

Impact Study Commission (NGISC), which last year concluded a two-year study on the impact of legalized gambling on our country. The recommendation called for a ban on all legalized gambling on amateur sports and is supported by the National Collegiate Athletic Association (NCAA), coaches, teachers, athletic directors, commissioners, university presidents, school principals and family groups from across the country.

Banning all legalized gambling on amateur sports serves notice that betting on college games or student athletes are not only inappropriate but can result in significant social costs. The National Gambling Impact Study Commission Report recognized the potential harm of legalized gambling by stating that sports gambling "can serve as gateway behavior for adolescent gamblers, and can devastate individuals and careers."

Some of its findings include: more than 5 million Americans suffer from pathological gambling; another 15 million are "at risk" for it; and about 1.1 million adolescents, ages 12 to 17, or 5% of America's 20 million teenager engage in severe pathological gambling each year.

According to the American Psychiatric Association: Pathological gambling is a chronic and progressive psychiatric disorder characterized by emotional dependence, loss of control and leads to adverse consequences at school and at home. Teens are more than twice as vulnerable to gambling addictions than adults because they are prone to high-risk behaviors during adolescence. Ninety percent of the nation's compulsive gamblers start at an adolescent age. According to the Minnesota Council on Compulsive Gambling, gambling on sporting events is a favorite preference of teenage gamblers.

A study conducted by the University of Michigan found that most student athletes gamble. According to this study, "72% of students athletes have gambled in some way since entering college (80% among male student athletes)." Many student athletes gamble on sports. This study found "35% of all students athletes have gambled on sports while attending college (45% among male student athletes)." This study found that a considerable number of student athletes acted in ways that call into question the integrity of their contests. "Over 5% of male student athletes provided inside information for gambling purposes, bet on a game in which they participated, or accepted money for performing poorly in a game."

A study recently conducted by the University of Michigan found that "84% of college referees said they had participated in some form of gambling since beginning their careers as referees. Nearly 40% also admitted plac-

ing bets on sporting events and 20% said they gambled on the NCAA basketball tournament. Two referees said they were aware of the spread on a game and that it affected the way they officiated the contest. Some reported being asked to fix games they were officiating and others were aware of referees who "did not call a game fairly because of gambling reasons."

Gambling on college kids is banned in 49 states. Prior to 1992 when any state could have allowed gambling on amateur sporting events, they didn't. No states have asked to have this federal law repealed. Why do you think that is? It is because it is inappropriate.

The bottom line—it is inappropriate to bet on college kids. This is about protecting the integrity of amateur athletics, it is about the effect that legal, government sanctioned betting has on the games, it is about the gateway college sports betting provides youth gamblers, and most importantly, it is about the impropriety of betting on teenagers.

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#### SUPPORT WILDLIFE CONSERVATION

Mr. JOHNSON. Mr. President, I rise today to request that the provisions of Title III of H.R. 701, the Conservation and Reinvestment Act be included in the Commerce-Justice-State Appropriations conference report. The Interior Appropriations conference report passed last week included increased funding for land, water and wildlife conservation programs. While the bill is a positive first step towards providing permanent funding for these programs, I would have preferred to see enactment of the Conservation and Reinvestment Act, CARA, especially the wildlife conservation provisions in Title III of the bill. To this end, I am requesting that Title III of H.R. 701 be included in the conference report of the Commerce-Justice-State Appropriations bill. I was a strong supporter of CARA when it was reported out of the Senate Energy and Natural Resources Committee, of which I am a member. It is the most important conservation and wildlife measure that Congress has written in the last 50 years. In particular, I am very pleased with Title III of the bill, which addresses wildlife conservation. I was actively involved early in the process and worked with the Committee to see that the wildlife provisions were included in the final product.

Title III would provide funding for a diverse array of fish and wildlife species, with an emphasis on preventing species, both game and non-game, from becoming endangered. These goals would be achieved by conserving important wildlife habitat, funding wildlife inventories to design better management plans, and working coopera-

tively with private landowners in a non-regulatory, incentive-based manner. Moreover, it gives the States the flexibility to set their own goals to meet their needs in a way that works for them. In addition, the emphasis on preventing species from becoming endangered will go a long way to help private property owners. Addressing concerns for endangered species on their lands is a costly process. Preventing species now from becoming endangered later is an investment that will save landowners valuable time and money that would occur after the species have been depleted. In addition, CARA will make it easier on hunters and anglers—more than 90 percent of all State fish and wildlife agency funding is from user fees. The passage of Title III and of CARA would create more equity in funding preservation efforts.

I am concerned that the language in the Interior bill, while providing funding for a new wildlife conservation fund" does not provide enough funding for the States to meet their needs and leaves discretion to the Fish and Wildlife Service without giving States the proper flexibility to administer the programs. Wildlife conservation efforts have been chronically underfunded over the years. Including Title III of CARA would help to guarantee that sufficient resources are available so that States and the Nation can meet these important needs.

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#### VICTIMS OF GUN VIOLENCE

Mr. DURBIN. Mr. President, it has been more than a year since the Columbine tragedy, but still this Republican Congress refuses to act on sensible gun legislation.

Since Columbine, thousands of Americans have been killed by gunfire. Until we act, Democrats in the Senate will read the names of some of those who have lost their lives to gun violence in the past year, and we will continue to do so every day that the Senate is in session.

In the name of those who died, we will continue this fight. Following are the names of some of the people who were killed by gunfire one year ago today.

October 12, 1999:

Michael S. Chambers, 43, Seattle, WA;

Rueben M. Clark, 22, Memphis, TN;

Kenneth Ditter, 30, Philadelphia, PA;

Charles Guerra, 28, Houston, TX;

Joel Holbrook, 33, Kansas City, MO;

Walton Jerry Holmes, 68, Euless, TX;

J.C. Jones, 48, Miami-Dade County, FL;

Gregory Mabrey, 27, Baltimore, MD;

Khidetra S. McBride, 22, Memphis, TN;

Jorge Millan, 40, Miami-Dade County, FL;

John Ray, 23, Fort Wayne, IN;

Michael SHELBY, 34, Detroit, MI;

Nicholas Singleton, 19, New Orleans, LA;

Honore Sissoko, 46, Philadelphia, PA;  
George THOMAS, 19, St. Louis, MO;  
and

Duane G. Weigelt, 69, St. Paul, MN.

One of the victims of gun violence I mentioned, 19-year-old Nicholas Singleton of New Orleans, was shot and killed one year ago today by a 19-year-old friend while the two were having an argument.

We cannot sit back and allow such senseless gun violence to continue. The deaths of these people are a reminder to all of us that we need to enact sensible gun legislation now.

#### SECURITY AND PENSION REFORM ACT

Mr. L. CHAFEE. Mr. President, I rise today to express my support for H.R. 1102, the Comprehensive Retirement Security and Pension Reform Act.

In my short time in the Senate, I have supported pension and savings reform and expansion, including cosponsoring S. 741, the Pension Coverage and Portability Act, and voting in favor of a pension and savings amendment offered by Finance Committee Chairman ROTH during consideration of H.R. 8, the estate tax phase out bill. I strongly believe that enacting H.R. 1102 will benefit millions of Americans, help boost America's savings rate, and bolster long-term economic growth. Indeed, economists agree that the increased personal savings and investment that would result from expanding pensions hold the key to long-term economic growth, and would shore up the country's savings tendencies.

Currently, only half of all workers have a pension plan. That means about 75 million Americans don't have access to one of the key components to a comfortable retirement. Pension laws have become so convoluted and the annual contribution limit so diminished that many small businesses simply do not bother setting them up.

In fact, the contribution limits to Individual Retirement Accounts (IRAs) have not changed since 1981. At that time, when the \$2,000 limit was set, according to the U.S. Census Bureau the U.S. means the U.S. mean household income was under \$23,000. In 1998, mean household income was almost \$52,000, an increase of more than 130 percent. Still, the maximum IRA contribution hasn't budged from \$2,000.

Setting aside \$5,000, rather than \$2,000, will provide the retiree with significant additional savings. For workers who don't have access to an employer-sponsored retirement plan, the IRA is their primary savings vehicle. Increasing the contribution to \$5,000 helps put these people on a more equal footing with their fellow citizens covered by employer-sponsored plans. Also, it is estimated that more than 61

percent of IRA participants with incomes under \$50,000 contribute the \$2,000 maximum; and 69 percent of all IRA participants contribute the maximum. Workers are ready to invest more—if we in Congress will open the door for them.

H.R. 1102 includes an income tax credit to help those who might not be able to fund their retirement accounts without additional help, or who need more incentive to save. Under this legislation, joint filers of tax returns earning under \$50,000, heads of households earning under \$37,500, and all other taxpayers earning less than \$25,000 will receive non-refundable tax credits for each of five years on a sliding scale from five to 50 percent for contributions to a broad range of existing retirement savings choices. In effect, the federal government will be matching these savers contributions dollar for dollar—through the tax credit—up to the maximum allowable based on their income and filing status.

Another provision will help workers approaching retirement age to jump start, or catch up with, their retirement savings. Many of our younger workers are limited in what they can invest toward retirement due to the other priorities such as saving for a house, starting a family, or setting aside funds for their children's education. With retirement beginning to loom as they turn 50, the current limits on contributions both to their IRAs and to their employer-sponsored retirement plans make catching up extremely difficult. H.R. 1102 allows taxpayers 50 and older to contribute \$7,500 annually to an IRA, or \$5,000 to their employees' retirement plan when fully phased in.

Today, it is commonplace for workers to switch jobs frequently. But, under current regulations, these workers often cannot carry the retirement benefits they have accumulated with one employer to a new job. Provisions in H.R. 1102 remove the final obstacles to full retirement portability, meaning that a worker easily can take his or her accumulated benefits to a new job. This component of the legislation is particularly important to state and local government employees who currently cannot roll over their qualified retirement savings to a new employer when they move to private sector jobs.

In Rhode Island, small businesses are the heart of the economy. Indeed, 98 percent of Rhode Island businesses are small. And, they are important forces in developing two emerging segments of the state's economy: service and technology. H.R. 1102 also will remove disincentives which currently prevent many small business owners from offering retirement plans to their employees. In addition, it will make it easier for long-serving union members to collect the full pension benefits they have earned.

Some provisions in the bill have stirred debate. One relates to cash balance pension plans. I recognize and appreciate the hard work that the Senate Finance Committee has done with respect to this issue, and understand that negotiations are still under way. I hope that the final product of these negotiations will help workers that are negatively affected by cash balance pension plan conversions.

The House approved H.R. 1102 by a vote of 401-25 on July 19th. I hope that we in the Senate act soon to approve this bill and send it to the President so that millions of hard working Americans will accrue its benefits.

#### HONORING HISPANIC HERITAGE MONTH

Mr. TORRICELLI. Mr. President, I rise today to recognize the celebration of National Hispanic Heritage Month. As one of America's largest ethnic groups, the Hispanic American community embodies the true spirit of our country as a land where people from all over the world can come to for the chance to pursue their dreams.

For countless years, Hispanic Americans have played an integral role in American society. This has been characterized by a strong work ethic, deep sense of faith and unwavering commitment to both family and community. Throughout the history of our country, the contributions of Hispanic Americans in areas such as public service, business, entertainment, and the sciences have been lasting and have made America a stronger nation.

Today, there are more than 31 million Hispanic Americans living in the United States, and they represent nearly 12 percent of our total population. The Hispanic American community in New Jersey includes more than 1 million residents, with roots from all over the world, including Europe, the Caribbean, and both South and Central America.

I am proud to have the opportunity to represent a State with one of the largest concentrations of Hispanic Americans in the entire country. The vibrant Hispanic American communities across the State have given New Jerseyans a window into their cultures and heritage. We have also been fortunate to have members of these communities take on important roles in our public life. In New Jersey, we have Hispanic Americans representing some of our nation's most diverse communities in both the State legislature and the United States Congress, and dozens more hold elected office at the county and local levels.

As we begin a new century, it is projected that nearly 25 percent of America will be of Hispanic origin by 2050. At the same time, the widespread influence of Hispanic Americans is touching all of our communities, transcending