

apology for pinching pennies on veterans health benefits when these brave soldiers return home? Where is the apology for the immoral doctrine of this preemptive war? And where is the apology for the gross deceptions used to justify it, for the missing weapons of mass destruction, for the cooked intelligence, for the phony al Qaeda-Sadam link?

Where is the apology for wasting more than \$200 billion of taxpayer money on this mistake? Where is the apology for the poor leadership that led to torture and prisoner abuse at Abu Ghraib and Guantanamo? Where is the apology for committing our troops and our Nation to this mission without a post-war plan to secure the peace? And where is the apology for the arrogance that squandered international good will toward America and damaged our relationships with our closest allies?

There is something wrong with our moral compass if we have to apologize for speaking bluntly. But our leaders can commit the biggest foreign policy blunder since Vietnam and get away without apology or accountability.

Actually, an apology would not be enough for everything they have done. An apology, after all, is just more words. It is time for action. It is time for accountability. It is time for a tangible admission that the Iraq war was immorally conceived and has been incompetently managed. It is clearly time to end this war and bring our troops home.

CHUCK HAGEL, the senior Senator from Nebraska, a decorated Vietnam hero and a member of the President's party, recently had this to say about the war, "Things aren't getting better. They are getting worse. The White House is completely disconnected from reality. It's like they're just making it up as they go along. The reality is that we are losing Iraq."

I ask you, are they going to ask CHUCK HAGEL for an apology? After all, he has done the worst possible thing in the eyes of the administration: he has told the truth.

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

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

#### EXCHANGE OF SPECIAL ORDER TIME

Ms. ROS-LEHTINEN. Mr. Speaker, I ask unanimous consent to claim the time of the gentleman from Texas (Mr. PAUL).

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

There was no objection.

#### WOMEN AND SOCIAL SECURITY

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Ms. ROS-

LEHTINEN) is recognized for 5 minutes.

Ms. ROS-LEHTINEN. Mr. Speaker, I welcome this opportunity to speak about women and Social Security reform.

President Bush is exploring different ways to save Social Security for future generations. And as the mother of two young daughters, I realize that we must tackle this inevitable reform of Social Security now and not defer the debate to future generations. I applaud the President for his strong leadership and his vision.

Women have a particularly large stake in Social Security reform; and I thank my colleague, the gentlewoman from Florida (Ms. GINNY BROWN-WAITE), for her leadership on this issue, and we will hear from her later tonight. Social Security may be actually reflecting a bygone America where most American women worked at home and received a spousal benefit based on their husband's earning.

Today, according to the Government Accountability Office, nearly 60 percent of American women participate in the labor force which helps make America the most productive economy in the world. Not only are more women working than when Social Security was formulated; they are working in ways that the framers of this program could not have imagined. The GAO has also found that women are more likely to work part time and work intermittently as they may take time out of the labor force to rear children or care for their elderly parents.

However, Social Security as currently formulated penalizes many of these working women. For example, a homemaker can receive a higher spousal benefit than a woman working in a low-wage job receives based upon her own earnings. In some cases, the household benefit from Social Security is no greater than if these women had never worked at all.

The fact is that under the current system, Social Security earnings cannot be transferred or shifted should a woman unfortunately become a widow. Sadly, this occurs all too often and a woman's total household income can be greatly reduced if she was receiving benefits based on the earnings while her husband was alive, compared to a widow whose benefits are based solely on her husband's earnings. So Social Security should not penalize women in their old age because they decided to join the workforce rather than stay at home.

Social Security must be reformed to better protect women and the invaluable roles that they play in our economy and in our society. We should reward those women who try to balance work in the home and work in the labor force and not ask them to choose one or the other. By reforming Social Security to include private accounts, we can ensure that women receive all of the benefits that they earn in the workplace as well as being entitled to

those that their husbands have earned once they have passed on. Forty percent of elderly women in America rely on Social Security for 90 percent of their income.

I join President Bush in assuring elderly women that Social Security reform will not impact their benefits by one penny. At the same time, the reforms that President Bush has envisioned will safeguard Social Security for those women's grandchildren and for all of our children and grandchildren. If we do not reform it, Social Security will be a pay-as-you-go system which is doomed to fail.

In the 1940s, as we have heard many times when Social Security was designed, there were 41 workers paying into the system for every person who was receiving benefits. Today there are only about three workers for every one person receiving benefits. By the year 2042 when workers who are currently in their mid-20s begin to retire, the system will be bankrupt. If we do not reform Social Security, those of us who are drawing or who will draw benefits will be doing so at the expense of our offsprings' future.

Without reform, we would also continue to penalize our daughters and our grandchildren for mixing a career in the workforce with a dedication to family life. Also, 2.3 million Hispanics receive Social Security benefits and 41 percent, a majority of them women, depend on it as their full source of income.

As the first Hispanic woman elected to Congress, I am committed to ensuring that all women are protected and all are afforded every opportunity. Remember, we are talking about American women here, not Republican women, not Democrat women, but American women. Social Security reform is too important an issue to be left to partisan politics.

#### SAVE SOCIAL SECURITY FIRST

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

Mr. EMANUEL. Mr. Speaker, today some Members of the Republican Party, House and Senate, unveiled a proposal to use a surplus in the Social Security trust fund for private accounts. And they said that in their words, we are going to keep the Social Security surplus Social Security.

Well, that is interesting. For the last 3 years my colleagues on the other side said there was never ever a surplus in Social Security; there were no accounts in Social Security. In fact, just a month ago or a little more than a month ago, the President of the United States went to West Virginia, unveiled an old filing cabinet, if I am using his words correctly, and said, look at it. That is the Social Security surplus. As I quote him, and this is the President, "There is no Social Security trust fund. Just IOUs stacked in a filing cabinet."

All of the sudden now they want to say they have discovered there is a surplus in Social Security. Well, to tell you the truth, we have always known there was a surplus in Social Security. In fact, the Republican Party over the last 5 years has taken \$650 billion out of the Social Security trust fund. And now they want to act like recent converts that we are going to keep the surplus for Social Security.

Democrats have said for well over 70 years, and as recently as 1998, save Social Security first. Do not go waste it on tax cuts for the wealthy. Do not waste that money. It is dedicated. It has been paid with the commitment for Social Security; and so now today under a new discovery, Republicans have realized that there is a surplus in Social Security. They are going to dedicate it, they say, to Social Security. But the problem is the President of the United States was in West Virginia just a short time ago, less than 2 months ago and said there is no surplus in Social Security.

I am sure within short order they will all collectively get their stories straight and figure out whether there is or is not a surplus. But whatever you do, do me one favor, just pay back the \$650 billion you have taken out of that Social Security trust fund that good, hard-working Americans who rely on it just like my colleague, the gentlewoman from Florida (Ms. ROSLEHTINEN), just a moment ago spoke about they rely on the Social Security checks. Forty percent of the households in America have no other retirement plan plus Social Security; 80 percent of small business employees in this country have no other retirement account plus Social Security. They rely on the checks they pay and the money they pay every month or bi-monthly into the trust fund.

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So as you become recent believers that there is a surplus, you have been practicing some of the great absconding of resources; \$650 billion over the last 5 years you have taken out of that account.

I did not see anything about that in today's paper as some were touting that in their plan, but I am sure as they come to figure out their math that they will realize they owe some money back before they talk about integrity of the Social Security surplus.

Clearly, the American people understand that. So before we try to privatize Social Security or do anything fundamentally to alter the Social Security trust fund, the first thing we should do is guarantee that Social Security is there for future generations. To date, the President has yet to make a proposal, and the half-baked plan being out touted by the House and Senate today fundamentally misses the same objective.

The goal here is to strengthen Social Security. The head of the General Accountability Office, when testifying in

front of the Committee on Ways and Means, said the President's plan on privatization would actually exacerbate the issue of Social Security's solvency. The goal is not to change Social Security. The goal is not to exacerbate its solvency. The goal is to strengthen Social Security.

That is why the first order of business is return the \$650 billion. Both the President's past ideas and the plans talked about today would exacerbate the problem of Social Security solvency.

What we should deal with is the shortage of savings in this country, by the fact that Americans are stretched thin, they do not have the capability to save for their retirement because they are meeting their housing needs, their educational needs, their health care needs that are becoming more and more stressful on the paycheck, to get them from the 1st of the month to the 31st of the month.

There are ideas that exist out there. As I told you, 80 percent of all small business employees have no plan outside of Social Security. Social Security is their retirement plan. In 40 percent of all households in America, Social Security is the only retirement they can rely on, and I will tell you this as a Member of Congress, who represents people in the airline industry, specifically United Airlines, after what happened to their retirement plans that they saved for, one thing I can tell you about that is the United Airlines employees are happy Social Security is there. They like the security that comes with Social Security.

The ideas that we as Democrats have offered, let me run through them quickly, Mr. Speaker, if I can: automatic enrollment in 401(k)s for all Americans; direct deposit of tax refunds into personal savings accounts; a government match for the first \$2,000 you save, matching it 50 percent; a universal 401(k) to simplify the 16 different savings plans that exist on the Tax Code.

Mr. Speaker, the American people are not fools. They rejected the President's privatization of Social Security. They will reject this half-baked plan. To put it simply, people like the security that comes with Social Security.

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

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

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

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

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

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

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

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

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

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

#### SOCIAL SECURITY AND INEQUITIES TOWARD WOMEN

The SPEAKER pro tempore. Under the Speaker's announced policy of January 4, 2005, the gentlewoman from Florida (Ms. GINNY BROWN-WAITE) is recognized for 60 minutes as the designee of the majority leader.

Ms. GINNY BROWN-WAITE of Florida. Mr. Speaker, I rise tonight to speak about the challenges women face to a safe and secure retirement. Without changes to the Social Security program, this Congress will continue to uphold outdated policies and programs that actually punish working women, divorced women, and widows.

Every Member of Congress, regardless of which side of the aisle they are on, have seen the statistics that Social Security will be bankrupt in 2041, and that if changes are not made, all Americans will have guaranteed benefit cuts of more than 25 percent. That is right; if no changes are made, guaranteed benefits will be cut by 25 percent.

However, what the media and political pundits have not touched on is the effect Social Security reform will have on women in particular.

To begin with, Mr. Speaker, I would like to stress three important facts about American women and their retirement years.

First, women are more likely to live in poverty during their retirement years than are men.

Second, women are also comparatively more likely to rely on Social Security for the majority of their retirement income.

Third, Social Security's future cash shortfalls pose a heightened and disproportionate threat to women's retirement security.

Social Security is a plan that actually was designed in a much different time, in a different era, and with a different set of American demographics in mind.