Mr. MEEKS of New York. Mr. Speaker, I would love to hear about the books, because I could tell my colleagues, I happen to be able to help my daughter, but I know what the cost of the books are, because I have to pay for them and I have to go into that billfold that the gentleman from Florida went into. Sometimes mine is empty, but it is empty because I have to pay for those books. I want to hear about the cost of books.

Mr. RYAN of Ohio. Mr. Speaker, I would like to see the gentleman from Florida (Mr. MEEK) pull his wallet out again.

Mr. MEEK of Florida. Mr. Speaker, my son's birthday was yesterday and I pulled the wallet out. I have been married 12½ years and someone asked me for a 20 and I said, I have not seen one in 12 years. So I ended up opening my wallet and somehow gifts and things, and I am here and I am waiting for the end of the month.

Mr. RYAN of Ohio. Mr. Speaker, one issue before we get into the books, I want to talk about the GI Bill. I do not know how many stories, if this is anecdotal or what, but I have heard a lot over my lifetime about people who are in the greatest generation and they are telling the story of their life and they say, well, and then I went to medical school, or well, and then I went to become a lawyer. And I would always ask, well, why? And they said, well, I did not know what I was going to do and the GI Bill was going to pay for it, so I went.

Now, how many kids are out there right now who, if we gave them that opportunity, they would say, I do not know what to do, I have a bachelor's degree in political science, I know I cannot make a very good living off that. What are you going to do? I am going to go to law school, I am going to go to medical school, I am going to go do something that is important.

But I think one issue that we do want to touch on before we leave here is to talk a little bit about textbooks. And nothing, nothing in my educational career got me more hot under the collar than when I had to return a textbook that I paid, or my mother or my grandparents paid \$120 for, and you bring it back at the end of the semester, and they will give you 5 bucks, 10 bucks back for it.

So we have a piece of legislation here, just to shout out to all of the college students, we did not forget you. We know this is a major issue, we know this is a major problem.

There are textbooks that are sold in the United States that are sold for half the price in England. So the gentleman from Oregon (Mr. WU), a Member of Congress here, has a bill that we are kind of jumping on that is going to ask

the General Accounting Office to investigate these high prices of college textbooks and the disparity of prices between textbooks sold in the United States and overseas. There is no way a textbook sold in the United States, written in the United States, published in the United States, copyrighted in the United States should be \$100, and they are sold at a bookstore in England or in London for \$50. There is no reason why that should happen. So we want to do an investigation. We want to see why that is.

We are also on the brink, and I think we dropped it last week, of having a piece of legislation that would give parents or students a \$1,000 tax credit for the price of college books. That should cover a good portion of the books that people spend in a year.

Mr. MEEKS of New York. Mr. Speaker, it is interesting that the gentleman should say tax credit, very interesting, because this country, as we talked about earlier, about helping the rich, but showing the direction that we could move in.

I want my colleagues to listen to this. JOHN KERRY has what he calls a "college opportunity tax credit." What this simply says, it will make 4 years of college affordable for all Americans. We are talking about all Americans here. He will provide a credit for each and every year of college on the first \$4,000 paid in tuition, and that is the typical tuition cost and fees at our public institutions and universities. Senator KERRY's tax credit will be refundable to our most economically-vulnerable students and for those who receive other credits. That is the direction that we should be moving in.

That is why the gentlewoman from California (Leader PELOSI) was here leading the 30-Something hour. That is why I think that we have the gentleman from Ohio here and the gentleman from Florida here and the gentlewoman from California who was here and others that are involved, that is the direction of continuing the greatness of America by investing in our young to make sure that their tomorrow is brighter than our today.

Mr. MEEK of Florida. Well, I can tell my colleagues right now, this whole issue of taxes, who pays them and who does not pay taxes is the defining issue here. I think it is very important that the American people understand that I am so glad that we are here tonight talking about solutions. We have a bigger job, identifying and describing the problem, that is good, because we are the Congress, we are an investigative body, we are hopefully a body of action and correction. But I will tell my colleagues this: if we stand idly by and allow individuals to come in, rob future blood lines of families, Democrats, Republicans, Independents, you name it, like David Letterman said, if you live in Sioux City, Iowa, you should be able to receive a higher education, your grandchildren and your children.

I will say once again, there is no greater prayer or hope that your chil-

dren do better than what you have done, and the grandparents' philosophy is that their grandchildren have a better opportunity than what they had. And right now the way we are going, that is not happening.

Now, we talk about how we are going to do certain things, we talk about promises, and I am so glad that the gentleman from New York mentioned what Mr. KERRY is talking about.

□ 2130

Mr. Bush, I can go forever talking about things that President Bush has said he was going to do that he has not; but tonight is not that night.

It is what he said that he would do for students, what he would do for working families, and he said that he would make good on his promise in the 2000 election, that he would raise the maximum Pell grant award to \$5,100 for college freshmen. That is just for college freshmen.

The gentleman mentioned Senator KERRY wants to give a \$4,000 tax credit every year. That is just not, we want to get you in school, but we are not necessarily concerned about you finishing school. Because, guess what, you got to take out that loan to make sure our friends at the banks are happy. That is what keeps this thing rolling.

Instead of producing young minds, making them bright, making our country strong, we have a number of visas where we are shipping in people constantly to do the work that Americans could do if they were trained and if they had an opportunity to get that education.

I am glad the gentleman from Ohio (Mr. RYAN) mentioned his lawn cutting. I used to be a State Trooper in Florida. The gentleman was in Ohio so I did not pass him out on the highway while he was cutting grass. So I am glad the American people know that we are not from Mars. We are from the ranks of working people.

I want to mention one other thing that is very, very important, that Americans that are able to receive good jobs, they are able to support our economy, also provide health care for their families, if they do not receive a college experience, fewer and fewer students are going to school today, are being denied education, more and more students are being denied education because of what? Cost and also the availability of classes and community college systems and the 4-year institutions because they are having to cut.

Some of the chancellors, God bless them, they say we cannot go up on tuition any more, but what do they do then? They cancel classes or courses.

Mr. RYAN of Ohio. Maybe one of these weeks we could talk about No Child Left Behind. And I do not want to get into a K through 12 debate now, but it is the same issue. In Ohio, for example, the State legislature did a study, No Child Left Behind underfunded by \$1.4 billion. So now that means that the State, in order to fulfill

their obligations to the Federal mandate, must come up with more money. Does that mean they will take more from the college subsidies for higher education that the State puts on? Does that mean more of an increase to the property tax of someone who is paying property tax in the State of Ohio? Where will we get this money?

I guess the thing I want to communicate is that this is doable. The beautiful thing about this democracy is that it belongs to us. And if young people want to participate in this system and in an election from Republican to Democrat, then they can do it. There are enough students out there to make this happen.

If you want the millionaires' tax cuts to go away or not necessarily even go away, just a portion of it going away to pay for this, that is doable. If you get active and you get involved, let us know, 30somethingdems@mail.house.gov.

Let us know what your ideas are. We need young people to participate in this process and replenish this system because it has become very stagnant down here. It has become a very small group of people who raise money, dump it into this institution, get the legislation they want. That legislation helps them make more money and they take their profits and it is a cycle that goes on and on. And the only thing that combats that is democracy and young people getting involved in the process.

Mr. MEEKS of New York. Just what we are talking about, showing that you have a plan and moving away, Senator KERRY talked about his College Opportunity Tax Credit, but he also understands the deficits that the universities are having. So he also has a plan. It is called the State Tax Relief and Education Fund where Senator KERRY will help States struggling to bridge deficits resulting from the Bush economic policies with \$25 billion to stop educational cuts and tuition increases across the country.

So it seems to me we are moving in the right direction. He also is talking about service for college so that if, in fact, he will initiate an offer to Americans to earn the chance of the equivalent of the State's 4-year public college tuition in exchange for 2 years of service. Senator KERRY will set a goal within the next decade of enlisting 500,000 young people a year in service for college. Steps in the right direction. Educating our young people, making it affordable for them and strengthening our country. This is what America is all about.

Mr. RYAN of Ohio. If you are a young student sitting at home right now, watching this or hearing about these policies, what would you rather have? That is that democracy. It is that simple. What would you rather have, tax cuts? A millionaire getting \$130,000 back or a program like this where you will get a credit for your textbooks; you will get "I Have a Dream Scholarships" for your community service;



help the States to make sure that they do not cut back; tax credits; increase in the Pell grants. What do you want?

If you are a student and you want certain things, then you have to get out and participate in the system.

Mr. MEEK of Florida. As we close here tonight, I want to thank the gentleman from Ohio (Mr. RYAN) and the gentleman from New York (Mr. MEEKS) and also the gentlewoman from California (Ms. LINDA T. SANCHEZ) for their assistance and help here today.

We ask American people to continue to tune in and communicate with us. I want to commend the gentlewoman from California (Ms. PELOSI) for putting this together. We thank the Speaker for the opportunity to address the House and the American people tonight.

#### CHANGING MEDICARE

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

Mr. PEARCE. Mr. Speaker, I thank the body for allowing me to come and address them tonight.

America is absolutely a magnificent place. I was one of six children growing up on a small five acre farm just south of Hobbs, New Mexico. My father worked in the oil industry as a roustabout. We were not poor but we definitely did not have as much as many families have. And to have the six children graduate from high school and go on to college, and for each one of us to become successful in our own ways, to be blessed with the opportunity to serve in this House of Representatives, is truly one of the great blessings that this country offers.

My wife and I were able, about 14 years ago, to make a down payment on a business. And in this country we were able to pay that business off and able to build that business from four employees to 15 employees because of the tremendous opportunities that this country has.

One of the things that became obvious to many people in the last several years is that with all of the opportunities and with all of the hope that is there were still things that needed to be done.

Last year, as many as 75 percent of Americans said that we needed to pass a prescription drug bill. Mr. Speaker, when I got here to Congress, I began to look at the Medicare program. And one of the things that struck me was that both Democrat and Republican analysts, the economists, both forecast tremendous difficulties in the financial part of Medicare within the next 4 to 10 years, depending on which economists you talked with.

So it became obvious to me that we had two significant problems. We had a need for a prescription drug plan because America's seniors were having to

choose between food and medicine, and we had a Medicare program that faced insolvency, some say earlier than the 2017 projected by the trustees of the Medicare program. At any rate, whichever figure that you use, the tremendous financial difficulties faced by the budget created by the Medicare problems needed facing.

As a business owner, I was not about to sit by idly and let that train wreck come toward me. We began to address the problem. So these were the two things that we put into a bill. The prescription drug bill and we began to reform Medicare in order to have Medicare available to the next generations and to the generations beyond that.

Now, we wanted to craft a bill that was entirely voluntary. That was very important. Many of our seniors wanted a choice. They said we want a choice but do not mandate the choice. Make the choice voluntary. So that was one of the elements that we put into this bill, that it was entirely voluntary. Seniors can choose to participate or they can choose to stay exactly as they have been.

Now, in my own marriage we are a couple that would probably split our choices because I do not like change. I am like the seniors that do not want change, but my wife every day reads all she can about medical literature. She reads all she can about the different medicines that are available. Myself, I just want to know what ones I am supposed to take and I will keep taking it. So I think that in our marriage that my wife and I represent the two different choices that seniors told us that they would like to have in, and this bill allows both camps to have it the way they would like to.

Now the reform process that we have put into place was significant. For the first time under Medicare, we are able to give physicals, people entering into the Medicare program will have physicals. And if there are problems that are noted, then Medicare can pay for those problems to begin curing because another reform that we have put in is that for the first time we are allowing disease management instead of waiting until the problem becomes catastrophic, which was the old method under Medicare. We are now proactive in dealing with the illnesses out front in allowing the physicals, but then also allowing disease management.

Now, under this program, another reform that we put into place is that we now allow screenings for cancer. We allow screenings for diabetes. We all know that if you screen and detect early, that the cost of cure and the cost of remedy is less than if you wait until the catastrophic point. Not only is the cost less, Mr. Speaker, also the survivability is much greater. So there are many reasons that we felt reform was desperately needed in this plan and we have addressed those one by one and put deep reforms into this plan so that Medicare could begin to lower its costs currently while offering better care,

greater survivability, and offering financial stability into the next generation and the generations beyond.

Now, I mentioned that we wanted competition in this bill and we got competition. Seniors are going to be allowed to choose private parties if they would like that, but they are allowed to stay in Medicare as they know it if that is what they want.

Now, there has been much hubbub, Mr. Speaker, many of our friends on the other side of the aisle declare that this bill is full of corporate welfare. Now, what they are trying to cover up is that we have made some very good decisions. Many of the seniors in this country have retiree benefits. My father is an example. He retired from Exxon and has medical benefits through that retirement plan. Almost always when seniors tell me that they want us to not mess with their retirement benefits, they are hoping that their company will continue retirement benefits into the future.

What we did in this bill, Mr. Speaker, that is described as corporate welfare, is we gave an incentive to those companies who have retiree benefits. We are willing to pay almost a quarter or maybe a little bit more if the companies will keep those plans in place.

Now, we will tell you, Mr. Speaker, that before we put in plan into place in the bill, 40 percent of the Nation's companies that offer retiree benefits were scheduled to drop them or delete them. After we passed the bill, that 40 percent dropped to 16 percent.

Now, keep in mind that if the retirement benefit has dropped, is dropped by companies, that the Federal Government will pick up 100 percent of the costs as those people transition from retiree benefits over into Medicare.

To the Republicans in the House, it made sense that we would do what we could to encourage companies to hold those retirement benefits because our seniors liked them, but also they are cheaper for the Federal Government. So it can be described as corporate welfare if you would like, but the greater and deeper understanding is that we wanted to create an incentive which would allow companies just the possibility of extending retirement benefits.

One of the most dramatic things we did under the bill, Mr. Speaker, is we put a health savings account in. Health savings accounts are a fairly simple process. It is a medical IRA. You can put money in tax free at any age. You build up interest on it tax free. You can take the money out tax free at any age if you use it for medical purposes. And then you can pass it on to the next generation if you do not use it, and the next generation has a head start on the cost of their medical care.

Mr. Speaker, the health savings account can, by itself, revolutionize the way we buy and spend our health dollars in this country today. The health savings account can be used for medical purposes which are described very broadly in this bill. It can be used to