

Congress can help prevent tobacco use. First, Congress should pass a law that reduces the amount of nicotine put into tobacco products. Second, Congress should raise and enforce penalties on minors who smoke, and on those who sell tobacco to minors. Raising the taxes on tobacco products would only lead to more thievery and, therefore should not take place.

I hope that these essays have given Congress a better view of the tobacco problem, and I hope that they will put into effect some of the ideas these essays offer. May the Lord have His hand on this situation as we all look and pray for a better America.—Christopher Duck, eighth grade student, Visalia Christian Academy, Visalia, California

I see many store advertisements that encourage people to smoke. Thanks to our Congress, there are no gun advertisements, and Congress should be just as tough on cigarette ads. I would say that guns and tobacco are deadly weapons; one kills fast and the other kills slow. I think that Congress can do many things to keep kids from smoking. Congress and schools should make a program called "smoking detour," to keep kids from making the wrong turn. This program would take kids on a hospital tour to visit patients that are dying from cancer caused by tobacco. How sad it would be to see people with tubes stuck in their noses and pictures of rotten lungs. That sure would discourage me from smoking.

My mom and dad are the best advertisements against smoking. They don't smoke. They tell me, "if you smoke, it will kill you and it will hurt those who love you." Even though I live in a free country, where I have the freedom to smoke, I don't have the right to hurt the freedom of life. I love my family, friends, and my life too much to smoke.—Eddie Mota, fifth grade student, Panama Elementary School, Bakersfield, California

FAIRNESS FOR OUR NATION'S DAIRY FARMERS

HON. TAMMY BALDWIN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 3, 1999

Ms. BALDWIN. Mr. Speaker, yesterday I introduced H.R. 444, the "Dairy Promotion Fairness Act," a bill that would create a little more fairness for our Nation's dairy farmers.

We have all enjoyed the recent "Got Milk?" promotions sponsored by the National Dairy Promotion and Research Board. Those commercials remind the public that milk is both good for you, and, frankly, good to have around when you're eating chocolate chip cookies.

All American dairy farmers pay into the Dairy Promotion Program. But there are a group of people who gain from the program, but don't pay for it. Importers of foreign dairy products. Whether it's cheese from France, or non-fat powdered milk from New Zealand, importers receive free advertisements of their products, paid for by our dairy producers. That just isn't fair to our farmers.

Importers of dairy products are the only commodity importers that don't pay into a promotion program. Importers of pork, beef, and cotton are all required to support their respec-

tive promotion programs. The Dairy Promotion program should not be treated differently, and our domestic dairy products should not have to subsidize the promotion of foreign dairy products. I urge all members who believe our farmers deserve fairness to support this bill.

IN MEMORY OF ADMIRAL HAROLD E. SHEAR

HON. SAM GEJDENSON

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 3, 1999

Mr. GEJDENSON. Mr. Speaker, I rise with sorrow following the passing of Admiral Harold E. Shear of Groton, Connecticut on February 1, 1999. Admiral Shear served his country in the United States Navy for more than four decades and helped to create the modern ballistic missile submarine force which serves as an indispensable element of our national defense.

At age 10, Harold Shear began his long career at sea by working on his step-father's fishing boat. He entered the U.S. Naval Academy in 1938. His class of midshipmen graduated five months early due to the Japanese attack on Pearl Harbor. After a brief tour aboard a surface ship, Harold Shear joined the submarine service. Over the course of the next twenty five years, he was promoted through the chain of command in the submarine force. He served as commanding officer of the diesel-powered submarine U.S.S. *Becuna* (SS 319) and the nuclear ballistic missile sub U.S.S. *Patrick Henry* (SSBN 599). During the Cuban missile crisis Harold Shear served as ballistic missile submarine officer on the Joint Chiefs of Staff. In this capacity, he ensured that our force was mobilized quickly in order to demonstrate to the Russians that the United States was prepared to take all steps necessary to remove offensive nuclear weapons from the island.

In 1967, Harold Shear was promoted to Rear Admiral. Throughout the early 1970s he served in a series of high-level Naval positions, including commander-in-chief of U.S. Naval Forces in Europe. In 1975, Admiral Shear was appointed Vice Chief of Naval Operations—the second highest ranking Navy officer in the nation. In his final assignment, Admiral Shear served as commander-in-chief of Allied Forces in southern Europe. He retired from the Navy in 1980.

Admiral Harold Shear served his country with honor and distinction in the Navy for more than forty years. However, he continued to serve his community well after retirement. He played a crucial role in an effort joined by many across southeastern Connecticut to revitalize the port of New London. Admiral Shear worked closely with me and others to convince the Navy to transfer State Pier to Connecticut. Then, he pushed the State to rebuild it and convert it into an international commercial center. Thanks to Admiral Shear's dedication, the Pier today is busy with activity as goods from across Connecticut and New England are loaded onto ships bound for destinations across the globe.

Mr. Speaker, Admiral Harold Shear was an American hero. He defended this nation during

some of the darkest hours of our history. He was one of the architects and chief strategists of the modern ballistic missile submarine force. He was an advocate for maritime trade. Having been awarded the Silver Star for conspicuous gallantry in action and Navy Distinguished Service Medal with Gold Star along with many other honors, it is entirely fitting that Admiral Shear will be buried with other great Americans in Arlington National Cemetery. The nation says goodbye to a great leader while southeastern Connecticut bids farewell to friend and neighbor.

THE WAGE GAP

HON. MICHAEL R. McNULTY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 3, 1999

Mr. McNULTY. Mr. Speaker, I call upon this Congress to address a major concern of single mothers, working women and working families. The wage gap in America between men and women has been overlooked for far too long.

While women in America have made great strides in the workplace, on average, they earn only 75 cents to a man's dollar.

This issue goes beyond simply ensuring what is equal and right, and has long-lasting economic impacts on our society. While more and more women have become the primary source of family income, the total amount of wages women lost last year due to pay inequity was over \$130 billion.

Single mothers and working families realize the entire family would be better off if women were being paid what they are worth and have rightly earned.

This Congress can continue the commitment to equality by removing the economic barriers which hinder too many women and their families.

That is why I have decided to co-sponsor the "Paycheck Fairness Act", sponsored by Congresswoman Rosa DeLauro. I urge all members of the Congress, and all my fellow Americans to recognize and address this very serious issue.

HONESTY IN BUDGETING ACT

HON. ADAM SMITH

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 3, 1999

Mr. SMITH of Washington. Mr. Speaker, I rise today to introduce the "Honesty in Budgeting Act." This is an important bill that I hope my colleagues will join me in supporting.

Right now, the public and elected officials alike are confused about our federal budget. Both President Clinton and the Republican Congressional leadership said we had a budget surplus last year, but the national debt still increased. The public asked, how could we have a surplus but still increase the debt? That is a good question.

The answer is that we didn't really have a surplus last year. We had a \$29 billion deficit

in the budget, and a \$99 billion Social Security trust fund surplus. Politicians who wanted to make the numbers seem better than they were ignored those numbers and focused on the "unified" budget surplus of \$70 billion, misleading the American people into thinking that we had extra money in our budget.

The Honesty in Budgeting Act does several things to help remedy that problem. First of all, it simply expresses the sense of the House that all of us in Congress and those in the White House should stop misleading the public and instead talk about the real budget numbers—the on-budget numbers. Second, it reinforces Social Security's off-budget status. Finally, it directs the official budgeting agencies of the government, the Congressional Budget Office and the Office of Management and Budget, to stop including Social Security trust funds in its report to Congress and the American public. This is important because while we have previously taken Social Security off-budget, too many elected officials still talk and act like nothing's changed. Eliminating the trust funds figures from the official reports of the CBO and OMB will force Congress to focus on the real budget numbers and stop masking budget deficits with the Social Security trust fund.

I believe that the Honesty in Budgeting Act is particularly important as we now enter an era of surpluses. Latest economic projections indicate substantial budget surpluses as early as this year. These surpluses are non-Social Security surpluses, which is great news. But as we start talking about how to use those surpluses, whether it is to cut taxes, increase investment in education or defense or to pay down the national debt, we must start the debate with honesty. We must set aside all of the Social Security trust fund surpluses for what it is obligated—Social Security—and then have a national discussion about what we should do with any additional surpluses.

PERSONAL EXPLANATION

HON. BILL LUTHER

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 3, 1999

Mr. LUTHER. Mr. Speaker, due to a family commitment I missed rollcall votes Nos. 7 and 8. Please let the RECORD show that on House Vote 7, H.R. 68, the Small Business Investment Company Technical Corrections Act, I would have voted "aye." On House Vote 8, H.R. 432, the Dante B. Fascell North-South Center, I would have voted "aye."

INTRODUCTION OF THE AMERICAN FINANCIAL INSTITUTIONS' PRIVACY ACT OF 1999

HON. BOB BARR

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 3, 1999

Mr. BARR of Georgia. Mr. Speaker, I rise today to introduce the American Financial Institutions' Privacy Act of 1999.

This legislation delays the "Know Your Customer" regulations proposed by the federal banking agencies until authorized by Congress, thereby protecting the privacy rights of American citizens which would otherwise be infringed by these regulations.

In addition, this bill requires agencies to complete a comprehensive study on various economic and privacy issues, which would be submitted to the United States Congress for its review and consent. Only by congressional authorization, will additional "Know Your Customer" regulations be permitted to go into effect.

America's strength has always derived from economic freedom; yet modern America is replete with proposed laws and regulations designed to make this country anything but free.

One such plan proposed by the federal banking agencies would seek to expand provisions included in the Bank Secrecy Act of 1970, called "Know Your Customer." Under current law, all cash transactions over \$10,000, or over \$5,000 if "suspicious" activity is suspected, must be reported to the appropriate banking regulator. In addition, the banks must maintain a record of basic information about each customer (Social Security Number, birth date, occupation, and home and work telephone numbers) in which to identify and track each customer's banking activity. These regulations are designed to attack money laundering.

But, alas, this is not enough. The regulators want your bank to have in its database even more intimate and personal information about every banking customer. They want your bank to become "private detective agencies"—creating a profile on each and every customer. In your "new" profile will be information on where you obtained your funds, what the bank considers to be normal and expected transactions for you, and a mechanism by which the banks monitor activity for transactions that differ from this "profile". Any activity that falls outside the parameters of a customer's "profile" would trigger an alert to law enforcement.

The bank regulators want to sell this program to the American people as an initiative to battle the evils of terrorism, drug trafficking, and other criminal activity. But, Mr. Speaker, these proposed "Know Your Customer" regulations are a blatant infringement on American citizen's civil liberties. These proposed regulations are nothing but intrusive, forceful, and unnecessary.

This is another example of the federal government invoking "Big Brother" to reduce American citizen's private and personal lives. Under authority of present law, the government has compiled over 177 million currency transaction reports (CTRs) filed in less than ten years. These laws have met with very little success.

It is not the role of these agencies to seize the individual rights of citizens. That is why I have introduced the American Financial Institutions' Privacy Act of 1999, to allow the regulators the opportunity to re-think the ramifications these "Know Your Customer" regulations will have on the economy and the privacy of the American people. This legislation is narrowly crafted, precisely focused, and does not repeal existing tools for identifying true money launderers.

Mr. Speaker, Majority Whip TOM DELAY, Chairman RICHARD BAKER, of the Subcommittee on Capital Markets, Securities and Government Sponsored Enterprises, Congressmen SAXBY CHAMBLISS, and TOM CAMPBELL have all decided to be original cosponsors. I urge my colleagues to join me in stopping yet another abuse of power by the Federal Government and simultaneously helping to better understand the loopholes in our current law that allow money launderers to continue their deceptive practices.

I call on my colleagues to support the American Financial Institutions' Privacy Act of 1999.

THE LINCOLN JOURNAL STAR ON THE PRESIDENT'S SHELL GAME

HON. DOUG BEREUTER

OF NEBRASKA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 3, 1999

Mr. BEREUTER. Mr. Speaker, this Member commends to his colleagues an excellent editorial which appeared in the Lincoln (Nebraska) Journal Star, on February 1, 1999.

[From the Lincoln Journal Star, Feb. 1, 1999]
SHELL GAME DOESN'T BELONG IN WASHINGTON

On the carnival midway, it's called the shell game. A fast-talking barker with quick hands flicks the nutshells around while the rubes try to guess which one hides the money.

Inside the Beltway, they play the shell game with taxpayers' money.

One of the best writers at following the game is Allan Sloan, who writes for Newsweek. In the Feb. 1 issue of the magazine Sloan takes a look at "Washington's Math Problem."

In the article Sloan explains how President Clinton could promise in his State of the Union address to save Social Security, help Medicare AND reduce the national debt.

Sloan's answer is that the president's commitments add up to 151 percent of the federal budget surpluses he's projecting for the next 15 years.

Clinton would spend the surplus between the amount taken in for Social Security and the amount paid out. First Clinton would take the \$2.3 trillion already committed to the Social Security Trust Fund and spend it for other purposes. Then Clinton would take \$2.8 trillion he allegedly is committing to "save Social Security and Medicare" and spend that for other things.

Sloan carefully notes that the Clinton administration says his characterization of the numbers game is unfair. Clinton economics advisor Gene Sperling says "The president is responsibly advocating 100 percent of the surplus under the rules of the unified budget."

Well, that's the way they talk inside the Beltway.

Out here in the Flyover Zone we call it bogus.

It helps us to think of America's huge national budget the same way we do a family budget.

In our comparison, Uncle Bill just got a new sales job. He's really hauling in the loot. Now he's boasting about how he's paying off credit card debts, AND squirreling away money in the kid's college accounts.

Part of what that rascally Bill is doing is actually good. He really is paying off debts.