

only takes one gun to do the kind of damage we saw a few days ago at the National Zoo.

We all agree that enforcement is important. We look forward to and applaud the local authorities who apprehended the young suspect. He will be tried and the law will be imposed and enforced. But, once again, prevention perhaps could have prevented this violence or other violence throughout the United States.

On this 1-year anniversary of Columbine, we should be doing something more than simply sitting and waiting for that conference report. We should be demanding, as we have in the past on this floor, that conferees meet, vote, and send us back this measure, including all those strict gun control provisions. This Senate went on record by a vote of 53-47 to take that very position. I hope that vote will energize and activate the conferees and that they will move immediately to send this provision to the President for signature.

Within that bill, there are resources for the types of prevention and enforcement that we need with respect to juveniles. Twenty-five percent of the \$250 million distributed annually on the juvenile accountability block grant program would be dedicated to prevention to the gun lobby. In addition, the conference report would include, I hope, child safety locks, an amendment to firmly close the gun show loophole, a ban on the importation of high-capacity ammunition clips, and a ban on the sale of semiautomatic weapons. It is time now to prevent, if we can, the violence that we have witnessed and, sadly, the violence that happens every day.

I yield the floor.

The PRESIDING OFFICER. The Senator from Illinois is recognized.

Mr. DURBIN. Mr. President, it is my understanding that the morning business allocation ends at 10:30. I ask unanimous consent I be allowed to speak until the conclusion of that morning business and then to continue speaking for such period of time as I may consume.

The PRESIDING OFFICER. Morning business does not conclude at 10:30. The time allotted to the Senator from Illinois concludes at 10:30.

The Senator from Illinois is recognized.

Mr. DURBIN. Mr. President, I seek recognition until 10:30, and I ask unanimous consent that I may continue speaking beyond that in morning business.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. DURBIN. I thank the Chair.

THE MARRIAGE TAX PENALTY

Mr. DURBIN. One of the issues pending is a Tax Code issue called the marriage tax penalty. What it boils down to is that a number of people in this country, when they go to get married, their combined incomes on a joint re-

turn puts them in a higher tax bracket, so they are, in fact, penalized by the Tax Code because of their decision to get married.

The debate on the floor of the Senate now is whether we will change the Tax Code to eliminate that penalty. It makes common sense, really. We want to encourage people to get married. The idea that we would penalize them under the Tax Code for getting married makes no sense at all. There is common agreement on that. Democrats and Republicans believe we should eliminate that penalty. The difference, of course, comes down to how you do it and what the bill says as part of the tax relief.

I have to say, parenthetically, that I don't know too many young couples who, when they are making plans to get engaged and to get married, say, well, before we finalize this and buy a wedding ring, we better stop off at the accountant's office to figure out the tax consequences. I am sure some do that, but my wife and I sure didn't, and most people don't do that.

Notwithstanding that observation, it is right for us to consider changing the Tax Code to eliminate this penalty. Interestingly enough, though, there are almost an equal number of couples who get married and get a tax bonus because their combined income lowers their joint tax rate to the point where they pay a lower tax rate married than they did as single, individual filers. So, in a way, there is a marriage tax penalty under the Tax Code that I described, but there is also a marriage bonus. So what we have said on the Democratic side is let's deal with the penalty and make sure nobody pays a price under the Tax Code for the decision to get married.

When you make these Tax Code decisions, they cost money, because it means fewer dollars are flowing from taxpayers and from the economy into the Treasury. Whenever you are going to propose a bill such as this to eliminate a Tax Code penalty to reduce a tax obligation, you have to come up with some money to pay for it and offset the loss of revenue to the Federal Government.

We are in a position to discuss that possibility because, frankly, we are enjoying the most prosperous economy in the history of the United States of America. We have seen the longest period of economic expansion ever. It has been I think close to 109 months—for over 9 years—that we have seen a continued expansion of the economy without a recession, which means more people are going to work and buying homes or cars; businesses are getting started; inflation is in check; people are making more money.

If you happen to have a retirement plan, if you take away the last few weeks, which have been a little rocky, you know that over the last several years you have done pretty well. There has been a growth in value in the stock market. When President Clinton was

sworn in as President, the Dow Jones average was around 3,000. Now it is in the 10,000 category.

A tripling in the value of this stock market means half the American families who own mutual funds or other investments have generally seen their pensions and savings growing over this period of time. This is a very good thing. But because of that strengthening economy, we have also seen people making more money and paying more in taxes. Considering the fact that folks are doing better, most of them have said: Keep it coming. We are willing to pay our fair share of taxes as long as we are getting more in income and we see our retirement plans growing.

This increase in tax receipts because of a prosperous economy has generated a surplus. Where the Senate just a few years ago was embroiled in a controversy about the deficit we faced year in and year out, we are now talking about how to spend the surplus. The marriage tax penalty bill takes a part of this surplus and says, let's cure this problem in the Tax Code. I don't think that is unreasonable. But I thought we ought to step back for a second and say what our long-term goals are.

The long-term goal enunciated by President Clinton—which I support and the Democratic side supports—is that we should take this surplus and invest it wisely, do things with it that make sense in the long term.

One thing that makes sense is to eliminate the national debt. The deficit each year piles up into an account called the national debt. The national debt is our mortgage as a nation. We have to raise taxes every year to pay interest on our Nation's mortgage—the national debt. In fact, we have to raise \$1 billion in taxes every single day from families, businesses, and individuals just to pay interest on old debt.

Those of us on the Democratic side think our surplus should first be dedicated to reducing this national debt so that the mortgage left to our children and grandchildren is smaller. We will leave them a great nation. Of course, we are proud of the role we played in helping that to happen. But we shouldn't leave them a great debt for the things we enjoyed during our lifetime.

We believe, on the Democratic side, that the fiscally sound thing to do is to reduce the national debt. I am afraid our friends on the Republican side of the aisle would rather spend this money on tax cuts that go way beyond the marriage tax penalty—the problem I discussed earlier.

The leader in tax cuts is the Republican candidate for President, Governor Bush. He has proposed a tax cut package larger even than the Republican package that is being brought to the floor.

We had a vote just a couple of weeks ago on an amendment I offered. By a vote of 99-0, the Senate rejected the

George Bush tax cut. They said it wasn't wise policy. I think that was a wise vote. We basically said, let's take care to spend this surplus wisely so that if the economy has a downturn, or we are asked in later years to account for our actions, we can explain, yes, we put the money into reducing the national debt, strengthening Social Security, strengthening Medicare for years to come, and making wise investments in our future—and targeted tax cuts.

One of the wisest investments and the first stop on most people's agenda would be education—figure out a way to strengthen education so young people across America in the 21st century have a better chance for a good job and a better chance to compete.

How else could we make a wise investment? Do something about health care in this country. Expand the coverage of health insurance so that more and more Americans have that protection and peace of mind. Deal with the whole issue of prescription drug benefits for the elderly and disabled. We think, on the Democratic side, that is a wise investment of the surplus as well.

Then targeted tax cuts: Make sure you target them where they are needed and don't go overboard.

The marriage penalty I discussed: We agree on the Democratic side to eliminate it, but let's not go overboard in eliminating it and reduce the possibility of bringing down the national debt and strengthening Social Security and Medicare. Therein lies the heart of the debate on the floor of the Senate.

For several weeks now, the Republican leadership has come to us and said: We want to bring our marriage tax penalty bill up for consideration. This marriage tax penalty bill they have proposed goes way beyond what is necessary to cure the penalty. In fact, when you take a close look at the provisions, you find, unfortunately, a large part of the money that is being spent there is not really going to help the people who are penalized by the decision to get married.

Only 15 percent of the benefits under the Republican proposal, for example, go to low- and middle-income married couples with incomes below \$50,000 a year; 15 percent to couples making less than \$50,000 a year. Yet these couples represent 45 percent of all married couples. They are not getting the tax benefit.

Take a look at the winners. Fewer than a third of married couples have incomes exceeding \$75,000. Under the Republican bill, one-third of those couples who are getting married and earning over \$75,000 a year receive two-thirds of this bill's tax benefit.

There is no fairness here.

If we are trying to encourage marriage at all levels of income, why would we hype the benefits on the wealthiest people in America and basically ignore those in lower-income categories struggling to buy a home and start a family? That is exactly what the Republican

bill does. Many of us don't believe that is fair.

In addition, only 40 percent of the tax relief under the Senate Republican plan would go towards the marriage tax penalty. That is less than half of it. Sixty percent of it provides tax breaks for people who are not suffering the marriage tax penalty. Those of us on the Democratic side think that is not a wise investment. Instead, we should target the tax cuts to people who need them.

Let me give you two examples of what we think we can do with targeted tax cuts that families across America really need. For example, do you have a child attending college? Do you know how much it costs? Most families do. They start worrying about college education expenses as soon as the baby is born. They start putting away a little in a savings account thinking: how in the heck will their son or daughter ever get to a college unless they think ahead and plan ahead.

One of the things the Democrats want to do, sponsored by Senator SCHUMER of New York, is to give a deduction for college education expenses up to \$10,000. What does it mean? If you spent \$10,000 on your son's or daughter's college education, the targeted tax cut on the Democratic side would give you \$2,800—over a fourth of it—in a tax deduction. I wish it could be more, but it is a helping hand. I think most families would say: I like this; this is a sensible thing. It reduces the burden of debt many young people would face coming out of college. It helps families who are trying to help their sons and daughters go through college.

Let me tell you something else we would do. We would create a tax credit for people who are paying for long-term care.

If you have an elderly parent or a disabled person in your household, you know that the cost of long-term care could be very expensive—to bring in visiting nurses, to provide for some sort of convalescent care, or long-term nursing home care. The President has proposed a targeted tax cut for families to give them a helping hand to pay for that elderly parent, or elderly relative, or someone disabled in your household. That is the Democratic proposal.

The Republicans, in contrast, think that 60 percent of the tax cuts should go to people in higher income categories instead of targeting them to family needs that I have just described, like college education expenses and long-term care. That is what the debate boils down to, in substance. The procedural part of the debate is as dry as dust, but it is important because we will decide on a vote in just about an hour and a half as to whether or not we are going to close down the debate on the Republican marriage tax penalty bill or leave it open so we can allow for amendments to be offered.

The Republicans oppose the suggestion that we Democrats could offer our targeted tax cuts on the floor of the

Senate. They want to give us a take-it-or-leave-it vote: Either take our tax break, our marriage tax penalty break, or vote against it. We think this should be done in truly a deliberative process, where we come to the floor and debate the merits of our different positions. This Senate is supposed to be the greatest deliberative body in the world. For 200 years, it has enjoyed this reputation.

Yesterday, one of my colleagues, one of the most respected Members of the Senate, Senator ROBERT BYRD of West Virginia, came to the floor, and in his fashion gave us another history lesson about the Senate and how it came to be. If you have not heard a Senator BYRD speech on the history of the Senate, you have missed a good time. This man has dedicated a lifetime to reminding us that this is a historic institution. It is not just another creature of politics. He reminds us, time and again, our responsibility is to come to this floor and debate the great ideas in America. Yet the Republican majority would close us down, stop us from this debate, stop us from bringing these amendments to the floor.

I say to those following the course of my remarks, this Senate is not overworked. Take a look at the floor. With the exception of the fine Senator from Kentucky, who is presiding, I am the only one on the floor. Over the course of this week, few Members have come to the floor. We have not worked late at night or early in the morning debating issues that American families care about. We have kind of been in neutral for a long period of time.

When I go home to my home State of Illinois, the people I talk to and the families I meet with ask some very basic and important questions: What have you done lately to improve the quality of life for families across America? The unfortunate answer is: Very little, if anything. This Senate and the House of Representatives cannot seem to get into gear.

When I ran for the Senate, it was for the opportunity to represent 12 million people in Illinois but also to come to this floor and engage in a real debate. I want the Republicans to come forward with their best arguments on the issues of the day. I want the Democrats to do the same. Then let's vote—that is what it is all about—and be held accountable by the people who sent us here as to whether or not we have voted the right way. That is the democratic process.

But that is not the way it works in the Senate today. What we have here is an effort by the Republican majority to stop the debate, to close it down, to give you one take-it-or-leave-it vote each week and then go home. We come in and punch our time cards, check off the box that says I now qualify for another day on my pension, and a lot of people head home. That is not why I ran for the Senate, and I do not think that is why this body was created by our Founding Fathers.

Let us consider some of the things we could address. Senator EVAN BAYH, my new Democratic colleague from Indiana, an extraordinarily talented man who served as Governor of that State, has come forward with a very responsible suggestion on the marriage tax penalty. Senator BAYH has said: Let us help those who are penalized and let us save the resulting money from the Republican bill to reduce our national debt, to preserve and strengthen Social Security and Medicare, to provide the targeted tax cuts. That is one of the amendments we want to offer. Take it or leave it, up or down, limited debate. Our leader, Senator DASCHLE, came to the floor and said this is not a filibuster. We will agree to a limitation, 1 hour on a side on this important issue, and then let's vote on it.

But, no: Rejected. The Republican leadership said we do not want to debate Senator BAYH's amendment. We do not want to debate Senator BAYH's substitute. We want to give you one vote, up or down, take it or leave it. I don't think it is fair. I don't think it is fair to the Senator from Indiana, nor is it fair to this body. Certainly we have the time on our hands to spend 2 hours debating that important issue.

Senator ROBB of Virginia wants to offer an amendment to this which addresses an issue that is probably one of the most important issues that faces us in this election year. It is a question of whether we will create a prescription drug benefit under Medicare. Senator ROBB of Virginia wants a chance to offer that amendment and to debate it, a limited debate, 1 hour on each side, and take a vote as to whether or not we will change Medicare to provide a prescription drug benefit.

I invite all the Senators who are trying to stop this debate to take a moment and go home, pick any constituency in your State, and ask them about a prescription drug benefit. I found in Illinois that there are seniors across my State, disabled people across my State, and their families, who understand the critical need for a prescription drug benefit.

In the 1960s, when President Lyndon Johnson and Congress created the Medicare program, they provided health insurance for the elderly and disabled that had never been there before. It has worked beautifully. For 40 years, Medicare has provided quality health care for seniors and the disabled. The net result of it is seniors live longer. There is no better test of the success of Medicare than the fact that seniors can live longer and can be more independent in their lives.

My mother always used to say, for so many years, "I just don't want to be a burden." How many parents say that to their kids? Medicare helped my mom not be a burden to our family. She was able to have her own health insurance protection because of Medicare.

But there was a problem with Medicare and we know it now. Medicare has no prescription drug benefit. So many

seniors in my State tell stories of going to the doctor, feeling bad. The doctor says: I think there is a prescription that can help you. The doctor hands the senior citizen the prescription. The senior citizen puts it in his or her pocket and says little, goes off to the pharmacy and says: How much will it cost? Many of these seniors, on fixed incomes, find they cannot afford to buy the medicines they need to stay healthy. They have to make choices between the food they need to survive and the medicine which the doctors have prescribed and recommended.

That should change. We have the power to change it. That is what Congress is all about. The President supports this change to create a prescription drug benefit so seniors across America will have some protection when it comes to buying prescription drugs.

About a third of the seniors in our country already have some protection. I think of the UAW retirees in Illinois and other union families that have great retirement plans. They may spend \$15 a month, as example, maximum, to get total drug coverage under their retirement plan. Those are the lucky people, one-third of the seniors.

Another third go out and try to buy supplemental health insurance that has prescription drug benefits. Some of it is good, some of it is just plain awful. They pay a very high premium for it. These are the people in the middle who have a little bit of coverage.

But a third of the seniors have no protection whatsoever. What they pay for in prescription drugs comes right out of their pockets, right from their fixed income.

Senator ROBB wants to offer an amendment this week on the floor of the Senate for us to vote on a prescription drug benefit. Should the Senate not go on record on this issue? If you oppose it, vote against it. I support it and I want to vote for it. I want to be able to go back home to say to seniors: We have changed the Medicare program for the better. We want to keep you healthy and keep you strong. We want you to be able to pay for the drugs that your doctor recommends for your good health.

That is one of the amendments the Republicans do not want us to vote on. Why? They say they favor prescription drug benefits. Senator ROBB gives them a chance to support one approach. I think it is within their power to offer their alternative to it. But they do not want to bring that into the debate. They want to close down this debate so we do not go after them. I think, frankly, that is a serious shortcoming.

When you take a look at the prices of prescription drugs that are used by seniors, you will find these prices are spiraling out of control. In 1999, a recent analysis by Families USA found that prices of prescription drugs most commonly used by seniors increased at almost twice the rate of inflation. The report looked at the 50 prescription

drugs most commonly used by the elderly and found that their prices had gone up more than twice the rate of inflation.

On average, the prices of these drugs increased by 3.9 percent between January 1999 and January 2000; 2.2 percent was the general inflationary increase. That is the average for the 50 drugs. Some of them went up much more quickly. Their prices are out of control, beyond the means of seniors who could not afford to pay for them. Moreover, these increases are part of a trend, according to Families USA. Over the past 6 years, the prices of prescription drugs most commonly used by seniors also increased by twice the rate of inflation.

I have met with pharmacists in Illinois who tell me the prices of drugs used to go up once a year. Now they go up once a month. They understand seniors cannot keep up with it.

When we talk about a prescription drug benefit, it is not only to provide protection under Medicare to pay for prescription drugs, it is also to address the issue of pricing.

When I talk about the issue of price control in my State of Illinois, a lot of people tense up: Wait a minute, the Government is going to get involved in price control? I am not sure I like that idea.

There is a natural skepticism, but I ask them to bear with me for a minute while I explain pricing mechanisms for drugs.

Right now in the United States of America, the drug companies that make these prescription drugs bargain with insurance companies. The insurance companies come to them and say: If you want the doctors in our insurance plan to prescribe these drugs, then you have to agree to pricing controls so that your prices do not go up out of hand. That is being done today. That bargaining is taking place.

The Veterans Administration has said to the same drug companies: If you want us to use your drugs in veterans' hospitals across America, agree to price controls so we can afford to pay for them, and the drug companies agree.

The Indian Health Service and the Public Health Service are the same.

We find the only group in America that does not have this bargaining power to say to drug companies, "We want to have reasonable pricing," turns out to be the elderly and disabled people covered by Medicare. People on fixed incomes in tough situations lack the same bargaining power.

On the Democratic side, we are saying give to all Americans this bargaining power.

Let me tell my colleagues who else has bargaining power. If one happens to live in a border State such as Montana or North Dakota, once a month a lot of senior centers rent a bus. What do they do with that bus? They load it up with seniors and the prescriptions from their doctors and drive over the border

into Canada. Why? Because the exact same prescription drug sold in the United States, made by the same company, is sold in Canada for half the cost as in the United States. Why? Why are the prices lower? Because the Canadian Government is bargaining with the same American drug companies. They tell them: You cannot sell your drugs in the Canadian health care system unless you keep the prices under control. And the drug companies said: So be it, that is what we will do. Mexico is the same. Europe is the same.

If one looks at all these groups around the world, they come to realize that only Medicare recipients in America are paying the very highest prices for drugs. Everybody else gets a bargain.

Do my colleagues know who else gets a bargain when it comes to drugs? Your dog and your cat. Exactly the same drug sold for human usage is sold at a fraction of the cost to veterinarians—10 percent of the cost. I am a lot more concerned about a grandmother than I am about a great dane.

I would like to see us have a pricing policy that gives seniors a break instead of looking to overseas leaders and people in other countries who come up with a way to keep the prices of drugs under control.

What I have described in the last few minutes is a contour of a debate that should take place on the floor of the Senate. Those Senators who disagree with me ought to have a chance to stand up and explain their position. Senator ROBB of Virginia, who believes, as I do, that we need a prescription drug benefit, should be allowed to make his position known. We ought to debate it and vote on it. The Republican majority says no. When it comes to changes in the Tax Code, take it or leave it; marriage tax penalty or else.

The final point I will make, as I see my colleagues come to the floor to join me in speaking—Senator AKAKA from Hawaii will be speaking this morning—is the fact that the amendment by Senator SCHUMER of New York goes to the issue of expenses of college education. As I said earlier, the President is right. I believe we should give families trying to put kids through college a helping hand.

Senator SCHUMER, who occupies the desk to my left, wants to offer that amendment. He wants the Senate to go on record for or against the proposition that we ought to be giving a tax deduction for college education expenses. Quite honestly, that is a good idea for America to prepare the next generation to compete in the global economy so that working families have a chance to send their kids to the best schools, get the best education, and realize the American dream.

Is this worth a debate on the floor of the Senate? Is this worth a few minutes of our time? As I look across this empty Chamber, I ask: What is it Senators could be doing that is more important than considering the college

education expenses of our family members? It is worth the time, and it is worth the debate. I believe the Republican majority is wrong when they say we cannot and should not debate these amendments because we are too darn busy. I do not buy it. We are not too busy to focus on the problems about which American families really care.

I hope this cloture vote at noon is a vote that repudiates the Republican position and opens up this debate so we can deal with prescription drugs, so we can deal with reducing the national debt and strengthening Social Security and Medicare, and so we can provide a deduction for college education expenses. I hope we will have that opportunity this afternoon and for the remainder of the week. I yield the floor.

The PRESIDING OFFICER. The Senator from Hawaii.

Mr. AKAKA. Mr. President, I ask unanimous consent to speak in morning business for 10 minutes.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. AKAKA. I thank the Chair.

(The remarks of Mr. AKAKA pertaining to the introduction of S. 2478 are located in today's RECORD under "Statements on Introduced Bills and Joint Resolutions.")

The PRESIDING OFFICER (Mr. ALLARD). The Senator's time has expired.

Mr. AKAKA. I yield the floor.

The PRESIDING OFFICER. Under the previous order, the Senator from Wyoming, Mr. THOMAS, is recognized to speak for up to 15 minutes.

Ms. LANDRIEU. Mr. President, since I just want to make brief remarks, will the Senator indulge me so I can introduce a bill if I take about 2 minutes?

Mr. THOMAS. One and a half?

Ms. LANDRIEU. All right. One and a half.

Mr. THOMAS. Yes, that will be fine.

Ms. LANDRIEU. I thank the Senator.

The PRESIDING OFFICER. The Senator from Louisiana.

(The remarks of Ms. LANDRIEU pertaining to the introduction of S. 2479 are located in today's RECORD under "Statements on Introduced Bills and Joint Resolutions.")

The PRESIDING OFFICER. The Senator's time has expired.

Ms. LANDRIEU. If I could have 30 more seconds.

TAKE OUR DAUGHTERS TO WORK DAY

Ms. LANDRIEU. Mr. President, today is a special day in America: Take Our Daughters To Work Day. The Senator from Wyoming and the Presiding Officer will recognize that there are many young girls, of all ages, working their way around the Capitol.

I have some special girls with me today: Jordan Willard, Katherine Elkins, Cara Klein, Jessica Harkness, Samantha Seiter, Kelsey Cook, Sadie Landrieu, Rachell Solley, Chelsea Niven, Caroline Hudson, and Frederica Wicker.

I welcome all of these girls to the Capitol today and express my best wishes to the millions of girls participating in Take Our Daughters To Work Day.

I yield back my time.

The PRESIDING OFFICER. The Senator from Wyoming.

MARRIAGE PENALTY

Mr. THOMAS. Mr. President, I am sure we welcome everyone for "Take Your Daughter to Work Day" here in Washington.

I will take a few minutes to talk about the marriage penalty tax bill that is before us. Speaking of daughters, this provision of the tax code makes it difficult for young families who have daughters to be treated fairly.

Before addressing the specifics of the bill before us, I must say that I am a little disappointed in the lack of cooperation this year on the floor. Each time we address an issue with a solution that is generally acceptable to most people, we find ourselves faced with all kinds of amendments, many of which have nothing to do with the subject we are seeking to address, designed entirely to create political wedge issues rather than solutions. I suppose that is customary, perhaps, in a Presidential election year, but it is too bad. It is too bad that each time we begin to talk about an issue that should be addressed by this Congress, and indeed is generally agreed to by most Members of the Senate, we find it being used to bring up issues that are not relevant, not a part of what is being discussed, but simply are used to delay, used as leverage, used to make an issue. I hope we can get by this resistance.

One of the items we will be addressing early next week is an education bill, a broad education bill, elementary and secondary education, one that most everyone in the country wants to see moved forward. Education is probably one of the principals issue with which all of us are concerned. Yet I predict that we will find next week all kinds of irrelevant amendments will be added to seek to confuse and delay the passage of legislation.

I hope that is not the case. I hope it is not the case with what I think is a very important issue, the marriage penalty. All of us are concerned about our tax system, concerned about how complex the tax code is. Certainly right after April 15, we are all very aware of how excessively complicated this system has become, designed to affect behavior as much as it is to collect revenue.

One of the things we ought to consider, as we seek to simplify taxes, is fairness. That is the situation we face today with regard to the marriage penalty. The Federal Government penalizes couples simply for being married. Two people earning this amount of money jointly, unmarried, become married and pay more taxes on the