

States better begin cashing in their Treasury bonds. If the United States Treasury in 2016 under the leadership of President Bush and Secretary O'Neill does not put the full faith and credit of our government behind those depository instruments, money that we, the working people, have paid into the Treasury for our retirement, then we are in bigger trouble than I thought.

Mr. Speaker, this is an unbelievable distortion of the facts. There is a simple solution to the Social Security problem, but we will not hear it from this administration or Secretary O'Neill who is worth hundreds of millions of dollars, or President Bush who is worth tens of millions of dollars, because it would require that they pay the same amount as every other American. They would rather talk about defaulting on the obligations of the Federal Treasury to honor Social Security Trust Funds than talk about the easiest way to solve this problem: Make every American pay the same amount of Social Security tax on every dollar they earn. They consider that a radical proposal.

If that one simple step were taken, if we lifted that cap, if people who earned over \$80,000, that small percentage of the people, if they paid in the same Social Security that a minimum wage earner pays, a flat tax, I hear from the other side of the aisle, give us a flat tax. When I suggested this to the Republican chairman of the Committee on Ways and Means, he almost had a stroke. Oh, no, not a real flat tax. We are talking about a flat tax that cuts taxes on the wealthy, not a flat tax that would give them the same obligation to pay as working people.

If we took that one step, Social Security under current assumptions would be solvent forever; and, in fact, there would be so much money flowing into Social Security that we could give a tax break to working Americans. We could say you do not have to pay any Social Security tax on the first \$4,000 or \$5,000 of income, a big tax break to minimum wage people and others at the lower end of the spectrum.

Mr. Speaker, all we have to do to secure the future of Social Security is just say, hey, the Bill Gates of the world and all of those other people earning hundreds of millions of dollars, the head of Enron, the company which is ripping off ratepayers by manipulating energy prices, he got \$123 million in stock options this year. If he paid Social Security taxes on that, on \$123 million, tens of thousands of Americans would be assured that their retirement would be made good.

The scare tactics have begun, and the American people are not going to stand for it.

THE SPREAD OF GAMBLING

The SPEAKER pro tempore (Mr. KERNS). 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 one of our Nation's most vulnerable groups, our senior citizen population.

According to the article, it says, "Casinos are trying harder than ever to attract retirees. 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 groups, the young, 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 is often devastating to 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 effects of this addiction are 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. So much for family values. She said, "The husband I divorced was not the husband I married. He is a total stranger to me.

He became a liar, a cheat. He engaged in criminal, illegal activities.”

Gambling has negative economic impacts. Revenues are drained from local businesses and services. Gambling leads to a shift in consumer spending from small business groups and services which produce local employment. There is an increased cost to the State from bankruptcy, addiction, treatment centers and the penal system.

The Gambling Commission estimated that direct gambling costs borne by the government are currently about \$6 billion a year. This does not count indirect costs such as loss of productivity in the workplace, divorce consequences for the family. It is reasonable to suggest that the more gambling a State offers, the more costs it must bear.

Gambling is associated with breakdown of the democratic political process. The Gambling Commission concluded that local and State governments tend to become a dependent partner to the gambling industry and become reliant on their vast funds and can be influenced by campaign contributions.

In State after State, the gambling industry pours money into the coffers of local politicians from both political parties in hopes of advancing their interests. In State after State, opponents of a gambling proposal are outfianced, outgunned and outmaneuvered. The fact that gambling has not spread further is a tribute to the tireless efforts of a few grassroots activists in States. These advocacy efforts, often outspent by rates of 20 to 1, have held the levy against even further encroachment by the gambling industry into every community in America.

On the Federal level, the NCAA gambling bill introduced on the House side by the gentleman from South Carolina (Mr. GRAHAM) and the gentleman from Indiana (Mr. ROEMER) to close the loophole allowing the betting on college sports in Nevada is indefinitely on hold, even though if it were brought up to the floor most people know it would pass overwhelmingly.

Who supports the bill? Almost every university with athletics programs, the NCAA, almost every college coach in America, including Joe Paterno, Lou Holtz, Bobby Bowden, Mike Krzyzewski. The lone opposition to this bill comes from the gambling industry which has fought the bill vigorously and is among the highest contributors to campaign funds of both political parties.

Sometimes, though, the real story of the spread of gambling can only be understood by actually hearing about the real-life stories that show the true consequences of the spread of gambling. Mr. Speaker, I would like to share a few of these stories.

Gambling can lead to death. “A gambler losing big dollars in the high-roller area of the Motor City Casino in De-

troit pulled out a gun, shot himself in the head and died, police said. Terrified gamblers fled from the blackjack table where off-duty Oak Park Police Sgt. Solomon Bell had been consistently losing large bets, witnesses said. Detroit police said Bell had been gambling earlier in the day at MGM Grand Detroit Casino and was hoping to make up for some losses there. They said he lost between \$15,000 and \$20,000 in the two casinos during the day.” That was in the Detroit Free Press.

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“A former employee at Trump Marina Hotel and Casino in Atlantic City leaped to his death from the gambling hall’s self-parking garage. Charles LaVerde’s death marked the fifth suicide plunge from a casino facility in less than a year.” Atlantic City Press.

So much for family values, family values on both sides as Members are taking the money from the gambling interests.

“A Hancock County, Mississippi woman says she killed her mother and husband last year as part of a suicide pact made in despair over large gambling debts the trio had run up at Gulf Coast casinos. Julie Winborn pleaded guilty in the death of her husband, Grady Winborn, 57, and her mother, Inez Bouis, 66. She was sentenced Thursday to two life sentences. She had testified that the three lost \$50,000 at casinos and decided to end their lives because they could not repay bank and credit union loans.” Associated Press, 9/10/99.

Gambling can lead to crime.

“An insidious new kind of crime is taking hold, radiating out across southern New England from the two Indian casinos in eastern Connecticut. It is embezzlement committed by desperate gamblers, usually compulsive gamblers, who work in positions of trust. A sampling of criminal cases over the past 2 years shows that the amounts of money can be staggering and that an increasing number of the gamblers are women. In all these cases, the money was used to gamble at the Foxwoods Resort Casino or the Mohegan Sun casino, authorities said.” Hartford Courant.

“Of all the heroes who emerged from the 1984 Los Angeles Olympics, perhaps none was more inspirational than Henny Tillman. A big, tough hometown kid, he had plunged into serious trouble when he was rescued in a California Youth Authority lockup by a boxing coach who saw a young man of uncommon heart and untapped talent. In a little more than 2 years, he would stand proudly atop the Olympic platform at the sports arena, just blocks from his boyhood home, the gold medal for heavyweight boxing dangling from his neck. But 2 years after his mediocre pro career ended, he was back behind bars. And now he stands accused of

murder in a case that could put him away for life. Gambling got Tillman in trouble. He was arrested in January 1994 for passing a bad credit card at the Normandie. He pleaded no contest and got probation. In 1995, he pleaded guilty to using a fake credit card in an attempt to get \$800 at the Hollywood Park Casino in Inglewood. I have suffered from a long history of gambling addiction, which I am very ashamed had taken over my life. Tillman wrote in a letter to the court.” Los Angeles Times.

“A Rhode Island woman known as the “church lady” is free on bail after pleading innocent to stealing \$3,000 from four severely mentally retarded adults at a Mansfield, Massachusetts group home to play slots at the Foxwoods Casino.”

Are the people who run the Foxwoods Casino proud of this record?

“An organist at St. Theresa’s Church in Nasonville, Rhode Island, Denise Manderville, worked as a caretaker for the four adults.” Boston Herald.

“Felony criminal charges are on the rise in northern areas of lower Michigan and some judges, prosecutors, and others are blaming much of the increase on compulsive gambling. Antrim prosecutor Charles Koop said the gambling-related felonies are troubling because many of the people aren’t criminally-minded.” Associated Press.

Gambling can lead to debt and bankruptcy.

“One-third of 120 compulsive gamblers participating in a pioneering treatment study have either filed for bankruptcy or are in the process of filing, a University of Connecticut researcher said Tuesday. Nancy Petry said she recently gave a talk to a group of bankruptcy lawyers who estimated that as many as 20 percent of their clients had mentioned gambling as a reason for their problems.” Hartford Courant.

Will Torres, Jr., spends part of his day listening to sad stories. As the director of the Terrebonne Parish, Louisiana district attorney’s office bad check enforcement program, Torres has heard some doozies. “I’ve seen people lose their homes, their retirements wiped out, their marriages, people losing everything they have. Gambling, specifically video poker, is starting to catch up with drugs and alcohol as a precursor to local crime,” Torres said. Torres and the district attorney’s office recently noticed an interesting trend while profiling bad check writers: a large number of their suspects are video poker addicts. “We’re not talking about people who mistakenly write a check for groceries at Winn-Dixie for \$25.33. We’re talking about people who are writing checks for \$25 or \$30 eight times a day at locations with video poker machines or places in close proximity of video poker machines,” Torres said. So far this year, Torres’ office has

collected \$320,000 for Terrebonne Parish merchants who were given 3,600 worthless checks. Torres said about 30 percent of those bad checks are connected to gambling. "It's eating people up," he said. "It's real sad when people don't have a dollar. No money for food because of gambling addictions. I've seen it up close, and video poker plays a large role in the problem," Torres said." The Courier.

Gambling affects children.

"A 4-year-old girl remained in protective custody in Fort Mill, South Carolina, after her mother was charged with leaving her in a locked car while she played video poker. Tuesday in Ridgeland, a woman whose 10-day-old baby died in a sweltering car while she played video poker was given a suspended sentence and 5 years' probation. York County, South Carolina sheriff Bruce Bryant said such incidents reflect the addictive nature of video poker. "You see the same thing with people addicted to cocaine and heroin. They lose all rational thought and will do anything to support their habit, sell the furniture right out of their house, leave their babies in locked cars during the middle of summer," he said." The State, Columbia.

"Children have been left unattended at Indiana's riverboat casinos more than three dozen times while their parents or other guardians were gambling during the past 14 months. A Courier-Journal review of Indiana Gaming Commission records found 37 instances involving an estimated 72 abandoned children since May of 1999 when the State first began compiling reports of such episodes. In one case, an infant had to be revived with oxygen." Louisville Courier-Journal.

Gambling affects families. We hear so much talk about family values on this floor. When I think of both political parties taking money from the gambling interests, they should read this story:

"There is an ugly undercurrent that's sweeping away thousands of Missourians, people whose addiction to gambling has led to debt, divorce and crime. This is a world of people like Vicky, 36, a St. Charles woman who regularly left her newborn son with baby sitters to go to the casinos and who considered suicide after losing \$100,000. And Kathy, a homemaker and mother of two from Brentwood, who would drop her kids at school and spend the entire day at a casino playing blackjack. She used a secret credit card that her husband didn't know about to rack up more than \$30,000 in debt." St. Louis Post-Dispatch.

In short, while the explosion of various forms of gambling across America has, of course, generated some revenue for States and for the gambling industry, it has left in its wake human misery that is only now beginning to be understood. This misery ends up cost-

ing the State more than it receives and creates a vicious cycle as the needs of social services dramatically increases. Whether it is a State lottery, a casino, or a cruise to nowhere, gambling is a poor bet for funding legitimate social needs.

And soon gambling will be in every home in America with an Internet connection. More than 850 Internet gambling sites worldwide had revenues in 1999 of \$1.67 billion, up more than 80 percent from 1998 according to Christiansen Capital Advisors, which tracks the industry. Revenues are expected to top \$3 billion by 2002.

I want this Congress, I want this Congress and this country, I want this administration, who talks about family values also to reflect on the seriousness of this issue. Frankly, I have heard no one in this administration speak out on this issue, although to their credit they are new, but we have sent letter after letter and they have not spoken out on this issue. This is not about whether or not one makes a decision of choice to travel to Las Vegas or Atlantic City and gamble for recreation. The reality is that such a choice takes planning and some time. As gambling spreads throughout the country, there is less planning time and much more availability for potential addicts to gamble. Imagine this availability being just one click away. This Congress and this administration needs to consider the seriousness of not passing an Internet gambling ban. Are we really ready to have a virtual casino in every home in America with an Internet connection?

Mr. Speaker, with all this hard evidence, who is speaking out against the spread of gambling? Crime, corruption, family breakdown, suicide, bankruptcy, and yet the silence is deafening. In fact, in this body, they passed a faith-based proposal yesterday which I supported, and the broken bodies will be helped by that faith-based community. Yet the Bush administration, whether it be Secretary Norton at Commerce or the White House itself has not spoken out on this issue. Where is the Bush administration on this issue?

I want to conclude by asking our political leaders, good people on both sides of the aisle, I want to ask our religious leaders, I want to ask those who care about the poor, that care about the poor that Jesus talked about in Matthew 25, I want to ask those who care about the elderly, I want to ask those who are always talking about family values to speak up on this issue, because if you do not speak up on behalf of the Nation's most vulnerable, who will?

VETERANS' HEALTH CARE NEEDS

The SPEAKER pro tempore (Mr. KERNS). The Chair reallocates 5 min-

utes of the balance of the majority leader's hour to the gentleman from Florida (Mr. FOLEY).

Mr. FOLEY. Mr. Speaker, I am delighted to come to the microphone today. I have been traveling the State of Florida for the past several months meeting with editorial boards trying to enlist their support on an issue that I consider vitally important to veterans in my State and veterans throughout the country. Veterans have fought for our country. Now they are forced to fight for their health care. 1.6 plus million veterans now live in the great State of Florida. Regrettably, with the State with the second largest population of veterans, we have one benefits claims center, in St. Petersburg. The average backlog of cases for veterans processing their claims is anywhere from 170 days to 275 days. As I tell my veterans in the community who are desperate to find answers to their claims, "The answers you get may not be the ones you want. I cannot guarantee you the answer satisfies your claim. They may reject your claim."

But, by God, we owe them an answer. We owe them, yes, you are approved for benefits or, no, you are not so they can at least go on to the appeals process. My good friend the gentleman from California (Mr. HUNTER) will be addressing the Congress in a moment on military issues. I am chagrined that people who are brought to this fight to help us take down totalitarian regimes, to protect and provide freedom for our allies, who have fought wars like World War I, in fact, I have a veteran of World War I who lives in my community, 98 years old, Mr. Ross, veterans of World War II, Korea, Desert Storm, Vietnam and others are made to wait in line and wait for months to get answers to very simple questions.

I am thrilled the gentleman from New York (Mr. WALSH) and his committee on the supplemental just passed included at the request of myself and many, many Members of Congress an additional \$19 million for veterans benefit administration for unexpected claims processing costs. We should not have considered them unexpected claims processing costs because we should have known that this backlog existed. We have talked about it for months. We have pleaded with the past administration. I am delighted Secretary Principi has been actively involved in this issue.

Mr. Bush, when he campaigned for President and now as our Commander in Chief, spoke eloquently about the need to make certain that our fighting forces were well provided for and that we made troop readiness and troop morale a keystone of this administration. I applaud him for that and I certainly applaud Mr. Principi for his dogged pursuit of revising and providing leadership at the VA. I know he has answered many of my phone calls and letters personally by telling me that he