Today, our thoughts and prayers are with the Starnes family, the Morgan County Sheriff’s Department, and the entire Morgan County community for their loss. While words alone may not console Sergeant Starnes’ family and friends, I hope that the knowledge that he is now with Our Father in heaven gives us some comfort and gives them comfort as well.

During times like these, it is only natural to ask why, why do we have to mourn. Mourning is a part of what is wrong with the American system by causing a shortage of resources that could have been used to prevent, health care, education, and poverty reduction programs.

The Enhanced Heavily Indebted Poor Countries Initiative, referred to as HIPC, was developed in 1999 to provide debt relief to the world’s poorest countries. The HIPC Initiative requires countries to invest the savings from debt relief in HIV–AIDS treatment and prevention, health care, education, and poverty reduction programs.

Unfortunately, the IMF and the World Bank have not provided their share to make debt relief a reality for poor countries and their people. It is time for the IMF and the World Bank to allow these countries to invest their resources in health, education, and the elimination of poverty.

The IMF and the World Bank have sufficient resources to completely wipe away poor countries’ debts. It is time for the IMF and the World Bank to do their share to make debt relief a reality for poor countries and their people. It is time for the IMF and the World Bank to allow these countries to invest their resources in health, education, and the elimination of poverty.

I urge President Bush and the world leaders who attend the G–8 summit to tell the IMF and the World Bank to completely cancel all 32 impoverished countries' debts owed by poor countries. Seventy-six Members of Congress representing both political parties have cosponsored this bill.

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ELECTION REFORM

No question. After that, with no changes, under pessimistic assumptions, it would only be able to pay 73 percent of the benefits. But here comes the Bush administration and the so-called Bipartisan Commission on Social Security loaded with people who have been trying to destroy the system, including, sadly, a couple of Members of the House and Senate who are ostensibly Democrats for more than a quarter of a century. They are doing the work of Wall Street.

Wall Street cannot wait to mandate that individuals put money into individual accounts. When they can charge 250 million people a little bit of money to maintain accounts, they make tens of billions of dollars. Guess where the tens of billions of dollars comes from? It comes from future benefits that people would have realized under the current system.

This document is extraordinary in that it echoes Treasury Secretary O'Neill. It says that the United States government might not honor the trillions of dollars of obligations it has in special bonds to the Social Security Trust Fund. They are saying the crisis starts the day Social Security has to begin drawing on the funds, the savings we have put aside for our retirement.

The Bush administration is questioning whether the full faith and credit of the United States government will be delivered on those debts, those obligations. If that is true, everybody around the world and across the United
The SPEAKER pro tempore (Mr. KERNAN). Under the Speaker's announced policy of January 3, 2001, the gentleman from Virginia (Mr. WOLF) is recognized for 60 minutes as the designee of the majority leader.

Mr. WOLF. Mr. Speaker, 2 weeks ago The Washington Post did a front page story about how the gambling industry targets some of the Nation's most vulnerable groups, our senior citizen population.

According to the article, it says, "Casinos are trying harder than ever to attract seniors. Some are dispatching buses to senior centers or vans to trailer parks and timing their offers for free rides to coincide with the arrival of Social Security checks."

The gambling industry goes to great lengths to prey on our Nation's most vulnerable group. The poor, and perhaps most frequently the elderly. A national survey recently revealed over one-half of all senior citizens had gambled recently. This is more than double the rate of one generation ago.

The gambling industry targets this audience because they have two attractive attributes: time and money. Often those who are lonely become quickly addicted. It is not long before the marketing strategy succeeds as gambling eats up seniors' life savings and Social Security checks.

Mr. Speaker, while I was saddened to read this story, I was not surprised. I am not surprised because very few are actually speaking out against the spread of gambling. I am not surprised because very few of our political leaders have spoken out. I am not surprised because most religious leaders have not spoken out.

I am not surprised because most advocates for the poor have not spoken out. I am not surprised because most traditional advocates for the elderly have not spoken out. Saddened, yes; but surprised, no.

Only 30 years ago gambling was illegal in most States and was generally considered to be a vice contrary to the American work ethic. Let me say that one more time. Only 30 years ago gambling was illegal in most States and was generally considered to be a vice contrary to the American work ethic.

Serious gamblers had to travel to Nevada for casino play, and States had not yet plunged into the lottery mania. Today the lottery is played in 37 States, plus the District of Columbia. All but three States have legalized some form of gambling. Gambling expansion has swept the Nation, with revenues jumping from $1 billion in 1980 to well over $50 billion today. That means that Americans lose on average over $137 million every day. Americans lose on an average $137 million every day a year from gambling.

What has the spread of gambling meant for the country? First, gambling comes with a high social cost. Some 15.4 million Americans already suffer from problem and pathological gambling, also called gambling addiction, which often devours not only the individual and his or her family.

The National Academy of Sciences found that pathological gamblers engaged in destructive behaviors. They run up large debts, they damage relationships with family and friends, and they kill themselves. Pathological gambling is defined by the American Psychiatric Association as an impulse control disorder with symptoms similar to those of drug and alcohol addictions.

The gambling addict experiences tolerances, needing more gambling, withdrawal from trying to stop, a loss of control and cannot stop even after trying, and often lying and illegal acts such as stealing to support the habit.

The effect of this addiction is wide-ranging and often impact many who are not involved with gambling. It is not unusual for a gambling addict to end up in bankruptcy with a broken family facing criminal charges from his or her employer.

Youth introduced to gambling are particularly at a high risk for gambling addiction. Over half of those with problem gambling disorders, 7.9 million, are adolescents. For instance, a Louisiana survey of 12,000 adolescents found that 10 percent had bet on horse racing, and 25 percent had played video poker.

Adolescents are more likely to become problem or pathological gamblers since they are more vulnerable to risk-taking behavior. According to the National Gambling Impact Study, a study which Congress created and which released its report in 1999, adolescent gambling is associated with alcohol and drug use, truancy, low grades, and problematic gambling in parents, and illegal activities to finance gambling.

This has led to tragic outcomes. One 16-year-old boy attempted suicide after losing $6,000 on lottery tickets. There is a tremendous need for prevention, research and treatment for gambling addiction.

Unfortunately, all three are in short supply. A person who needs treatment is likely to find there is little available and what is available is not covered by insurance.

How quickly can addiction develop? Story after story recounts the heartbreak.

Consider the story of Debbie. She and her husband visited a new casino built near them in Blackhawk, Colorado. The novelty soon wore off, but her husband started going four or five nights a week. Within 3 months of their first visit, Debbie learned that they would have to file for bankruptcy. Her husband had lost close to $40,000. This did not stop her husband from gambling, and eventually they divorced.

How much for family values. She said, "The husband I divorced was not the husband I married. He is a total stranger to me."