So we have two counts. Tomorrow the Secretary of State, Katherine Harris, has very appropriately said she is going to abide by the law of the State of Florida. That is, by 5 p.m. they will certify a count. The three members of our State Canvassing Board, the Secretary of State, now the Commissioner of Agriculture since the Governor recused himself, and one other elections official will serve as the canvassing board, and at 5 p.m. those will be the votes that are counted.

Courts can extend this. They may very well do this. But the ultimate decision is up to those three individuals who will be the State certifiers.

Finally, let me just make one other point. The only other ballots that will be counted when all this is said and done, according, also, to law, and we must adhere to law, are the overseas ballots, which must be in by Friday at close of business.

All the rest of this, dragging people in from Chicago, Reverend Jackson from wherever he comes from, and all these other folks, is just in fact a sham, and it sort of insults the process. I am sorry to see that so many people have ganged in here. We need to follow the law and the procedures, and we will elect a president.

SOCIAL SECURITY

The SPEAKER pro tempore (Mr. PEASE). Under the Speaker's announced policy of January 6, 1999, the gentleman from Michigan (Mr. SMITH) is recognized for 37 minutes as the designee of the majority leader.

Mr. SMITH of Michigan. Mr. Speaker, I yield to the gentleman from Georgia (Mr. KINGSTON) to finish off his comments.

VOTE COUNTING PROCEDURES IN FLORIDA IN THE PRESIDENTIAL ELECTION

Mr. KINGSTON. Mr. Speaker, I wanted to ask the gentleman from Florida (Mr. MICA), through the gentleman from Michigan (Mr. SMITH), I wanted to ask, the Governor has recused himself. Jeb Bush, Governor of Florida, since he is George Bush's brother, the President-elect, almost, he has taken himself out of this.

I know there are a number of judges who have donated to the Gore campaign. Now, I think it is obvious everybody involved probably has voted for one candidate or the other. A few may have voted for the third-party candidates, but generally speaking, most people in all of these rooms will have voted for Bush or GORE, so that is a given.

But I noticed there was a judge named I think LePore, another one named Kroll, all had given generously to the Gore campaign. Have they also taken themselves out or recused themselves?

Mr. MICA. I would tell the gentleman, Mr. Speaker, I do not know if they have. Unfortunately, this adds more questions to this whole process going on in Florida.

People want a fair count. They want all the votes counted. As I said, we had on election night a ballot that was valid, at least under the requirements of the congressional and constitutional law and, again, the State of Florida law. We had a recount as ordered by the State of Florida in a close election. That is an official recount. Each county had to certify those votes.

We are now getting into a very murky area with, again, these recounts. Some of them I think to date have shown in favor of Governor Bush, and some are yet to be tallied. That is not the question.

Mr. SMITH of Michigan. Reclaiming my time, Mr. Speaker, it is interesting that I was getting my plane ticket to come back to Washington, and to get the plane ticket, I gave my ID at the counter. She saw I was a Congressman. She asked if I was a Republican or Democrat. The young lady said, ''These Democrats are crybabies.''

But it is more than that. I think it is a serious situation, as we start questioning the electoral process. We are now on the third count of these ballots. With these ballots, my County Clerk said if we handle them, run them through the voting machine so many times, they start falling out in those little keypunch holes. They are almost indiscernible and impossible to read.

When we saw on the television cameras people holding them up to the light, trying to discern what was the intent of the voter, I think if we do this in one locality not only is it unfair to the rest of the counties in the State of Florida, but certainly it is unfair to all of the voters in the United States. Some people were kept from the voting booth because of weather. Should they have another opportunity?

I guess I am concerned that this does not become a sore loser situation that is going to continue to take their contest to the courts. Once we get the courts involved, it is going to be very difficult.

I yield to the gentleman from Florida (Mr. STEARNS).

Mr. STEARNS. I thank my colleague for yielding, Mr. Speaker.

The point I just wanted to make, and I think it is probably clear from this conversation, if we are going to recount in a Democrat county and the Democrats by a two-to-one margin decided they wanted to do a third recount, then what about a recount in all the other 67 counties, as my colleague, the gentleman from Florida (Mr. MICA), has indicated?

I think that was pointed out in the editorial this morning in the Washington Post, that basically that is not fair just to go into Democrat counties, and these are very heavily Democratic districts, counties, and recount these votes, and not go into all the other ones, particularly the Republicans, as we have mentioned.

Mr. SMITH of Michigan. Four Democrat counties, mostly Democratic officials supervising these elections.

Mr. STEARNS. All Democrats supervising elections, and then we go to a Democratic-appointed judge to verify it.

I represent Duval County, which went two-to-one for Governor Bush, and in that county they have a lot of the same questions.

We have to, in the end, question this recount as a delaying tactic. We have already recounted twice in Florida. I do not think we should do it again. I thank the gentleman for yielding.

Mr. MICA. If the gentleman will yield further, one of the things that concerns me about getting into this subjective third and in some instances fourth count is they are taking a ballot, holding the ballot up, and it may be marked for all Democrat members of different offices or officeholders on the Democrat side, and subjectively saying that since they voted for all and they did not vote for President, this must be a mistake, and count that in the Democrat column.

Now, that is not fair if they are doing it for a Republican or for a Democrat.

The other thing, too, I am concerned about is the judge-shopping. They are going out to find judges to come up with a decision that they like, but at some point this must stop. Florida law requires that at 5 p.m. tomorrow, and I am glad to see that our Secretary of State Harris is enforcing that law, that that ends the process.

We have had a period for a general election, as required by law; a recount, which was done in every one of the 67 counties; and some additional recounts which have already been done and also submitted. But to drag this on and on, tampering with the ballots, coming up with a subjective interpretation, or standing out on the street yelling ''My vote wasn't counted'' or ''My vote should have been counted.''

Mr. SMITH of Michigan. To define the word ''subjective'', it originally started to figure out what was the intent of the voter.

The good news, I think, is that we are going to end up with the whole country reviewing their election system. We are going to end up with consideration and reviews and hearings here in Congress of how can we assure that when individuals vote, that they are going to have their vote counted.

Also, there is a law in Florida, like most States, that says there is a responsibility on the part of the voter: that that voter has to consider the solemnity of the occasion in deciding how careful they are in that vote.

We cannot help but wonder, as we view some of the demonstrators out there, when did they decide that they voted wrong? If they decided when they were still in the booth, they had a chance to redo that vote. So in many occasions, it did not seem like the demonstrators started coming out and they were organized until after it was identified as a close election.

Mr. MICA. Mr. Speaker, I have received information that these demonstrators were paid, a PR firm was

paid to make calls to get them out to start stirring this up. It is unfortunate it is being done in this manner. It is unfortunate because a lot of people voted with great sincerity, with great devotion to candidates on both sides.

It is also unfortunate because it will further divide this country, and more than anything, this country needs to be unified. We should not be pitting the young against the old, the rich against the poor, one social class or ethnic class against another, we should be bringing people together.

There will be, no matter how this is resolved, 50 percent, because this is a close election, of the people who will be disappointed. But we must have a process that adheres to the law, the law of the State of Florida and under the Constitution of the United States. We cannot make a mockery out of the process. Otherwise, not only will we have disappointment, we will have disillusionment with the system. That is what we do not want.

Mr. SMITH of Michigan. Mr. Speaker, I yield to the gentleman from Florida if the gentleman wanted to make a final comment.

Mr. STEARNS. I thank my colleague. My only point is that we still have the overseas ballots for Florida. They will be in and counted by the 17th, this Friday, I believe.

With that in mind, I think all we should do now is let us wait for the final count on the overseas ballots. That will determine Florida's 25 electoral votes. Then we will be fully appraised of who the winner is of this presidential election.

I think we should move forward with dispatch and, as the gentleman from Florida (Mr. MICA) and the gentleman have pointed out, we could have endless legal battles. That is not in the best interest of this country.

Mr. SMITH of Michigan. I thank the gentleman for his comments.

Mr. Speaker, I am going to spend a few minutes talking about social security. I was concerned during the presidential campaign that there was a lot of misinformation that went out. I am particularly concerned at some of what I would call demagoguing, as there were scare tactics frightening seniors that the other candidate might be ruining social security and disrupting its future, not only for the kind of benefits they might get, but for what kind of consequences might evolve to current workers in this country.

It seemed appropriate to do a brief review of what social security is, how it works, what the problems are, the insolvency situation, and some of the ways that we can keep social security solvent over the long run.

This first chart shows the future deficits after the year 2015. The little blue in the top left-hand corner shows the increased social security revenue, because taxes were increased in the 1993, the 1983 decision, and taxes were increased so high that it is bringing in more social security revenues than is needed to pay for current benefits.

I think it is good to remind ourselves that social security is a pay-as-you-go program. Workers in America pay their taxes in. By the end of the week, those taxes are sent out in benefits to current retirees. So it is sort of like a Ponzi game.

But the consequences of the future without doing this, if we put off this decision, if we do not make decisions, then we are faced with future deficits that, in the words of Alan Greenspan, equal an unfunded liability of $9 trillion. That compares to our current budget of $1.8 trillion a year.

If we were to come up with that $9 trillion, it would have to be invested in a savings account having a real return of at least 6.7 percent interest, a real return over inflation of 6.7 percent interest, to accommodate this red portion.

The red portion represents how much additional money will be needed in addition to the social security taxes coming in for those particular years.

I think it is important that we dwell on the fact that payroll taxes have just kept rising over the past. In the year 2000, we had a 15.3 payroll tax. As we see, in 1950, we started around 3½ percent. The consequences of not doing anything are either going to mean a tax increase or benefit cuts or substantial increase in borrowing.

The leading economists suggest that to borrow that $9 trillion today is going to represent, listen to this, $120 trillion in tomorrow's dollars that we are going to need to come up with in addition to social security tax revenues. So let us not put this load on our kids and our grandkids, or even on young workers today.

Social security began in 1935, and when Franklin Delano Roosevelt created the social security program over 6 decades ago, he wanted it to feature a private sector component to build retirement income. Social security, in all of the literature, as I have researched the archives, it was to be one leg of a three-legged stool, so that you would also have personal savings accounts and private pension plans to go along with the social security benefits.

It is interesting, going into the archives, Mr. Speaker, that when these decisions were made in 1935, the Senate, on two votes, voted that an option should be there to allow individuals to have their own private investments that could be invested by them, could only be used for retirement, like as a substitute for a government-run program. But in conference committee, the decision was made to make it totally a pay-as-you-go government program.

□ 1945

Because of some of the problems we are running into in terms of fewer workers trying to pay their tax in to accommodate more and more retirees, Social Security has been deemed insolvent, and there will not be enough money there to keep Social Security going in the future without some changes, unless we do something. It is a system that is stretched to its limit.

Mr. Speaker, 78 million baby boomers begin retiring in 2008. The baby boomers are that gang of youngsters born right after World War II. Social Security spending exceeds tax revenues starting in 2015. So we run out of this huge tax increase that we put on American workers in 1983. And starting in 2015, we are going to have to come up with more money from someplace; and that is the real crux of the problem. Where do we get that money?

That is the problem of Social Security. How do you come up with that additional money? Social Security trust funds technically go broke in 2037, but the trust funds are a ledger. They are a bunch of IOUs that says Government owes Social Security this $800 billion, that is what the IOU amounts to today.

But the question still is, where do we come up with that money once there is less tax revenues coming. You have three choices. The three choices to come up with that money, and it makes no difference whether there is a trust fund or whether this Congress simply keeps its commitment to keep Social Security going. Number one, and the one that is very dangerous in terms of its impact on the economy and workers, is yet again, we increase taxes on the workers. Number two, we reduce benefits or other government spending. Number three, is you borrow that $120 trillion from the public.

So our debt of this country goes up substantially. And according to the economist, that kind of borrowing would be so disruptive to this economy that it would seriously be a negative impact on the kind of wage that Americans earn.

I think it is important to point out that insolvency is certain. It is not some guys with green eye shades out there making rough estimates. We know how many Americans there are, and we know when they are going to retire. We know that people will live longer in retirement. We know how much they are going to pay in, and we know how much they will take out.

Payroll taxes will not cover benefits starting in 2015 and the shortfalls will add up to $120 trillion between 2015 and 2075. I might say Barry is helping me. Barry Pump is helping me from the State of Iowa.

The coming Social Security crisis or pay-as-you-go retirement system will not meet the challenge of the democratic change. I talked a little bit about the reduced number of workers. This sort of depicts where we are going in terms of the number of workers that are asked to reach into their pockets and pay out their Social Security tax to accommodate every single retiree.

Back in 1940, we had 38 workers that we could divide the costs up between and among; and those 38 workers, back in 1940, paid in their taxes to accommodate each one retiree. Today, it is down to three workers. Within the next 25

years, the estimate is that it will be down to two workers paying in their Social Security tax for every one retiree. That means yet again, without some modifications to the program, we are going to end up substantially increasing taxes or cutting other spending or substantially increasing borrowing; and that is why I think it is so important that one aspect of the changes that need to be made is to get a better return on the money that is being sent in by workers and taxpayers today.

The average retiree gets 1.9 percent back on the money in taxes that they and their employer send in; 1.9 percent real return they can get. And we can do better than that on a CD account. The question then becomes how do you make the transition? There is no Social Security account with your name on it.

As I have made speeches around the country and in Michigan, there are a lot of people that think somehow there is an entitlement, somehow there is an account with their name on it, and it is adding up benefits and there is some kind of investment where they are assured of a return.

This is a quotation from the Office of Management and Budget, the President's own Office of Management and Budget, and I quote them, ''these trust fund balances are available to finance future benefit payments and other trust fund expenditures, but, but only in a bookkeeping sense their claims on the Treasury that when redeemed will have to be financed by raising taxes, borrowing from the public or reducing benefits or other expenditures.''

It is interesting also, and I might comment that the Supreme Court now on two decisions has said that there is no entitlement to Social Security benefits. That the taxes you pay in are not related to in any way to some kind of a guarantee that you will receive benefits.

Taxes are simply a tax that the United States Congress and the President have decided to tax workers. Benefits are simply a benefit for retirees that Congress and the President have decided to give senior citizens.

There is another misconception that economic growth is somehow going to help Social Security. Not so. Social Security benefits are indexed to wage growth. Wage growth goes up faster than inflation, so benefits for retirees are going up faster than inflation.

I have introduced three Social Security bills now that have been scored by the Social Security Administration to keep Social Security solvent. I was named chairman of a bipartisan task force on Social Security. And so for the last 3 years, we have been looking into and studying what needs to be done with Social Security. What are the problems? What are the consequences? And how do we correct it?

In my bill, one way to slow down the increase for higher income retirees is do away with wage inflation and change it to simple inflation based on economic inflation. When the economy grows, workers pay more in taxes but will also earn more in benefits when they retire, because what you pay in taxes, what your earnings are directly related to what you are going to get in benefits.

You add to that wage inflation instead of traditional inflation, and we see benefits going up more than what is going to be paid in in the short run simply because of more people having a job and more people having higher incomes. So in the long run, a stronger economy does not solve the Social Security problem. You end up with a hole later on, and that is what this says.

Growth makes the numbers look better now, but leaves a larger hole to fill later. The administration has used these short-term advantages, an excuse to do nothing. Obviously, everybody that has looked at this last campaign between Governor Bush and Vice President GORE understands that there was a huge scare factor with seniors, that seniors can be frightened, and the reason is because a large number of those seniors depend on Social Security for most of their income.

When anybody starts talking about any changes, they do get nervous. I just hope that the demagoguing in this campaign has not done away or dramatically reduced the chance of this Congress next year and the President next year, whoever it is, to move ahead with Social Security reform; because the longer we put it off, the more drastic the solutions. The longer we put this off the more drastic solutions.

Let me just tell you the first bill I introduced when I came to Congress in 1993 was with very modest changes to make sure that we started getting some better return on the tax money sent in. Of course, you remember the chart of current surpluses, we have had all of these surpluses. Those surpluses have been squandered for the last 40 years because this body and the past Presidents have decided to use the extra money coming in from Social Security to spend on other programs. We have stopped that, by the way.

It is a little gimmicky, but the Republicans came up with this idea that they called a Social Security lockbox. It was good because the public liked the idea of us stopping spending the extra tax money coming in from Social Security. Now, until we find a way to best use that money to keep Social Security solvent, it is being used to pay down that part of the debt held by the public, and so the total debt of this country is not going down; what we are doing is using the Social Security surplus, sort of like using one credit card to pay off another credit card.

We are using the Social Security surplus to pay down that part of the Federal debt held by the public. It should be made very clear, because there were a lot of comments on this during this recent election by a lot of people that led the American people to believe that we were paying down the debt of the United States Congress. The total debt subject to the debt limit is not going down because of the fact that we are using the surplus from Social Security and the other trust funds to pay down the debt held by the public.

Public debt versus the Social Security shortfall. Vice President GORE suggested that we pay down the debt held by the public. The total debt held by the public is a little over $5.6 trillion, that part that is held by Wall Street, what Treasury bills, Treasury bonds, the debt held by the public is $3.4 trillion.

The Vice President suggested if we pay down this debt, we can use the savings on interest to accommodate the demands of Social Security over the next 54 years. This is the amount of money that is going to be the shortfall over the next 54 years in Social Security, $46.6 trillion, and so to pay down this debt of $3.4 trillion, the accommodation of that $260 billion that we save in interest every year is not going to accommodate that kind of shortfall.

Let us do it. It is a good start. Let us get the public debt paid down. Let us start paying down the total debt of this country. This is another way to depict what was just talked about.

Over the next 10 years, there is going to be $7.8 trillion coming into Social Security; $5.4 trillion are going to be used up in paying benefits. And that leaves a surplus of $2.4 trillion. And so what Governor Bush has suggested, what I am suggesting is that we take some of this surplus to start the personal retirement savings account.

I would stress these are the kinds of accounts that are limited. You can only invest the money in certain safe investments, and you can only use it for retirement. It is not like it has been suggested that everybody is going to have the chance to be, if you will, convinced by the snake oil salesman from someplace to invest their money because it has high returns.

Your investments are going to be limited, such as the thrift savings account for the Federal Government employees to some extent like the 401(k)s that a lot of our citizens have. But, again, now is the time that we need to start a transition to get a real return.

I am sure we can work with Democrats and Republicans if the decision is made not to demagogue this in the next election. Which brings me down to my conclusion, that the best time, the most opportune time to solve Social Security is going to be next year, the first year of a 4-year Presidential incumbency and the first year of a 2-year term for every Member of this particular House.

As you see on this chart, we end up with a savings. If we were to pay down the debt held by the public, we end up with a savings of $260 billion a year. If we keep that $260 billion and instead of using it to pay interest on the debt held by the public, we apply it to Social Security.

This bottom blue represents how much of the total Social Security benefits will be accommodated by that interest savings. You still end up with a shortfall of $35 trillion. The biggest risk, I am convinced, is doing nothing at all. Social Security has a total funded liability of over $9 trillion that I mentioned; that $9 trillion of unfunded liability today can be expressed in terms of $120 trillion in tomorrow's dollars. In the next 75 years' dollars, that is going to be—that amount is going to be short of what is needed to pay benefits over and above what comes in in Social Security taxes.

The Social Security trust funds contain nothing but IOUs to keep paying promised Social Security benefits. The payroll tax will have to be increased by nearly 50 percent, or benefits will have to be cut by 30 percent. Neither of those options is acceptable. Certainly a tax increase should not be acceptable.

But let me briefly review, Mr. Speaker, what we have done on increasing the Social Security taxes over the last 60 years.

□ 2000

In 1940, the Social Security tax was 2 percent; 1 percent for the employee, 1 percent for the employer. It was on the first $3,000 of income, maximum tax. Employee and employer combined was $60. In 1960, we increased the tax to 6 percent, increased the base to $4,800. Again $288 a year was the total of employee-employer taxes on Social Security. 1980, it went up to 10.16 percent on $25,900. Today after the 1993 changes, it has now developed into a 12.4 percent tax on the first $76,200 of payroll. What do we do? That brings it to almost $9,500 per year. If we let this go, then we are asking so much of young workers, of our kids and our grandkids, to pay this exceptional tax.

I am a farmer from Michigan. I grew up with the idea that one tries to pay off the farm mortgage to leave one's kids a little better chance. But this body, this body and this Congress gets so, I think, wrapped up in the importance of spending today that we think taking money from them and leaving them an extra high mortgage justifies the kind of standard of living that we want and the kind of things that this body and the body down at the other end of the Capitol, the Senate, and the President want to spend money on. That is what we are arguing about now on finishing off this year's budget, can we reduce the increase in spending.

Personal retirement accounts, let me talk about what would one do if one had some individual investments. What is compound interest? Compound interest means that, if one can invest one's money, one gets extra interest on it. It makes that fund larger. Then the interest on that extra amount of money that can grow, it can make an average worker a rich retiree.

If John Doe makes an average of $36,000 a year, and they are allowed to invest 4 percent of their Social Security tax in a private account, then instead of getting the $1,280 a year from Social Security, they would be receiving $6,514 a month from that kind of a personal retirement account.

When they passed the Social Security law in 1934, they said it is an option whether counties and States want to opt into the Social Security system or have their own retirement program. Galveston County, Texas opted to have their own personal investment. Let just take a look at what is happening there.

Death benefits under Social Security, $253; in Galveston, $75,000. Disability benefits, $1,280 under Social Security; the Galveston plan, $2,749. The retirement benefits, Social Security, $1,280, same as disability. The Galveston plan for retirement is $4,790 a month. Private investments and the magic of compound interest have to be part of what is going to keep this system solvent.

Personal retirement accounts, they do not come out of social security, they become part of one's Social Security retirement benefits. A worker will own his or her retirement account. It is limited to safe investments. It certainly can earn more than the 1.9 percent interest that an average retiree today is getting from Social Security. That is going to be much lower in the future.

San Diego is another area that has opted out of Social Security into a personal retirement account system. A 30-year-old employee there who earns a salary of $30,000 for 35 years and contributes 6 percent into his PRA would receive $3,000 per month in retirement; and, under the current system, he would contribute twice as much, but receive only $1,077 from Social Security.

Let me conclude by quickly running through these and making a comment. The U.S. trails other countries in saving its retirement system. Other socialized countries are moving into the private personal retirement accounts faster than the United States.

I represented the United States at a worldwide meeting on Social Security over in London 3 years ago. I was so surprised to see so many of the other countries that were so far ahead of us in getting such a much larger return and having success in keeping their public retirement pension solvent.

In the 18 years since Chile offered the PRAs, 95 percent of Chilean workers have received accounts. Their average rate of return has been 11.3 percent per year. Other countries, Australia, Britain, Switzerland all offer workers their own personal retirement accounts.

The British workers chose PRAs overwhelmingly for their top tier. So even from England, the socialized country, they moved into their own personal retirement accounts.

There are several ways we can do this. Some of the Democrats have expressed concern that the stock market is too risky. But one can decide what the balance is, whether it is 30 or 40 percent into bonds and 60 or 70 percent into equities. One can limit the equities to indexed stocks, indexed global funds, an index that is going to be across the board.

Over the years, the average for any 30-year period, if one starts working at age 20 and finished working at age 50, for a 30-year period, for the last 100 years, the average return on equity investments is 6.7 percent.

This is just sort of repeating myself a little bit. But based on a family income of $58,400 some, the return on a PRA is even better. If one invests 2 percent, as the blue; if one invests 6 percent, as the pink; and the purple is if one had invested 10 percent of one's income. But over 30 years, one would end up with almost $1 million. But over 40 years, it would be $1,000,389 if one worked for 40 years paying in 10 percent, being allowed to take 10 percent into one's private investments.

If I have one final message, certainly it would be that everybody has to make a greater effort, savings and investing; that Social Security cannot be one's total retirement account.

In our Social Security tax force, we had testimony that, within the next 25 years, people would have the option of living to be 100 years old if they wanted to. That not only offers a tremendous challenge to government run programs and their future solvency, but it emphasizes the need to move out of a fixed benefit program, at least partially, at least to some extent, and have a fixed contribution. But it also says that every individual today needs to make a more aggressive effort to save and invest. That is why this Chamber has decided to encourage savings and investment.

PRESIDENTIAL ELECTION

The SPEAKER pro tempore (Mr. WALDEN of Oregon). Under the Speaker's announced policy of January 6, 1999, the gentleman from California (Mr. SHERMAN) is recognized for 37 minutes as the designee of the minority leader.

Mr. SHERMAN. Mr. Speaker, suddenly 37 minutes became available, and I thought I would come to this floor and address the issue that is on the minds of everyone in this country. I invite those of my colleagues who have a like mind to come down and share this 37 minutes with me. I have been joined by one of our colleagues from the Committee on the Judiciary, the gentlewoman from California (Ms. LOFGREN), who I will yield to after I deal with the first and second points.

The first point I want to make is that Vice President GORE did win the popular vote by well over 200,000 votes. Now, I know the point is often made that there are several hundred thousand votes still waiting to be counted in California. Well, I am from California as well as the gentlewoman from California (Ms. LOFGREN). California