

come a long ways, developing the regular IRA, the Roth IRA. Now in a bill that we have sent to the Senate, we expand how much you are allowed to save in those IRAs; educational savings accounts. It is important that we encourage that extra savings, but it is even more important that we deal with Social Security and not put it off.

In the law of 1935, we left it operational for State and local governments whether they wanted to get in the Social Security program or have their own retirement program. Galveston County, Texas, was a county that decided it wanted to do its own investments so their employees do not have the payroll deduction. They have a deduction that goes into their personal retirement savings accounts.

Let me just compare Galveston with Social Security. Death benefits now in Galveston are \$75,000 with a Social Security burial benefit of \$253. The disability benefit per month under the Galveston plan is \$2,749. With Social Security it would be \$1,280. The retirement benefits per month in Galveston, this is disability, the retirement benefits are \$4,790 compared to \$1,280. It is an example of how real investments can make a much greater difference than what is happening in the pay-as-you-go Social Security program. Social Security is sort of like, I saw a cartoon I think was interesting that represented the pay-as-you-go program. It had this person coming in to Uncle Sam with a hat on in the cartoon saying, well, now just how does Social Security work? And Uncle Sam was saying, well, see this list here. Now, you send money to the name on the top of this list and you add your name to the bottom of this list, and then when you retire you will get all this money.

A chain letter is sort of like the Social Security program. You depend on somebody else later on that might send you that money when you retire, and that is dangerous.

Spouses and survivors benefits under the Galveston County plan, and I quote this young lady that gave this quote, she said, thank God that some wise man privatized Social Security here. If I had regular Social Security, I would be broke.

After her husband died, Winnie Colehill used her death benefit check of \$126,000 to pay for his funeral and she also entered college herself. Under Social Security, she would have gotten \$255.

San Diego has a similar plan. San Diego enjoys PRAs, personal retirement accounts. A 30-year-old employee who earns a salary of \$30,000 for 35 years and contributes 6 percent to his PRA would receive \$3,000 per month in retirement benefits. Under the current system, he would contribute twice as much to Social Security but receive only \$1,077; \$1,077 in Social Security compared to \$3,000 per month in their retirement plan.

The difference between San Diego's system of PRAs and Social Security is

more than the difference in a check. It is also the difference between ownership and dependence. It is you owning that amount of money; not leaving it up to politicians to mess around with that money or your potential future benefits.

I thought this was very interesting. Even those who oppose PRAs agree they offer more retirement security, and I am quoting from a letter from Senator BARBARA BOXER and Senator DIANE FEINSTEIN and Senator TED KENNEDY to President Clinton on April 22, 1999, in support of allowing San Diego to keep continuing with their private retirement system. They said in this letter, millions of our constituents will receive higher retirement benefits from their current public pensions than they would under Social Security, and that is the truth. So why do not we do it?

□ 2030

The U.S. trails other countries in saving its retirement system. As advanced as we are and as smart as we are, other countries are moving ahead of us with their retirement systems that they are starting to get real investment returns from.

In the 18 years since Chile offered the PRAs, 95 percent of Chilean workers have created accounts. Their average rate of return has been 11.3 percent for years. Among others, Australia, Britain, Switzerland, they offer their workers PRA. It becomes an option to own their own savings account where they can get their own returns on that money.

British workers choose PRAs. With the 10 percent returns, we cannot blame them. Two out of three British workers, and this is a socialist country, enrolled in the second-tier social security system chose to enroll in PRAs. British workers have enjoyed a 10 percent return on their pension investments over the past few years. The pool of these personal retirement accounts in Britain now exceeds nearly \$1.4 trillion, larger than the entire economy of Great Britain.

Based on a family income of \$58,475, the return on a PRA is even better. Over a 20-year period, if you put in 10 percent of your payroll, you would end up having \$274,000. The bottom blue mark is 2 percent of your payroll. At 2 percent of your payroll, it is \$55,000. If we left it in for 30 years, and here again is the magic of compound interest, these investments held over that 30 or 40 years is so significant, and can again make an average income worker a rich retiree.

If one leaves it in for 40 years, and we are allowed to put in 10 percent of the payroll, and social security now takes 12.4 percent, we would have \$1,389,000. If one was to get a 5 percent return on that money, it would still be about \$70,000 a year without even going into the principal.

Again, let me conclude by saying 78 percent of families pay more in payroll taxes than income taxes. Several of us,

bipartisan, when I chaired the social security bipartisan task force, it was interesting that the demographics, the current demographics of how long people are expected to live and therefore how much it is going to cost future taxpayers to pay their benefits. With our medical technology, some medical futurists are now estimating that within 25 years a person will be able to live to be 100 years old if they want to. Within 35 to 40 years, an individual can live to be 110 years old.

Are we doing what we need to do as individuals in putting aside savings to accommodate the kind of living standard that the future kind of medical technology is going to allow? Of course, if that happens to social security, then the tremendous extra pressures on social security in future generations that are going to have to pay the increased tax will occur.

Right now we are talking about adding prescription drugs to Medicare. Medicare could go broke with the legislation that has passed as early as 2004 or 2005. If we add prescription drugs to it, then my guess is a couple of things will happen. We end up with a government-run program that if it starts costing too much, it is going to look at rationing. That rationing is going to hold true whether it is Medicare and the government running that program, or whether it is social security.

So my bottom line, Mr. Speaker, is, let us not delay. Let us not neglect this promise any longer. We have lost the last 8 years. Let us make sure that we move ahead with this next administration and come up with a program that will keep social security solvent.

#### THE PROBLEM OF ILLEGAL NARCOTICS IN AMERICA

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Mr. MICA) is recognized for 5 minutes.

Mr. MICA. Mr. Speaker, usually I come on Tuesday nights to address the House on the problem of illegal narcotics in our society, and what the Congress can do working together to try to resolve the problem of drugs.

Tonight I will only have a few minutes to sort of summarize, because our time is limited.

We have watched on television, a front line report about illegal narcotics. It has gotten the attention of many Americans and Members of Congress.

I came to the floor about a week or two ago and held up this chart. I chair the Subcommittee on Criminal Justice, Drug Policy, and Human Resources. It is one of the most shocking statistics or report that I have ever received as a Member of Congress or chairing a committee responsible for drug policy.

For the first time in the history of recordkeeping of the United States, drug-induced deaths in 1998 exceeded murder, homicides, in this country. That means we had more people dying

from drug overdoses and drug-induced deaths than murders or homicides across our land. That, unfortunately, has been repeated in my community in Central Florida, and it is a very serious problem.

One of the things we have heard is that the war on drugs is a failure. It is very important that the American people and the Congress understand that the war on drugs basically was closed down at the beginning of the Clinton administration.

If we look at long-term trends and lifetime prevalence of drug use, we see that during the Reagan administration and Bush administration there was a 50 percent drop in drug abuse. If one in fact looks at that Frontline report that has been published and viewed across the country lately, we hear of all the things that were instituted: the Andean strategy, the stopping drugs at their source, the Vice President's task force, even going after Noriega for drug trafficking and money laundering of drugs in the Bush administration in 1989. Then we see a dramatic decrease in drug use in the country, a 50 percent reduction.

In the Clinton administration, where we have the "just say maybe" policy, where we appoint a chief health officer like Joycelyn Elders as a Surgeon General who says, just say maybe, to our kids, where we abolish the international programs to stop drugs at their source, we have a flood and a huge supply of narcotics. Treatment can never keep up with what we see here and the failure of this administration, and certainly the deaths that we see and the destruction, the devastation.

The other thing is that we do not spend enough money on treatment. That is the line that the Clinton administration used when they took over. Here, we will see the treatment money was being expended and increased under the Bush administration and under the Reagan administration. They also had dramatic programs to deal with the supply, and they cut down the supply.

Here we see treatment spending during the Democrat control, even the Republican control, almost a doubling in treatment over these years. Yet, we see an incredible plague upon our cities.

So we cannot just treat ourselves out of this problem, we have to have a combination of eradication, interdiction, enforcement, education, and also prevention programs that work. Finding the prevention and treatment programs that work is so important. We are spending a lot of money on treatment. We have doubled the amount of money on treatment.

The Clinton administration closed down any semblance of a war on drugs. In hearings that we have held, even today, we found that the \$300 million that this Congress appropriated for Colombia some 2 years ago, getting the resources to Colombia, were in fact bungled. We find even in a \$1 billion

education program we are paying 179 percent over industry standards for placement of ads, and instead of paying a 3½ percent industry average commission, we are paying 14 percent plus, so ads are not going on the public education and information media. An anti-narcotics campaign is not what the Congress intended.

Getting the resources from Colombia, which is the source of 70 percent of the heroin and some 80 percent of the cocaine, has not been done. The project as administered by the administration has been bungled. This is the result we see. We are back to a dramatic increase in the number of drug-induced deaths, some 16,926, exceeding for the first time in the recorded history of the United States the homicides or murders in this country.

So when people tell us that the war on drugs is a failure, the Clinton-Gore close-down of the war on drugs indeed led to failure, led to death and destruction. The statistics are very clear.

But a successful program such as the Reagan-Bush administration, even though it was a tough one, even though it was a zero tolerance, had a 50 percent reduction in illegal narcotics use in this country, and dramatically gave us a different picture than what we see here today.

Finally, in conclusion, Mr. Speaker, I was pleased that last Friday was the first time I have heard anyone who assumes to national leadership take the forefront and mention the problem of illegal narcotics. That was Governor Bush from the State of Texas, who I believe was in Iowa and talked about illegal narcotics, brought it up as part of his campaign.

I hope that we have a leader and someone who is willing to provide the direction to provide successful programs, and also to bring this to the attention and provide the national leadership that we so badly need in this area, because for so long it has been swept under the table. For too long it has been ignored by this Congress.

Again, we see the results of this and the tragedy, death, and destruction to our families and our children.

Mr. Speaker, I would mention that we leave with a saddened heart in the loss of our dearly beloved colleague, Mr. Bruce Vento, the distinguished gentleman from Minnesota, and with our deepest sympathy to his family as we now adjourn for the evening.

#### LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. BACA (at the request of Mr. GEPHARDT) for today on account of family illness.

Ms. ESHOO (at the request of Mr. GEPHARDT) for September 28 through October 12 on account of family illness.

Mr. GREEN of Texas (at the request of Mr. GEPHARDT) for today on account of medical reasons.

Mr. NADLER (at the request of Mr. GEPHARDT) for today before 3:30 p.m. on account of official business.

Ms. SLAUGHTER (at the request of Mr. GEPHARDT) for today after 3:45 p.m. on account of personal business.

Mr. STARK (at the request of Mr. GEPHARDT) for today on account of personal medical reasons.

#### SPECIAL ORDERS GRANTED

By unanimous consent, permission to address the House, following the legislative program and any special orders heretofore entered, was granted to:

(The following Members (at the request of Mr. ENGEL) to revise and extend their remarks and include extraneous material:)

Mr. FALEOMAVAEGA, for 5 minutes, today.

Mr. ENGEL, for 5 minutes, today. (The following Members (at the request of Mr. PAUL) to revise and extend their remarks and include extraneous material:)

Mr. PAUL, for 5 minutes, today.

Mr. BLILEY, for 5 minutes, today.

#### SENATE BILL AND CONCURRENT RESOLUTIONS REFERRED

A bill and concurrent resolutions of the following titles were taken from the Speaker's table and, under the rule, referred as follows:

2. 2917. An act to settle the land claims of the Pueblo of Santo Domingo; to the Committee on Resources.

S. Con. Res. 131. Concurrent resolution commemorating the 20th anniversary of the workers' strikes in Poland that led to the creation of the independent trade union Solidarnosc, and for other purposes; to the Committee on International Relations.

S. Con. Res. 148. Concurrent resolution to provide for the disposition and archiving of the records, files, documents, and other materials of joint congressional committees on inaugural ceremonies; to the Committee on House Administration.

#### ENROLLED BILLS SIGNED

Mr. THOMAS, from the Committee on House Administration, reported that that committee had examined and found truly enrolled bills of the House of the following titles, which were thereupon signed by the Speaker:

H.R. 2833. An act to establish the Yuma Crossing National Heritage Area.

H.R. 3676. An act to establish the Santa Rosa and San Jacinto Mountains National Monument in the State of California.

H.R. 4063. An act to establish the Rosie the Riveter/World War II Home Front National Historical Park in the State of California, and for other purposes.

H.R. 4226. An act to authorize the Secretary of Agriculture to sell or exchange all or part of certain administrative sites and other land in the Black Hills National Forest and to use funds derived from the sale or exchange to acquire replacement sites and to acquire or construct administrative improvements in connection with the Black Hills National Forest.

H.R. 4275. An act to establish the Colorado Canyons National Conservation Area and the Black Ridge Canyons Wilderness, and for other purposes.

H.R. 4285. An act to authorize the Secretary of Agriculture to convey certain administrative sites for National Forest System lands in the State of Texas, to convey