

COST DRIVERS. FOR EXAMPLE, HOW BENEFITS ARE CALCULATE, FOR EXAMPLE, IS ON THE TABLE; WHETHER OR NOT BENEFITS RISE BASED UPON WAGE INCREASES OR PRICE INCREASES . . .

THERE'S A SERIES OF PARTS OF THE FORMULA THAT ARE BEING CONSIDERED. AND WHEN YOU COUPLE THAT, THOSE DIFFERENT COST DRIVERS, AFFECTING THOSE—CHANGING THOSE WITH PERSONAL ACCOUNTS, THE IDEA IS TO GET WHAT HAS BEEN PROMISED MORE LIKELY TO BE—OR CLOSER DELIVERED TO WHAT HAS BEEN PROMISED.

DOES THAT MAKE ANY SENSE TO YOU? IT'S KIND OF MUDDLED.

LOOK, THERE'S A SERIES OF THINGS THAT CAUSE THE—LIKE, FOR EXAMPLE, BENEFITS ARE CALCULATED BASED UPON THE INCREASE OF WAGES, AS OPPOSED TO THE INCREASE OF PRICES. SOME HAVE SUGGESTED THAT WE CALCULATE—THE BENEFITS WILL RISE BASED UPON INFLATION, AS OPPOSED TO WAGE INCREASES . . .

THERE IS A REFORM THAT WOULD HELP SOLVE THE RED IF THAT WERE PUT INTO EFFECT. IN OTHER WORDS, HOW FAST BENEFITS GROW, HOW FAST THE PROMISED BENEFITS GROW, IF THOSE—IF THAT GROWTH IS AFFECTED

. . . IT WILL HELP ON THE RED.
'NUFF SAID!

SPECIAL ORDERS

The SPEAKER pro tempore (Mr. KUHLMANN of New York). Under the Speaker's announced policy of January 4, 2005, and under a previous order of the House, the following Members will be recognized for 5 minutes each.

THE NO FLY NO BUY ACT

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

Mrs. MCCARTHY. Mr. Speaker, last month, the front pages of our Nation's newspapers contained chilling headlines: "Terror Suspects Buying Firearms."

At least 44 times in a 4-month period, people whom the FBI suspected of being members of terrorist groups tried to buy guns. In all but nine instances, the purchases were allowed to go through.

A background check of the would-be buyer found no automatic disqualification such as being a felon, an illegal immigrant, or deemed mentally defective. There certainly have been many more instances of suspected members of terrorist groups trying to buy these guns, but since the Justice Department destroys background check records after only 24 hours, we will never know.

So not only are we allowing suspected terrorists to arm themselves, we are destroying the records indicating how many guns they actually have bought. We are destroying critical intelligence in the war on terror, and suspected terrorists are exploiting our pre-9/11 gun laws.

The question many of my constituents ask me is, "Why are these people

allowed to be able to buy guns in the first place?"

It defies common sense. We are at war. We saw what these terrorists are capable of armed with only box cutters purchased at a hardware store. Then why do we make it so easy for our enemies to buy firearms and ammunition within our own borders?

Since 9/11, we have adopted a multitude of new laws in the wake of the war on terror. Just try to fly out of Reagan National Airport. No one is spared from the reach of these new laws. Senior citizens, children, and Members of the House have been subjected to routine inspection before boarding a commercial flight. It is an inconvenience perhaps for some, but if it prevents one terrorist from boarding a plane, it is a good law.

But our gun laws are dangerously out of step with the war on terror. The same people who are prevented from boarding a flight can walk into a gun store and purchase a hand-held weapon of mass destruction. This is absolutely ridiculous.

Let me set the record straight. I am not out to take away the right of any law-abiding citizen from being able to buy a gun.

We need common-sense gun safety regulations that protect law-abiding gun owners, while making it tougher for criminals and terrorists to obtain guns. That is why I have introduced a bill that would deny those on the Transportation Security Administration's No Fly List from purchasing firearms.

Why the No Fly List? Granted, the No Fly List includes some law-abiding citizens who are on the list in error. But it is the only Federal terrorist watch list with a procedure to get innocent people off the list, and the No Fly List is the only watch list to have public scrutiny. Other lists without practical application may be just as inaccurate but afford no due process to those wrongly listed.

My bill will ensure that these people incorrectly listed on the No Fly will be able to get their names off the list as quickly as possible. They would then be able to complete their gun purchase, no questions asked. Again, an inconvenience for some but necessary steps to ensure terrorists are not buying guns in our country.

The Federal Government charged with protecting us from terrorists should put at least as much effort into making sure terrorists and criminals are buying guns as what senior citizens and children might bring aboard a plane. We are at war, and the Federal Government has made it easier for our enemies to arm themselves.

I have written Attorney General Gonzales and asked him to endorse my bill. And if he cannot endorse it, I want to know why. I understand the Second Amendment concerns of law-abiding citizens and gun owners. But these laws can coexist with responsible people's rights to hunt and protect their families.

Responsible gun ownership is a right of all law-abiding Americans, but we also have to take the responsibility to protect law-abiding Americans from acts of terror and crime.

Mr. Speaker, we have seen, unfortunately, many, many acts of crime and gun violence in the last few weeks. Each week for the next several weeks now, I am going to bring this subject up. I know a lot of the American people think Democrats have given up on this issue. I promise the American people, I will continue with this issue. I will fight for good gun safety laws to make this country safer.

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In SUPPORT OF LIEUTENANT PANTANO

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

Mr. JONES of North Carolina. Mr. Speaker, last Wednesday I spoke about Marine 2nd Lieutenant Ilario Pantano and his struggle to defend his actions in battle.

April of 2004 was a time of widespread violence from Iraqi insurgents. It was the deadliest month of the war.

On April 15, 2004, Lieutenant Pantano was faced with a very difficult decision. Just 3 days after he had witnessed a deadly ambush, his unit received a tip about a weapons stockpile. Leery of the tip, he led a unit of 40 men to the area and immediately noticed two Iraqis in a vehicle who appeared to be escaping the area.

After stopping the vehicle, he ordered the two Iraqis to search the vehicle themselves so as to avoid a booby trap for himself or the others under his command. Suddenly, he said, the two insurgents pivoted towards him after disobeying his command to stop, and in a split-second decision Lieutenant Pantano decided he had to fire his weapon to protect himself and his men.

It was not until 2½ months later that his radio operator mentioned the incident to another Marine, who then accused Lieutenant Pantano of murder. He now is facing charges of two counts of murder.

Mr. Speaker, I have met Lieutenant Pantano and his family. I have watched again and again the "Dateline" interview Stone Phillips conducted with Lieutenant Pantano, and I have researched this situation at length. I believe Lieutenant Pantano is truthful in his recounts of the events of April of 2004 and he was justified in his action while having to make a split-second battlefield decision.

I question why the radio operator would wait 2½ months to tell his report of the events if he really believed murder had taken place. Furthermore, as is noted in the "Dateline" video, the sergeant was never even present for the actual shooting. How can he make a

judgment call on something he did not see?

Mr. Speaker, I have put in a resolution, H. Res. 167, to support Lieutenant Pantano as he faces yet another difficult fight for his life. I hope that my colleagues in the House will take some time to read my resolution and look into this situation for themselves. I believe a great unfairness has occurred here; and as the United States House of Representatives, we stand by our brave men and women in uniform as they protect and serve our Nation.

Mr. Speaker, before closing, I would like to say that there is a Web site that his mother has established. It is called defendthedefenders.org, and may God continue to bless our men and women in uniform and bless America.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Oregon (Mr. DEFAZIO) is recognized for 5 minutes.

(Mr. DEFAZIO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

EXCHANGE OF SPECIAL ORDER TIME

Mr. BROWN of Ohio. Mr. Speaker, I ask unanimous consent to take the time of the gentleman from Oregon (Mr. DEFAZIO).

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Ohio?

There was no objection.

CAFTA

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Ohio (Mr. BROWN) is recognized for 5 minutes.

Mr. BROWN of Ohio. Mr. Speaker, a bowling ball weighs about 170 times the weight of a slice of sandwich bread. It does not take a physicist to see the mismatch between a bowling ball and a slice of bread. And it does not take a trade expert to see the economic mismatch between the United States and the nations that make up the Central American Free Trade Agreement: Honduras, Costa Rica, Nicaragua, Guatemala, and El Salvador.

The way that CAFTA, the Central American Free Trade Agreement, proponents talk, you would think Central America was one of the biggest economies in the Western Hemisphere. CAFTA nations are not only among the world's poorest countries, they are among its smallest economies.

Think about this: this big trade agreement that President Bush wants, CAFTA, the combined purchasing power of the CAFTA nations is almost identical to the purchasing power of Columbus, Ohio.

Tomorrow, the Senate will hold the first congressional hearing on CAFTA. Congress typically has voted within 55 days of President Bush signing a trade

agreement. May 28 will mark the 1-year anniversary of when the President signed CAFTA.

The other trade agreements were all done within only about 2 months. Because CAFTA is so unpopular and trade policy in this country is so wrong-headed, the President still has not sent CAFTA here for a vote. Clearly, there is dissension in the ranks, and for good reason.

CAFTA is the dysfunctional cousin of NAFTA, the North American Free Trade Agreement, continuing a legacy of failed trade policies.

Look at NAFTA's record: one million United States manufacturing jobs lost to the North American Free Trade Agreement. One million. NAFTA did nothing. NAFTA: Mexico, Canada, the U.S. NAFTA did nothing for Mexican workers as promised. They continue to earn just about a dollar a day, while living in abject poverty. Not exactly a great market for U.S. products.

And yet the U.S. continues to push for more of the same, more of the same job hemorrhaging, income-lowering trade agreements, more trade agreements that ship U.S. jobs overseas, more trade agreements that neglect essential environmental standards, more trade agreements that keep foreign workers in poverty.

The only difference between CAFTA and NAFTA is the first letter. Madness is repeating the same action over and over and over and expecting a different result. We hear the same promises on every trade agreement. This Congress, somehow barely, in the middle of the night, passes them. We see the same bad results.

But do not just take my word for it. Look at the numbers. Numbers do not lie. The U.S. economy, with a \$10 trillion GDP in 2002, is 170 times bigger than the economies of the CAFTA nations, at about \$62 billion combined. It is like pairing a bowling ball with a slice of bread.

CAFTA is not about robust markets for the export of American goods. It is about outsourcing. It is about access to cheap labor. We send our jobs overseas. The workers overseas get paid almost nothing, not able to raise their living standard. U.S. corporations make more money, American workers lose their jobs. It is the same old story.

Again, the combined purchasing power of the CAFTA nations is about that of Orlando, Florida. Trade pacts like NAFTA and CAFTA enable companies to exploit cheap labor in other countries, then import their products back to the U.S. under favorable terms.

American companies outsource their jobs to Guatemala, outsource their jobs to China, outsource their jobs to Mexico. It costs American workers their jobs. It does almost nothing for the workers in those countries, yet profits at Wal-Mart and GM and those companies continue to rise.

CAFTA will do nothing to stop the bleeding of manufacturing jobs, except make it worse, will do nothing to stop

the bleeding of manufacturing jobs in the U.S., and will do even less to create a strong Central American consumer market for American goods.

Throughout the developing world, workers do not share in the wealth they create. If you work at GM in the United States, if you work at a hardware store in the United States, you create wealth for your employer and you share some of that wealth. That is how you get a middle-class existence.

But in the developing world, workers do not share in the wealth they create. Nike workers in Vietnam cannot afford to buy the shoes they make. Disney workers in Costa Rica cannot afford to buy the toys for their children. Ford workers in Mexico cannot afford to buy the cars that they make. Motorola workers in Malaysia cannot afford to buy the cell phones they make.

The United States, with its unrivaled purchasing power and its enormous economic clout, we, in our country, are in a unique position to empower workers in the developing world while promoting prosperity at home.

When the world's poorest people can buy American products, rather than just make them, then we will know our trade policies finally are working. Vote "no" on the Central American Free Trade Agreement.

SUPPORTING THE GOALS AND IDEALS OF FINANCIAL LITERACY MONTH

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Pennsylvania (Mr. DENT) is recognized for 5 minutes.

Mr. DENT. Mr. Speaker, I would like to take a few minutes to talk about an issue that is very important to me as a Member of Congress and as a consumer: financial literacy.

Last week we passed a resolution I cosponsored with overwhelming bipartisan support, H. Res. 148. This resolution supports the goals and ideals of Financial Literacy Month.

Tonight, on the eve of the debate of our Nation's bankruptcy laws, I believe it is only fitting to support Financial Literacy Month and speak on the benefits of personal financial literacy.

In our Nation today, half of all Americans are living from paycheck to paycheck. The average college senior has approximately \$7,000 in consumer debt, and only four out of every 10 workers is saving for retirement.

As individuals incur debt, they are less likely to be prepared for retirement and more likely to become dependent solely on the Social Security system to support them into retirement.

By encouraging informed choices and wise financial decisions, our Nation's consumers will have positive credit ratings, money management skills, and be on the road to a stable and prosperous life. They will be able to build homes, buy cars, finance educations, and start businesses. It is our goal to