

not take place, zero national savings at best. We need to develop policies that encourage national savings. We should not be devoting huge tax cuts for wealthy Americans. We should be devoting tax cuts to encourage average Americans to save more, and we cannot do both if we have a deficit. My preference obviously would be to encourage average Americans to save more.

Now, chart No. 5 walks through the effect on individuals. The President has not offered a plan yet. He has been talking about it around the country, but the suggestions, the intimations are that in order to help address the solvency problem he is going at benefit payments. Essentially, the Commission to Strengthen Social Security put out the blueprint, and this blueprint would suggest cuts in benefits. One proposal was moving away from wage replacement to simple cost-of-living increases in benefits. That would effectively be a cut over time.

If we look at the combination of guaranteed benefits and the best estimates of the yield on private accounts, here is what happens over time. This is from the Congressional Budget Office. The average earner retiring in the year 2005 is protected. I think we recognize that because we have not made a change yet. By 2015, however, if one is participating in private accounts, they are doing worse than this 2005 beneficiary, and it goes down all the way. We can see as the guaranteed benefits decrease, the private accounts do not make up the difference, and this is some of the work of CBO.

So we have a situation that, frankly, is not a good deal for the retirees and not a good deal for the country when the debt is increased so precipitously. More national savings are not encouraged. A situation is created in which the problem is not getting fixed but is being made worse in so many different dimensions.

When we look at this issue of benefit payments, many people fail to recognize that this is not just about retirees. I have a retiree here. There are a significant number of Americans who collect Social Security because they are disabled. They will not have the benefit of private accounts because by definition they cannot work. They are disabled. So they are not going to be taking their paycheck each month and putting it into their private account. All the most vulnerable Americans are going to see is a benefit reduction, and that is not fair. It is not smart either.

Moreover, there is a suggestion that this is just an issue for seniors and that is all. The Social Security Administration has an interesting statistic, at least I found it very interesting. Their estimate is, of the cohort of 20-year-olds who are out there today just joining the workforce, who are healthy and running around, who have no immediate cares for retirement like middle-aged people, that 3 out of 10 will become disabled before they reach 65 years old. So I ask, where are they

going to get the disability insurance to cover the benefits that today Social Security pays to people who become disabled? They cannot afford it. They will not buy it. There will be some disability program, but it will not be the kind of program that today provides at least some modicum of support for individuals who have been disabled through no fault of their own.

This is a topic that will be discussed again and again, but it is important to look at these issues and to make a practical and pragmatic assessment. That is what the American people are doing today. They are looking at the proposal of private accounts. They are seeing it jeopardize our economic future and seeing it eventually cut their prospects for retirement or for protection if they become disabled, and they are rejecting it out of hand. I think they should.

We have to continue to keep the focus on this particular proposal.

I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. THOMAS. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. SUNUNU). Without objection, it is so ordered.

Mr. THOMAS. Mr. President, I ask unanimous consent to speak as in morning business.

The PRESIDING OFFICER. We are in morning business. The Senator is recognized.

SETTING PRIORITIES

Mr. THOMAS. Mr. President, I know we have a lot of things on our minds with some distractions, of course, but I will talk just a moment about some of the things I believe we ought to have as priorities. We need to establish our priorities so that we can work on the things we collectively believe have the most impact and should really be acted upon. Obviously, there are all kinds of ideas among us, and as we talk to people who come to see us and our people at home, why, there are a million things, but there are some that seem to be in need of consideration more quickly.

One of them is energy. We have talked about having an energy policy now for several years. The evidence now is even stronger that we need an energy policy which gives us some kind of insight as to where we need to be in 10 or 15 years so that as we approach the problems, we can discover the things it takes to attain those goals.

Our energy policy has always been a broad policy, as it should be. It has been a policy that talks about conservation, efficiency, alternative sources, renewables, as well as domestic production. Certainly, one of the things that is most important, that the

administration and the President has pushed, is to do some work to make sure coal fits into the environment satisfactorily. Coal is our largest fossil fuel, and we ought to be using coal for electric generation rather than some things other than coal, such as gas. Almost all of the generation plants over the last 20 years have been gas, largely because it is more economical to build a smaller plant closer to the market with gas than coal. So not only do we need to do something about the carbon and the exhaust from coal, but we also have to do something about transmission so that we can economically create electricity at the mine mouth and get it through our transmission system to the market.

We passed a highway bill a number of years ago, and we have never been able to get it completely passed, so we have just passed on the old one. It is certainly more than past time to get a highway bill. There is probably nothing that has more impact on our economy, creates more jobs, and allows for other things to happen in the economy than highways. We certainly need to do that.

Additionally, one of the things that becomes clear, and even more clear as we spend time on Social Security, which we should, is personal savings accounts that people can have for themselves. As I have gone about talking about Social Security, I have always tried to remind folks that Social Security was never intended to be a retirement program. It is a supplement. It is a supplement to the retirement programs that we put together.

There are a number of ways, of course, where there are incentives for savings, whether they be retirement programs or 401(k)s in which the employers participate. Now we have a potential for savings that can be spent earlier than retirement, that could be used for almost anything. One of the real issues is to have medical savings accounts so that we can buy cheaper insurance policies with a higher deductible and, therefore, have some money to pay for that.

There is nothing, perhaps, more important than to get ourselves into a position of people preparing for their own retirement. This Social Security discussion has shown basically what young people could do by putting aside a relatively small amount of money every month and having it earn interest for them.

One of the things I recognize is a little bit regional is the Endangered Species Act. It has been in place for a very long time. In my judgment, it has not been as effective as it could be. I am not for doing away with the Endangered Species Act, but we have roughly 1,300 species listed as endangered and have only recovered about a dozen. So the emphasis has been in the wrong place. We are going to have an opportunity to be able to do that, and it has great impact in many cases. It is kind of used as a land management tool so

that we lose the multiple-use aspect of public and even private lands because of endangered species.

There are a lot of things I think we ought to be doing.

Finally, it seems to me that we ought to have a system that takes a look at programs after they have been in place 10 years, or whatever—after they have been there for a while. We should restudy those programs, reanalyze those programs to see if, indeed, the need for them is still what it was when they started; to see if they could be made more efficient after 10 years or, indeed, if they don't need to be there anymore. I know it is very difficult. There gets to be a support group that forms around all the programs that are funded, of course. It becomes difficult to change.

But it is too bad, when we think about it, to pass programs that are spending Federal money and have them out there when there is no longer any need for them or when the time has come where something different needs to be done.

I am hopeful we can get something done. I am thinking about putting something in bill form that will provide a review or oversight of programs that are in place to see if they are still important, to see if they are still being done efficiently, and to see if they could be done a better way or, indeed, need to be done at all.

These are some of the things I think are very important. I hope we try to set some priorities. I understand out of 100 people there are going to be many different ideas, but that is part of our challenge, to put 100 people together and decide what are the five most important issues that impact this country and impact our States.

I hope we can do that and I look forward to that opportunity.

The PRESIDING OFFICER (Mr. ALEXANDER). The Senator from Missouri.

HONORING POPE JOHN PAUL II

Mr. TALENT. Mr. President, I rise today just for a few moments to offer a few words in honor of the life of Pope John Paul II. Much has been said this week, and will be said this week, about his life. I want to pay tribute to him on behalf of all the Missourians who are mourning his passing this week.

The Pope left an indelible mark on the history of mankind and, indeed, of the world. I think the title of George Weigel's biography captured the Pope's work the best. He called him "A Witness To Hope." The moral clarity his leadership provided helped spread democracy and justice around a world that desperately needed it. But even more than that, he brought faith and hope to the empty, to the hopeless, to the last and the least among us.

He was a faithful servant of God, an inspiration to Missourians, to countries and cultures around the world. Certainly he was an inspiration to me. One of the greatest honors I have had

in all my years in public life was the opportunity to meet him when he visited Missouri 6 years ago.

As we mourn the Pope's passing, we celebrate his spiritual leadership. I want to say, also, we should celebrate his qualities which most impressed me in the brief moment I had to meet him at that time—I mean his humanness, his courage, his works. Those works for years to come will continue giving people hope for the next world and better lives in this one.

Ms. MURKOWSKI. Mr. President, I rise today, to join my colleagues and the rest of the world in the remembrance of Pope John Paul II.

Since the passing of the Pope, it has often been noted that this Pope was by far the most traveled of any in history—quite possibly the one person seen live by the most people of all time.

We were fortunate in my State to receive the Pope twice, once in Anchorage in 1981 and then again in Fairbanks in 1984. During his Anchorage visit, the Pope celebrated Mass with more than 40,000 Alaskans in a downtown Anchorage park. It was the largest gathering of Alaskans up until that time, and beginning in the cold, wet, early February morning, until his departure, crowds lined the streets and Alaskans strained to get a glimpse of the Pontiff. Always known for his compassion and generosity, the Pope extended his visit in Anchorage more than an hour to meet in private with 150 disabled Alaskans at Holy Family Cathedral.

The Pope's visit to the Fairbanks International Airport was even more momentous, and was transformed into the site of major diplomacy. It was an opportunity for the Pope to meet with President Ronald Reagan, who was returning from overseas and, like the Pope, stopped in Alaska to refuel his aircraft. The President, who had arrived the previous night, was the first to greet the Pope. They visited briefly and then the Pope surprised many by making an unexpected tour through the crowd that waited outside the airport in the drizzling rain.

While in Alaska, the Pope spoke about the unity of faith that binds Alaska's diverse Catholic community—from Native Alaskans to people from all over the world. During his Anchorage stopover, John Paul II even enjoyed a brief ride on a dogsled.

Like many Americans and individuals all over the world, I grieve for the loss of the Holy Father. From his humble beginnings to the principal voice for human rights for over two decades, Pope John Paul II will always be remembered. He was an extraordinary, inspirational and spiritual person and the world is a better place thanks to his service and spiritual leadership.

Mr. LIEBERMAN. Mr. President, I wish to submit for the RECORD today a statement joining my colleagues and my countrymen and women in paying tribute to the departed and beloved Pope John Paul II. I join them in

mourning his loss, and I extend my condolences to Roman Catholics in Connecticut and all over the world.

It is impossible to overstate the great sense of loss that is being felt by the 1 billion Catholics worldwide, but a telling sign of the Holy Father's lasting legacy is that his life and death have touched billions of non-Catholics as well. The Pontiff built bridges to non-Catholics and transformed forever the Church's perception of Jews in particular from a separated people to "older" brothers and sisters in faith.

Pope John Paul II's outreach to people of all faiths began when he was a young man. Known to his friends and family as "Lolek," the future Pontiff grew up in Wadowice, Poland, in the 1920s and 1930s. Wadowice was a town of about 7,000, more than 20 percent of whom were Jewish, including young Lolek's best friend, Jurek Kluger.

One of Lolek and Jurek's favorite pastimes was soccer. One day, Jurek went to the Parish church to meet up with Lolek before heading to a soccer match together. A woman in the church expressed her amazement at the sight of a Jewish boy standing next to the altar. To the future Pope, however, it was a natural and effortless interfaith communion. As the young Lolek remarked to the amazed onlooker, "Aren't we all God's children?"

Pope John Paul II worked to protect all of God's children as a courageous champion of religious freedom and human rights and a tireless advocate for the poor and sick throughout the world. His fervent opposition to the brutal scourge of Nazism was matched by his tireless work to break Eastern Europe free from the oppressive grip of communism.

In June of 1979, 8 months after being elected to take the throne of St. Peter, Pope John Paul II made a triumphant return to Poland. His beloved nation was struggling to survive under the iron fist of Soviet rule. An adoring crowd of 1 million supporters gave him a hero's welcome.

For his fellow Poles, who for decades were deprived of their freedom to worship, the Pontiff had a strong, clear and inspirational message. "You are men. You have dignity. Don't crawl on your bellies," he said. This visit was a crucial turning point in America's Cold War with the Soviet Union.

Working together with the people of Poland and the United States, the Pontiff transformed his homeland into the spiritual battlefield of the Cold War. Forging an allegiance with Lech Walesa, the Pope provided religious support for the anti-communist Solidarity movement. Over the next decade, a tidal wave of the spirit overcame communism in Poland. One by one, the dominoes of Communist oppression fell across Eastern Europe as faith and freedom triumphed. Stalin once mocked the power of the papacy by asking, rhetorically, "The Pope? How many divisions has he got?" In one of history's sweet ironies, it was indeed a