

on the House Committee on Transportation and Infrastructure, she investigated the inadequacies in the country's preparedness for a domestic terrorist attack and was able to identify many of the shortcomings that contributed to our lack of preparedness on September 11, 2001. She also served as vice chairwoman of the House Republican Conference and was the fifth-highest member of the House leadership when she left Congress.

In 1997, she served on a congressional task force created to investigate the incidences of sexual harassment and abuse in the U.S. military, an issue on which she and I worked closely together. Two years ago, she was appointed by Secretary Rumsfeld to lead a seven-member panel created by Congress to review sexual misconduct allegations at the U.S. Air Force Academy. The panel's findings detailed much that we already knew including a failure of leadership and command and a lack of support for the victim. I strongly believe that we owe much of the progress we are now making on this issue to the efforts made by Tillie Fowler during the past ten years.

Tillie is survived by her husband Buck and her two daughters Tillie and Elizabeth. I join with my colleagues in expressing my deepest condolences. Tillie will certainly be missed.

Mr. WICKER. Mr. Speaker, I thank my colleagues from Florida for allowing me to participate in this tribute to our friend, Tillie Fowler.

I was privileged to get to know Tillie and to see how effective she was here in this body. I served with her on the Whip team, where her intelligence and leadership abilities were great assets. Tillie also had the universal respect of members of Congress in both parties because of her gentle demeanor and the way she got things done. She also enjoyed that same measure of respect from all the branches of our armed services. Tillie gained a seat on the Armed Services Committee and worked hard on issues to strengthen our military and improve the quality of life for our service personnel.

One of the newspaper stories referred to Tillie as a passionate advocate for the City of Jacksonville and for the military. There is no question about that, and she achieved success without raising her voice or pounding on the rostrum. She did it with a personal style that embodied all the characteristics of a Southern lady. Tillie was polite and courteous, always immaculately dressed, and easy to work with—yet tenacious in pursuit of her goals. Working Woman magazine once said about Tillie that she was a "diminutive Southern belle but tough as an old Marine." She said she learned that lesson from her grandmother, who said being a lady doesn't mean you can't be tough.

Tillie heeded her grandmother's advice, and it served her well throughout a career that was marked by pioneering accomplishments. She was one of only five women in her Emory University Law School graduating class. She won a seat on the Jacksonville City Council and was elected as the council's first woman president. She earned high marks for her work ethic and ability to get things done. In 1993, she brought that same energy and determination to Capitol Hill.

She already had Washington experience as a former House staffer and in the Office of

Consumer Affairs at the White House. Tillie's abilities were recognized quickly and she became a leader on issues relating to our military. She also became a member of the House leadership team, serving as vice-chair of the Republican Conference.

Even after leaving Congress in 2001, Tillie was still being called on to tackle tough assignments. She chaired the commission that investigated sexual misconduct allegations at the Air Force Academy and was named to the panel looking into issues surrounding the treatment of prisoners in Iraq.

She never moved to Washington, choosing to commute back home every weekend to be close to her family and her strong Jacksonville roots. While Tillie focused much attention on the district and on issues important to Florida, her work touched lives all across our great country—especially those with ties to our military. That was evidenced by the strong outpouring of support the family received from so many Americans who appreciated Tillie's faithful service.

The House of Representatives is a better place because Tillie Fowler served here. I am honored to help pay tribute to Tillie and her remarkable career.

Mr. MICA. Mr. Speaker, along with my fellow Members of Congress, it is my honor to pay tribute to my friend and former colleague, Tillie Fowler. I extend my very deepest sympathy to Tillie's husband, Buck, to her daughters, Tillie and Elizabeth, and to Tillie's family on the great personal loss of their loved one. It was my privilege to call Tillie Fowler my colleague in Congress and know her as a friend.

Tillie always had her priorities in order. I always recall her first concern in all matters was for Buck, her husband, and her daughters. Tillie as I knew her also had a great love of our country. She ran for office to make her community, our State of Florida and our nation a better place for all. And she never stopped or hesitated in that effort.

Because of the public service of Tillie Fowler, many lives in the Jacksonville area and across our great land have been changed. Tillie and I were elected to Congress together in 1992. With Tillie's leadership the Congress was reformed, people who only had welfare as a choice had their lives changed and our nation's military found a new, strong advocate at their side. Many lives have been affected by the efforts and determination of Tillie Fowler.

It was my honor to serve with her for eight years and share borders of our Congressional Districts over the years. It was my honor to have her at my side during congressional redistricting in 2002, when I inherited a large portion of her old district and faced a formidable reelection challenge. Her support and friendship will always have a fond place in my heart and memories.

So, like many, I have lost a great friend. Unfortunately our nation has lost a great leader and patriot. We will all miss Tillie. But each day now without her, we can celebrate her life and better appreciate her many contributions that helped to make our country a better America for all.

DEFENDING SOCIAL SECURITY

The SPEAKER pro tempore (Mr. GOHMERT). Under the Speaker's an-

nounced policy of January 4, 2005, the gentlewoman from Wisconsin (Ms. BALDWIN) is recognized for 60 minutes as the designee of the minority leader.

Ms. BALDWIN. Mr. Speaker, I rise this evening to draw attention to some of the hundreds of letters that I receive every week from constituents who are outraged or frightened by the President's plan to privatize Social Security. Americans of all ages know that the President's private accounts are a risky change that will do nothing to alleviate Social Security's long-term financial pressures. As more details of this plan trickle out of the White House, Americans are not communicating a mandate; they are expressing outrage and fear.

Social Security is the single most successful anti-poverty program in our country's and government's history. I intend to do all that I can to make sure that this program survives this current attack, and I know that millions of Americans are joining in this effort.

I hear from those that I have the honor of representing in Wisconsin's Second Congressional District every day. They write to tell me about their profound concern with this plan, and they also write to tell me about the profound difference that Social Security has made in their lives. They write to share their fears about how privatization could jeopardize their retirement. They write to express frustration that our President has proposed a scheme that would dismantle Social Security, not strengthen it for future generations.

I have come to the floor tonight to share portions of these letters that I receive on a daily basis, and I hope that those who seek to privatize and to dismantle Social Security are listening this evening. I will also be joined by colleagues tonight who wish to share the words and stories of the constituents that they represent with the American public.

I would like to start this evening with excerpts from a few letters concerning the general importance of the Social Security program.

Ann, from Madison, writes: "I am appalled at the changes suggested for Social Security. If you have known anyone living on it entirely, the monthly amount cannot be cut at all without leaving the retiree or the disabled person in utter poverty. Private plans have been tried and failed in a number of other countries. You only have to look at the last several years to see what could happen to someone reaching retirement age in the wrong time or period. If the administration wants to experiment, let the government do it and take the risks. If this fails, are we really going to let that frail, 80-year-old for whom work is no longer an option, starve sitting on the curb?"

Mary, also from Madison, writes: "I stand behind you in your fight against

privatization of Social Security. I do not believe that privatization is a good idea at all. From everything I have learned about this issue, Social Security privatization would reduce benefits because of increased overhead costs and would also transfer the risk from the government to the individual. Also that move is likely to reduce benefits."

Mary continues: "I am 31 years old, so I am a person who supposedly would be helped by the privatization of Social Security. But I don't believe it. And even if I were personally helped, I do not believe the financial risk to my fellow Americans that they would incur is worth any possible benefit I would receive."

Doug writes: "Among many other things that concern me deeply in regards to the Bush administration, it is this whole Social Security business that is going on. Inherent in the definition of the name 'security' and the principle of Social Security is the fact that it is secure and guaranteed. That fundamental right, that we pay in, that we will get out, is essential to the whole idea of the plan and the system. I think it would set a very bad precedent if that whole idea were struck down."

Marcie, from Madison, writes: "I find the changes Bush proposes for Social Security to be very scary at best. There is already an ever-growing gap between the haves and the have-nots in this country, and this will only make the situation worse. The haves already know about investing or can afford to hire someone to advise them. How many of the have-nots know much about investing or have the time or the ability to learn? If the changes go through, I hope they will at least change the name. There will be no social, all citizens contributing to the well-being of others in our society, and no security. There will no longer be a safety net for those retiring and those who are disabled."

And Marcie brings up a very important point: "Seniors are not the only people who rely on Social Security benefits. People receiving survivor benefits and disability benefits make up 31 percent of the Social Security program. Social Security is insurance, a safety net that we can all expect to benefit from when we retire, but it is also an insurance or safety net that you could benefit from before you retire. None of us aspire to benefit from the survivor or disability portions of Social Security, but they are there for all of us, just in case we need them."

Before I read some additional letter excerpts from those who have received Social Security for disability or as survivors, I would like to yield to my colleague who I thank for helping to co-organize this evening's Special Order on Social Security, my friend, the gentleman from Connecticut (Mr. LARSON).

Mr. LARSON of Connecticut. Mr. Speaker, I thank the gentlewoman, and

I commend the gentlewoman from Wisconsin for truly putting this together and taking the time to make sure that all of America gets to hear what has got to be a mosaic of concern all across this country, because, like the gentlewoman and myself, several others have conducted town hall meetings and forums and have received letters of concern from our constituents all across this great country of ours. It is quite compelling when you both read the mail and you listen to the citizens of this great country speak their minds.

I was particularly struck by a gentleman from Windsor, Connecticut, who wrote me and said: "I would like to encourage you to oppose President Bush's Social Security personal accounts with every resource possible. I turned 54 this year, missing the cutoff for retaining my full promised benefit by 7 months. I am not a spend-thrift who has wasted his money over the years. In fact, I have placed at least 10 percent of my earnings in retirement savings plans since 1978. I fully fund my 401(k) and my Roth. But I have no pension, and my wife is not even eligible for a 401(k) or equivalent since she works for the Manchester School District as a tutor.

"Despite all my efforts to save, I will not have enough to retire on without the guarantee of Social Security. Why? Because I worked for five companies between 1984 and 2000 that all went out of business or left Connecticut: Heublein, Ames, Shawmut, Northeast Savings and International Paper. Each time I was forced to find another job, I lost a year of contribution to my 401(k) and another year of employer match, through no fault of my own. That adds up to quite a bit of savings that have been lost. I am putting one child through college and I have another yet to go. I have no more to save. I have always supported my family and paid my own way. I am relying on the Social Security system my employers and I have already contributed about \$200,000 to, to live up to its promises. If the government of the United States can turn its back on its promises to its own citizens, of what value is it?"

□ 2115

"Please, help me and every other person in my shoes."

It is this kind of poignant response that we have heard from our citizens all across the country that screams out for this Congress to take action.

One little woman in my district, part of the golden girls, her name is Gracie Vigneau, stood up and said, I understand that there are three legs to this stool. I understand the importance, having lived through the Great Depression, having fought and persevered through the Second World War, having come home and rebuilt this Nation, but I always felt that we had this special contract, that guarantee from our gov-

ernment, that third leg of the stool, if you will, that was the Social Security guarantee. It provided the floor, the safety net from which nobody could fall through. That was the contract that came out of the, well, the Great Depression and its aftermath, and what it did to so many people and how it ruined their lives. Yet, today, we see the problems that exist both in pensions and personal savings, which are in far greater crisis than Social Security."

And so she asks, "Why would we place any element of risk in the program that is there for our guarantee?" She said, "I will be long gone." She said, "I am concerned about my children and their children and their children's children."

This has been the most successful program in the history of this country, and it has kept so many people out of the depths of poverty. Just last week we talked about the impact that this program has had on women and how they are disproportionately disadvantaged and how crippled they would become if the so-called Bush plan were ever to go into effect.

So I commend the gentlewoman. I have other things, other letters to read as well in this dialogue that we have here this evening, this important dialogue with the American public, that they have with us placed their trust, and where we have sworn to give our very best.

I know that we are joined by the gentleman from New Jersey, and I will yield back to the gentlewoman from Wisconsin so that she may recognize another outstanding member of this caucus.

Ms. BALDWIN. Madam Speaker, I yield to the distinguished gentleman from New Jersey (Mr. HOLT), my friend and colleague.

Mr. HOLT. Madam Speaker, I thank the gentlewoman from Wisconsin and the gentleman from Connecticut for arranging this discussion.

Madam Speaker, America is all abuzz about this discussion on Social Security, and that is because it is recognized from coast to coast, from every little village to every city, as very important. It is recognized, I would say, as one of the great accomplishments of America in the past century.

One of my constituents wrote me saying, "Representative HOLT, please remind the Members of the House of Representatives how important Social Security has become for American families."

And she tells an important story that brings up a part of Social Security that we sometimes forget. The discussion often concerns retirement. But she tells the story of how her mother was widowed, and she and her two brothers were left without their father when he died in 1931. This was before Social Security was passed. "We had to return," she said, "to my mother's family home

where we were reminded constantly how fortunate we were that we were from a family willing to take us in." She grew up feeling like a charity case.

But the story goes on. A couple of decades later, when her brother died young at age 38, his five children received Social Security survivor benefits until they were able to care for themselves. They stayed in their own home, went to the same school and never had to feel like charity cases.

Social Security survivor benefits, just as Social Security retirement benefits, bring with them not just money but dignity. This story, I think, highlights one of the important aspects of Social Security.

Another constituent wrote to me and said, "The President claims that placing Social Security savings into mutual funds will yield a positive result. Mutual funds still have risk. They go up and down. I have lost capital in several mutual funds. The average person is not an investment sophisticate."

Another resident of Central New Jersey writes to his representative, "It is bad enough that corporate America is trying to take away employee retirement and benefits. Now the President is talking about taking away Social Security."

Madam Speaker, they see this as taking it away something that they have earned, something they are entitled to.

Anyway, he says, "I don't want to save Social Security just for my generation, but for all generations. I believe it is the best and most needed program the government ever came up with. I believe Senator DOLE said it best when he headed a committee a couple of decades ago dealing with Social Security. When large corporations or even the State of California wanted to drop out, the Senator said, Social Security is not a tax; it is a Federal retirement plan that everyone has to be in for it to work."

I am sure my colleague from Wisconsin has had a similar situation, has had similar experiences. When I go before a group of Social Security recipients, I ask: Is there anyone here ashamed to take Social Security? And they all chuckle and say, of course not, because we have earned it, because Social Security is for everyone. And everyone knows that it is for everyone. It is not for the ones who are clever in the market. It is not for the ones who are welfare cases. It is an earned benefit that brings with it dignity in the non-wage-earning years, those years of retirement or years after the family breadwinner has died or those years when disability makes it impossible to earn wages. It brings income and dignity in all of those cases. And like my colleague, I have heard it now from thousands, and I am not exaggerating, of my constituents.

I thank the gentlewoman for arranging this discussion.

Ms. BALDWIN. Madam Speaker, I thank the gentleman for his words and also for the spotlight he has put on the words of his constituents.

I was mentioning, as the gentleman from New Jersey (Mr. HOLT) just did, about the 31 percent of all Social Security beneficiaries who are not retirees but are, in fact, disabled workers or survivors. I would like to have my colleagues hear from some additional constituents of mine who fit in that category and are advocating in that manner.

Martha from Madison writes, "I can speak to the power of Social Security professionally as well as personally. I work for an agency that assists adults with developmental disabilities. For these individuals, much, if not all, of their livelihood comes from monthly Social Security checks. Few of us could live on \$58.77 a month. Their lifestyle is not extravagant, but it is possible. More personally, my family has seen the effects of Social Security."

Martha writes, "My husband became unable to work just as he was entering the prime of his life. How would a privatized plan secure my family as we raise our three children? How would a privatized plan continue to address my family's needs over the next 40 years as we age and retire? My greatest fear is that those who are most removed from poverty are in the decision-making positions. It is perhaps too easy for the President and those like him to assume that all Americans have the means to weather life's most unexpected storms."

Kathy from McFarland, Wisconsin, wrote, "I lost my daughter in July. She was 31 and left two children, ages 12 and 8. It is Social Security that is providing a safety net for my grandchildren. My daughter paid for this. My husband and I paid for this. And my son, who served in Iraq, paid for this."

Stephanie from Madison writes, "I am writing to encourage you to reject President Bush's plan to partially privatize Social Security. When my father died in 1958, my sister and I were 9 and 15 years old. My mother had never graduated from high school, so she was only able to get low-paying jobs. If it hadn't been for our survivor benefits, I don't know what we would have done. As it was, my mom's budget was very tight. People need to realize that Social Security isn't just for seniors; it also pays out survivor benefits as well as disability benefits. All of us are simply one accident or disease away from needing Social Security."

Before proceeding to other letters from my constituents, I would like to yield time to my distinguished colleague from the State of Michigan, a leader on this issue, a champion on this issue on the Committee on Ways and Means, to the gentleman from Michigan (Mr. LEVIN).

Mr. LEVIN. Madam Speaker, I thank the gentlewoman, and congratulate her

on doing this. What we are doing here tonight, I say to my colleague from Connecticut and, later on, from California, and my good colleague from New Jersey, is to read some of the letters that we have been receiving from constituents. There are so many, I thought I would read just three of them, and then let others carry on. I hope we will continue to do this, because it brings home to Washington what we hear at home and what comes from home, what comes from home.

The first letter comes from a constituent in Clinton Township, Michigan. She wrote to a colleague of mine, and under our procedures, it was transferred to our office. And it reads, "The Bush administration has placed Social Security on the top of the domestic priority list, but should it be? The 'crisis'", and that is in her quotes, "they are trying to fix has been taking in more money than it has paid out since the 1980s. If left untouched, our current system would be capable of paying full benefits until 2042 and 75 percent after that."

"If this administration wants to fix a crisis, they should begin with the national debt that" and there is a word left out I think, "that have created over the past 4 years. Increasing the deficit each year has weakened our country tremendously. Furthermore, allowing Social Security reform would cost the government between \$1 trillion and \$2 trillion. We live in an economy of job loss, underfunded schools, costly health care, and debt. The problems of today still need to be confronted, so why is this their focus in 2042? Reducing benefits would deprive citizens of the stability they deserve during retirement. The Bush administration is attempting to undermine the very concept of Social Security by doing so. If we allow this reform, the future of numerous citizens would be placed in jeopardy. This need to privatize Social Security is fiction, but the national debt is not." This is a wise constituent. All our constituents are wise; this is one who may be especially wise.

"Our government should be working to strengthen stability within our country, not weaken it. My suggestion to the Bush administration is this: Fix the problems you have created before addressing those of 2042. Continuing to ignore the issues of today will not ensure a better future for tomorrow."

□ 2130

It was sent, and we checked with this constituent to make sure we could use her name, Colleen Szeliga.

Let me just read a second letter that is much briefer. I think the gentlewoman from Wisconsin (Ms. BALDWIN) mentioned a letter from someone who had worked in the system. This is a brief letter from Jeanne Polisei who says the following in a letter to me: "I

worked for SSA for 18 years. I know," and it is underlined, "what a great program it is. I know it has done wonders for people who would otherwise be poor. Please do all you can to keep this program as it is. Wall Street is not dependable but SSA is."

If I may take a minute to read an excerpt from a letter. I will just read an excerpt because we did not have a chance to reach this constituent, so I will not mention the name or place this fully in the RECORD. Just the heart of this letter that was written November 10, 2004. This is her handwritten letter and I will read it exactly as it is: "My daughter is on childhood benefits on her dad's work record and this is the only source of income, just as I am on widows benefits. We are both on Social Security. This has made" and I think the word me is left out "so sick with worry. What Bush wants to do is 'privatize' Social Security."

And then she goes on to say: "The late President Roosevelt set this up as a trust fund for families and their children and the disabled. This is not his money." And then I finish with this: "My husband worked hard for this money and died before his time. I pay the mortgage, the utilities, and food on the table. It is a daily struggle just to make ends meet from month to month."

So this letter and the others and the ones other Members have read and those that will be coming express so directly and poignantly what this struggle is all about. It is to indeed to save and strengthen Social Security. We are willing to step up to the plate as we were 20 years ago. What we do not want to do is to weaken and dismantle it. And these letters express why this is so important for the people of our Nation.

So carry on with more letters. We are going to keep reading the letters to get this message across as to what the diversion of monies from Social Security to private accounts would really mean for the people of this country. And I think another time we will be reading letters from younger people because they have so much at stake and would be hurt so badly by the effort of the President to take monies out of Social Security, put them into private accounts, making the shortfall worse, not less, and undercutting a program that has meant so much in terms of independence for those on Social Security and will mean so much for my children and my grandchildren.

I thank the gentlewoman very much for giving me this opportunity.

Mr. LARSON of Connecticut. Madam Speaker, I wanted to ask the leading Democrat on Social Security on the Committee on Ways and Means, the gentlewoman from Wisconsin (Ms. BALDWIN) discussed very eloquently and poignantly, as the gentlewoman pointed out in her letters, the number of people outside of the retirement ben-

efits, but survivors benefits and also those on disability, what are the statistics on that?

Mr. LEVIN. About 30 percent of Social Security benefits go to those who are disabled and those who are family members. And the President said, if I might take another 30 seconds, that they would not be affected, the disabled. But that does not work out because what he has called a good blueprint provides for major benefits cut. And the plan, the second plan of the commission that is part of that good blueprint does affect the disabled. And if you were to have these massive cuts over time, especially hurting younger workers, for retirees and not for the disabled, it would mean deeper cuts yet for younger workers who are going to retire.

Mr. LARSON of Connecticut. So when the gentleman says the President's good blueprint will in fact weaken Social Security, that is exactly what it is doing?

Mr. LEVIN. It would not only weaken it; but one last point, it would in the end shrivel it next to nothing and mean its demise because of the cuts in benefits and what is called the clawback which would be an offset against your Social Security of what is in your private accounts and that would be for younger workers, about 70 percent of what was left in your Social Security benefits. So in the end the younger worker in most cases would end up less in both, end up with less in both than if Social Security had not been destroyed. And the Social Security part of it would be so small that it would no longer be sustainable. And that is why this privatization by diversion of Social Security monies is essentially a path to the dismantling of Social Security.

Mr. LARSON of Connecticut. Has the administration now admitted that that will not in any way, shape, manner or form close the gap that exists?

Mr. LEVIN. The privatization proposal does nothing to address the shortfall and, indeed, makes it worse.

Mr. LARSON of Connecticut. I thank the gentleman for clarifying that.

Ms. BALDWIN. I thank the gentleman for his tireless leadership on protecting our Social Security system and amplifying the voices of your constituents' very powerful letters. I would like to yield to my distinguished colleague from the State of California (Ms. WATSON).

Ms. WATSON. Madam Speaker, we held two public forums in the 33rd Congressional District in Los Angeles, California; and I would like to just quote from three of the speakers that participated.

This one is from Miss Nina Diamantle Vera, and she is worried that the proposal for private accounts would put her hard-earned retirement savings at the mercy of the stock mar-

ket. She was compelled to write me a letter to warn me of the perils of private investment. And she said: "I lost \$90,000 in the stock market. The privatization program will only make stockbrokers richer. It is the stupidest thing that President Bush has done." That is the quote.

The stock market is a fluctuating vehicle for savings. It goes up, but it also goes down. The administration should be working with Congress to promote personal wealth and savings through investment but not at the cost of Social Security.

Then Ms. Verdine F. Alston. Ms. Alston is an 89-year-old widow. She is concerned about the Republican proposals for Social Security. This is an American that has contributed to society for most of the 20th century. And she states: "Please stop President Bush from privatizing Social Security. I have paid into Social Security since it started and before I was to vote. I am now 89 years old and a widow. My husband has been deceased for 10 years, and his pension just expired. I am dependent solely on Social Security."

Now, it is unacceptable to pull the rug out from under our senior citizens. A proud American, Ms. Alston stressed the wisdom of a past President and said, "The very first time I voted was for President Roosevelt when I was 21 years old. Social Security is not welfare."

And according to the National Partnership For Women and Families, Social Security provides 90 percent or more of the total income for 44 percent of nonmarried women 65 and older, 66 percent of nonmarried Hispanic women 65 and older, 74 percent of nonmarried African American women 65 and over, and 35 percent of all nonmarried men 65 and older.

Now, Marvin Tavlin, who is a 90-year-old legislative chairperson for the Westside Chapter Alliance of Retired Americans, said it is important to remember that our country is made up of compassionate Americans, many of whom study the history of our great country. And during the town hall meeting that I just held in February, Mr. Tavlin asked if he could share his modern Gettysburg Address with us, and it goes like this:

"Three score and 10 years ago our fathers brought forth to this Nation a new idea, a compact between the government and the people to promote the general welfare and for the first time in our history to guarantee the Social Security of our senior citizens. We are now engaged in a great political battle testing whether the new concept can truly endure. The dedicated men and women, living and dead, who fought so long to achieve this worthy goal inspired us to carry on their tradition. It is now up to us, the living, to rededicate ourselves to the great task remaining before us, to guarantee that

this renowned social program for the American people who have worked and struggled so long and so hard for their families, their communities and their country; yes, that this great social program shall never perish from the land."

We gave him great applause because I think he spoke for most Americans.

Ms. BALDWIN. Madam Speaker, I thank the gentlewoman for sharing with America the powerful words and stories of those who she proudly represents.

I am now delighted to yield to one of our new colleagues who we are so proud has joined us from the State of Missouri. We know that this gentleman has been home in his district listening to his constituents actively providing them an opportunity to speak to him and tonight to America through him. I am honored to recognize the gentleman from Missouri (Mr. CARNAHAN).

Mr. CARNAHAN. Madam Speaker, I am pleased to join in tonight and share some of my experiences over the last few weeks.

Like many of our fellow Members here in the Congress, my office has been flooded with letters about Social Security and what it has meant to people across this country by many people in my district in the St. Louis area of Missouri. I have received in my office alone over 1,000 letters from people concerned about these privatization schemes that have been talked about in Washington. I scheduled, based on those meetings, two town hall meetings. Each one had over 200 people that attended.

□ 2145

It was not just seniors. We had people there that were baby-boomers and my generation. We had young people there. We had people that were not just retirees, but people who had been survivors and people who had disabilities. They all had been beneficiaries in some way from this vital American program.

We talked about what it has meant to our country, to their families. We also talked about the success of the program, how it has been studied and mentioned as one of the most efficient programs in our government's history, only having 1.5 percent overhead. So it is a great model to look at in terms of efficiency and delivering vital services to our country.

People are very concerned about their Social Security, the real bedrock foundation of their retirement security being subjected to benefit cuts, being subjected to broker fees, being subjected to the risk of the stock market.

One of my constituents in particular stood up and shared her own personal story. She knew too well the potential risk of depending on the stock market for a guaranteed source of income. She was a 70-year-old grandmother from Arnold, Missouri, and she shared her story in front of about 200 people.

In 1999, a stockbroker had encouraged her to transfer \$155,000 from a mature CD and invest it with the broker's local firm. The broker put her money into an aggressive investment account that, at her age, would not have been highly advised. Her investments now were worth only \$85,000. She says that if it were not for her monthly Social Security checks she and her husband would be under great financial strain. For people like her, privatization would be a disaster.

Social Security beneficiaries, including survivors, children and those who are disabled, stand to lose the most under President Bush's plan. His proposed changes will not help preserve benefits for those who depend on them the most.

Let us strengthen Social Security, the very foundation of retirement security in this country, and if we are going to have discussions about private accounts, let us talk about those in addition to and on top of this solid foundation of Social Security.

Ms. BALDWIN. Madam Speaker, I thank the Congressman and I am very pleased that he brought up the issue of the risk that Social Security would be subject to if these private accounts were allowed to occur, and I have just a couple of letters on that point too that I wish to share.

Jack from Fort Atkinson, Wisconsin, writes me, "Tammy, thanks for your hard work to keep the promise of Social Security. This privatization plan is about the dumbest thing that Bush has come up with besides the war in Iraq. We have a privatization deal now via IRAs, and let me tell you, my wife and I lost over half of our investment in our IRA accounts after 2000. The only people that will make money in this deal are the brokers."

Another one here, Cheryl, from Madison, writes, "I have deep concerns with President Bush's proposal. By privatizing a portion of Social Security, you have added an element of risk. Some people may come out ahead, others may not. The safety net is gone. For many people Social Security will only be a small part of their retirement. These people can invest their disposable income in the many options available, IRAs, 401(k)s, et cetera. Those that are not as well off and are not able to put much away on their own should be able to count on a known amount from Social Security."

Before continuing, I would like to yield to the gentleman from Connecticut (Mr. LARSON), my colleague, who is a member of the Committee on Ways and Means and has really tackled this threat to Social Security with great vigor, and I appreciate his organizing this evening's Special Order with me.

Mr. LARSON of Connecticut. Madam Speaker, I thank the gentlewoman from Wisconsin again for her diligence

and hard work in this effort and deeply appreciate the opportunity to be here this evening.

I honestly believe that Congress should do more of this. I hope that people all across this country are listening to these heartfelt responses from our constituents, and in so many ways, they are often more eloquent than any Member of the United States Congress because their needs and concerns are so heartfelt and real, and this is what I think makes this such a special evening for this Special Order.

I would just like to read one more letter that I have, with the gentlewoman's permission, and this is from a woman in Newington in my district who writes, I am very concerned about what Mr. Bush is doing to the country. I have been working for 37 years, and I have been at my current position for 28 years. From day one, I was told that I would be given a pension at the end of my tenure. Over the years, the company has changed hands and, in fact, changed leaders. Now, the pension has been changed to a cash balance. Because of this change, I will be getting about one-quarter of what I would have been getting in my pension, and now, Mr. Bush claims that under his privatization plan, Social Security benefits would go up. Yet the Congressional Budget Office says Bush's privatization plan will cut benefits by 45 percent or more for seniors. The Bush plan will reduce benefits for all seniors, even those who choose not to invest in private accounts. I am too old to build up a substantial plan and account. Have we not been traumatized enough under this man? I do not want you to vote on this plan or make such a drastic change to the system. If the politicians put a lock on it, like Mr. Gore wanted to, we most likely would not be in this situation. Mr. Bush should stop spending the money. We have the money for Iraq but not for our seniors in this country. I am asking you, please, not to vote for this.

She, like so many others we have heard tonight, I think speaks to what is their concern. Some of our colleagues on the other side have said that these are fear tactics. Hardly.

Grace Vigneau again points out that we were a strong generation that persevered through the Great Depression, a Second World War, the Korean and Vietnam Wars. We raised families, rebuilt these countries. We do not scare easy. What we want is the truth. What we need, I think, is for all of us to come together with an understanding, and it is my sincere hope that our colleagues on the other side of the aisle are listening, as well as the President.

President Roosevelt said it best. He said he was concerned that they had become frozen in the ice of their own indifference. Frozen in the ice of their own indifference towards collapsing pensions and shriveled up savings that,

for the most part, have to go for the care of your health. Indifference to the 45 million people in this country that are uninsured, indifference to the women and minorities whose drops off in benefits will be so dramatic.

That is why the voices of these citizens need to be heard and why this Congress needs to act in a responsible and bipartisan manner in order to continue to strengthen and preserve the most successful social program and governmental program in the history of this country.

Again, I thank the gentlewoman for providing us the opportunity to discuss these letters and the concern of our constituents.

Ms. BALDWIN. Madam Speaker, the gentleman from Connecticut (Mr. LARSON) mentioned the fear tactics that are being used.

The President, in advocating for his privatization, has made the case or attempted to that Social Security faces an impending crisis, and I just want to let the administration know I think the American public sees through this fear tactic, this scare tactic.

I just want to read one quick letter on that point from Robert from Madison in my district. As he writes, "Bush has in recent weeks been repeatedly inflating the significance of 2018 and 2042, especially the early date, so as to imply that Social Security is in imminent danger of bankruptcy and must be overhauled very soon. The sheer urgency of Bush's tone is unsettlingly consistent with his demonstrated tendency to conjure up a crisis where none exists, as he did during the run-up to the war with Iraq.

"The overblown nature of Bush's alarms over Social Security is reflected in the Social Security trustee's estimate that, even if nothing drastic is done between now and 2042, Social Security will still be able to pay retirees" almost 75 percent "of the promised amount" and "this timeline hardly suggests any crisis that necessitates pounding away at a need to overhaul Social Security" or dismantle it "now."

I would like to yield to the gentleman from New Jersey (Mr. HOLT), my colleague.

Mr. HOLT. Madam Speaker, the gentlewoman from Wisconsin raises this approach of fear tactics, and of course, it leads to the question, well, why? Why does the President, why do some of our colleagues, why are people trying to change this program that our constituents tell us over and over again has meant the difference between dignity and destitution for them? Why do they want to change a program that works so well?

The spokesman from the White House and the President himself have said that privatization is not likely to help the finances of Social Security, but then they have gone on to say,

well, even if it does not, it is the right thing to do. Then we have these youngsters at some of the President's road shows around the country chanting, "Hey, hey, ho, ho, Social Security has got to go."

We begin to understand what this is about. It is to overturn a program that they find ideologically unacceptable.

Leslie from Milltown, New Jersey, says, I think we have evidence that the motivation of these politicians for proposing individualized private accounts is driven by ideology, not by a real concern for strengthening and preserving Social Security.

That ideology I think is best summed up with the phrase, you are on your own. You are on your own and you will do well in the market. You are smarter than the market and you will be fine.

Let me tell my colleagues, my constituents say over and over again, we have tried private accounts. Before 1935 you were entitled to invest as much as you wanted in private accounts to prepare for your retirement, and you know what, a majority of the elderly lived below the poverty line. That is why we have Social Security. It is a program that is, I think, one of the most successful we have had in America.

Let me just finish by saying we have had testimonials from so many of our constituents. Let me give a personal one.

My father died when I was six, without insurance, without a pension. My sister and mother and I received Social Security survivor benefits. She was teaching at a junior college on a small teacher's salary. That made an enormous difference.

When I talk about Pat from Lincroft who said Social Security for her brother's children brought dignity, whereas when her father had died before Social Security came into place, they had to live as charity cases, I know what she is talking about.

Social Security binds this country together in a way that no other program that has come out of this body has, and we should not throw it out just because of some ideological whim which is what is happening right now. That is why the country is so upset, why we are getting so much mail.

Mr. LARSON of Connecticut. Madam Speaker, if the gentlewoman would yield, on that point, we heard the gentleman from Michigan (Mr. LEVIN) discuss that earlier, that even the President's so-called privatization plan does nothing to close the gap or the shortfalls that potentially exist in Social Security if we do not act on a bipartisan basis.

So to the gentleman's point, this is all about ideology and politics and not substantively about doing what is in the best interest of the American public. I think that is what has citizens so outraged, that this seems to be from

the very get-go, from whether you go back to Hoover and Landon and Friedman and Stockman, who said we must starve the beast, that beast being Social Security, that is what has American citizens outraged at this proposal. That is what has them writing thousands of letters to each and every one of us because of their deep-seated concern of where this administration is taking us, to a "me" society versus "us."

The gentleman said it very eloquently and passionately, and again, I want to thank the gentlewoman for arranging this dialogue and these letters which I hope we continue to come to the floor and discuss.

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Ms. BALDWIN. Madam Speaker, I thank the gentleman for his comments, and I would like to thank all of my colleagues who joined me here tonight in giving voice to these very real, very human stories. These are real letters from real people, and privatization would have a real and ultimately negative effect on their lives.

I know that those who seek to dismantle the Social Security System must receive similar letters, and I sincerely hope that they pause and consider what Social Security means to Americans. It is not an arbitrary government program. Social Security is a support system, it is an insurance program, and, in many instances, Social Security is the difference between a comfortable life and a life of poverty. We must do all that we can to protect this vital safety net, this lifeline.

REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF H.R. 3, TRANSPORTATION EQUITY ACT: A LEGACY FOR USERS

Mrs. CAPITO (during the Special Order of Ms. BALDWIN), from the Committee on Rules, submitted a privileged report (Rept. No. 109-14) on the resolution (H. Res. 140) providing for consideration of the bill (H.R. 3) to authorize funds for Federal-aid highways, highway safety programs, and transit programs, and for other purposes, which was referred to the House Calendar and ordered to be printed.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Ms. CARSON (at the request of Ms. PELOSI) for today on account of medical reasons.

Ms. HERSETH (at the request of Ms. PELOSI) for today and March 9 on account of a death in the family.

Mr. STUPAK (at the request of Ms. PELOSI) for today and the balance of the week on account of medical reasons.

Mr. LEACH (at the request of Mr. DELAY) for today on account of illness in the family.