

both sides," Mr. McNamara told reporters after arriving in the Vietnamese capital.

The former U.S. defense secretary wrote in memoirs published in the spring that American participation in the Vietnam War was "terribly wrong." His current trip to the former enemy capital is to propose a conference of war-era decision-makers from both countries.

Mr. McNamara, who was defense secretary from 1961 to 1968 under Presidents Kennedy and Johnson, came as part of a delegation from the New York-based Council on Foreign Relations and Brown University.

Council Vice President Karen Sughrue said the group hopes Vietnamese leaders will release new archival materials and answer questions about their perceptions of American wartime policy.

"We want to understand the Vietnamese actions," she said. "The majority of the American writing on this subject is completely uniformed about Vietnamese decision-making."

The delegation plans closed meetings today and tomorrow with Vietnamese diplomats, historians and officials, including Deputy Prime Minister Phan Van Khai and Vice President Nguyen Thi Binh. A meeting also is tentatively planned with Gen. Vo Nguyen Giap, architect of Vietnam's victories over France and the United States.

Mr. McNamara was an ardent proponent of U.S. support for South Vietnam against the communist North, causing the war to be nicknamed by some "McNamara's War." But by 1964, he was privately advising Johnson that the South Vietnamese leadership was badly divided and the communist hold on the countryside too strong.

He resigned in 1968 but kept public silence until earlier this year, when he acknowledged in his memoirs that U.S. war policy was "gravely flawed" and the war unwinnable.

The belated assessment touched off bitter criticism in the United States, where many said he should have tried to halt the fighting and save lives. Vietnam's government, however, said simply that Mr. McNamara's assessment "squares with reality."

Ms. Sughrue said Mr. McNamara did not plan to discuss the war or his book with Vietnamese leaders, but simply to promote the proposed conference.

A council news release said conference topics might include why opportunities to prevent or shorten the war were missed. Mr. McNamara identified several missed opportunities in his book, "In Retrospect: The Tragedy and Lessons of Vietnam."

Vietnam has joined U.S. experts in several academic discussions of wartime strategies. But it has shown no interest in publicizing doubts or disagreements among its leaders during the war.

Vietnamese officials, more interested now in trade and investment than past battles, view war history as useful chiefly in contributing to the party's image of invincible leadership. They welcome Mr. McNamara because his memoirs echo their view that the United States' involvement was wrong and its defeat inevitable.

TEN COMMANDMENTS FOR COMMITTING U.S. COMBAT FORCES

[Developed by Congressman Robert K. Dornan and former Secretary of Defense Caspar Weinberger]

1. Thou shall not commit U.S. combat forces unless the situation is vital to U.S. or allied national interests.

2. Thou shall not commit U.S. combat forces unless all other options already have been used or considered.

3. Thou shall not commit U.S. combat forces unless there is a clear commitment,

including allocated resources, to achieving victory.

4. Thou shall not commit U.S. combat forces unless there are clearly defined political and military objectives.

5. Thou shall not commit U.S. combat forces unless our commitment of these forces will change if our objectives change.

6. Thou shall not commit U.S. combat forces unless the American people and Congress support the action.

7. Thou shall not commit U.S. combat forces unless under the operational command of American commanders or allied commanders under a ratified treaty.

8. Thou shall not commit U.S. combat forces unless properly equipped, trained and maintained by the Congress.

9. Thou shall not commit U.S. combat forces unless there is substantial and reliable intelligence information including human intelligence.

10. Thou shall not commit U.S. combat forces unless the commander in chief and Congress can explain to the loved ones of any killed or wounded American soldier, sailor, Marine, pilot or aircrewman why their family member or friend was sent in harm's way.

ANALYSIS

1. Thou shall not commit U.S. combat forces unless the situation is vital to U.S. or allied national interests.

What vital interests are at stake? We already are preventing the spread of conflict with troops elsewhere in the Balkans such as Macedonia.

2. Thou shall not commit U.S. combat forces unless all other options already have been used or considered.

What about lifting the arms embargo? What about tightening trade sanctions? What about further air strikes?

3. Thou shall not commit U.S. combat forces unless there is a clear commitment, including allocated resources, to achieving victory.

Are 25,000 U.S. troops enough? Are there enough European forces?

4. Thou shall not commit U.S. combat forces unless there are clearly defined political and military objectives.

What are the political objectives—protect small "enclaves" in the middle of a civil war? What are the military objectives—seize and hold specific terrain or stand and become targets for all warring sides?

5. Thou shall not commit U.S. combat forces unless our commitment of these forces will change if our objective change.

Will we realistically be able to withdraw U.S. forces after a year if peace is not achieved, even if these forces are directly engaged in combat?

6. Thou shall not commit U.S. combat forces unless the American people and Congress support the action.

Neither Congress nor the American people support this operation. A recent CBS/New York Times poll indicated only 37% of Americans support the President's position on Bosnia. Further, 79% believe he should seek approval from Congress before sending any troops.

7. Thou shall not commit U.S. combat forces unless under the operational command of American commanders or allied commanders under a ratified treaty.

The command structure for U.S. troops involved in this operation seems confused at best with U.S. ground troops serving under deputy European commanders and a NATO council of civilian representatives from member states. Will France and Denmark have to approve U.S. combat requests for M-1 tanks and AC-130 gunships?

8. Thou shall not commit U.S. combat forces unless properly equipped, trained and maintained by the Congress.

Why has the President nearly doubled the defense cuts he promised in his campaign and under funded his own "Bottom Up Review" defense plan by as much as \$150 billion? Shouldn't he restore spending if he plans to use our military as world policemen in Bosnia, Haiti, and elsewhere?

9. Thou shall not commit U.S. combat forces unless there is substantial and reliable intelligence information including human intelligence.

What reliable intelligence sources do we have in Bosnia? Will our sources be compromised through intelligence sharing agreements with non-NATO countries such as Russia?

10. Thou shall not commit U.S. combat forces unless the commander in chief and Congress can explain to the loved ones of any killed or wounded American soldier, sailor, Marine, pilot or aircrewman why their family member or friend was sent in harm's way.

Can we honestly make this case? American lives are at stake!

And this resolution, Mr. Speaker, was passed by the Republican Conference with only 5 dissents:

Whereas President Clinton has stated that he is prepared to deploy American forces on the ground in Bosnia-Herzegovina to enforce a settlement for as long as a year without prior Congressional authorization, and

Whereas the House of Representatives on October 30, 1995 adopted by a bipartisan vote of 315 to 103 a resolution stating that there should be no presumption that enforcement of any settlement in Bosnia will involve deployment on the ground of U.S. forces, and that no such deployment should occur without prior authorization by Congress, and

Whereas the President has publicly stated that he believes that this resolution would not have "any effect" on the settlement negotiations in Dayton, and

Whereas Representative Hefley has introduced legislation that would prohibit the use of Defense Department funds to deploy U.S. forces on the ground in Bosnia as part of any peacekeeping operation or implementation force unless funds for such deployment are specifically appropriated by Congress,

Now *therefore be it Resolved*, That the House Republican Conference supports prompt enactment of legislation providing that no Defense Department funds may be spent for the deployment on the ground of U.S. forces in Bosnia as part of any peacekeeping operation, or as part of any implementation force, unless funds for this purpose are specifically appropriated by Congress, and further urges that the leadership consider all appropriate vehicles for the implementation of this policy, including H.R. 2550, the Defense Appropriation conference report, and any continuing resolution that may be approved pending enactment of reconciliation.

□ 2115

SUPPORT THE BIPARTISAN EFFORT TO PROTECT AMERICAN PENSIONS

The SPEAKER pro tempore (Mr. BILBRAY). Under a previous order of the House, the gentleman from Texas, Mr. GENE GREEN, is recognized for 5 minutes.

Mr. GENE GREEN of Texas. Mr. Speaker, later tonight my colleague, the gentleman from North Dakota, EARL POMEROY, will come before the House on a special order for an hour, and talk about his concern and his experience as a former insurance commissioner in his State on the effort to

support and protect American pensions. I rise tonight to talk about that and congratulate my colleague in his effort.

About 2 weeks ago—October 27—the Senate, by an overwhelming vote of 94 to 5, agreed to drop the pension reversion provision from the budget reconciliation legislation. In a bipartisan show of support for the working people of this country, the Senate said no to allowing companies to pilfer the savings of Americans.

Today, I join my colleagues in urging the chairman of the Ways and Means Committee to delete the House pension reversion provision from the budget reconciliation legislation. This type of provision does not belong in reconciliation. This provision should be addressed separately and the committees with jurisdiction and substantial interest should have time to hold hearings on the proposal.

This Republican proposal will allow companies to take money from employee pension plans that they say are more than 125 percent funded. These excess pension assets—the funds not needed to pay immediate pension benefits—can be used freely for purposes that are certainly not in the interest of retirees.

Allowing companies to strip so-called surplus pension assets from employee pension plans will take us back to the 1980's, when companies took away more than \$20 billion from over 2,000 pension plans, covering nearly 2.5 million workers and retirees.

HISTORY OF PENSION REVERSIONS

Prior to the 1980's, the reversions of pension assets to employers were almost nonexistent. Pension assets were returned to employers only after the plan had been terminated, and after all benefits to plan participants were paid. However, as pension assets grew with the rising stock market in the 1980's, corporations began to take the excess pension funds.

In 1983, the Reagan administration issued guidelines making pension reversions easier. From 1982 to 1990, over \$20 billion was taken from 2,000 retirement plans covering 2.5 million workers and retirees. From 1982 to 1985, the size and the number of reversions grew rapidly: \$404 million reverted in 1982 to \$6.7 billion reverted in 1985.

As retirees were left without an adequate retirement, Congress took strong action to stem the tide of pension reversions. Beginning in 1986, Congress imposed a series of excise taxes: a 10-percent excise tax on the amount of the reversion in the Tax Reform Act of 1986; a 15-percent excise tax in the Technical and Miscellaneous Revenue Act of 1988; and, in the Omnibus Reconciliation Act of 1990, and 20 percent tax when the employer established a successor pension plan with similar benefits, or a 50 percent tax if no successor plan was established. With these congressional measures, the number and size of reversions fell substantially.

EFFECT OF REVERSION ON THE AMERICAN WORKER

This Republican proposal will encourage employers to take billions of dollars out of pension plans, leaving them with insufficient funds to protect current and future retirees. Money previously set aside for workers' retirement will now be pocketed by corporations and used for almost any purpose. The removal of these funds from pension plans increases the risk of loss to workers, retirees and their beneficiaries just at a time when the need for a strong private pension system is great.

Pension funds are not the employers' money. Workers pay for pension fund contributions with lower wages. Under current pension and tax regulations, pension funds are in trust to be used only for the exclusive benefit of workers and retirees, and should not be considered as employer piggy banks. This irresponsible provision encourages employers to take workers' pensions. This proposal is bad public policy.

A pension plan with excess assets today, can quickly become underfunded if those assets are taken away. Because most pension plans are tied to the stock market, any downward turn will have a negative effect on the plan. In addition, a reduction in the interest rate of 1 percentage point together with an asset reduction of 10 percent reduces the funding level from 125 to 96 percent.

CONCLUSION

The American people have spoken. Taking money away from pension plans is wrong. Let's not permit companies to take pension assets from the American worker. Let's ensure that pensions will be safe and available for those who saved for their retirement. I urge the reconciliation conferees to delete this dangerous provision.

THE 7-YEAR BALANCED BUDGET RECONCILIATION ACT, 1995

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from California [Mrs. SEASTRAND] is recognized for 5 minutes.

Mrs. SEASTRAND. Mr. Speaker, it is an exciting time in my estimation to be a Member of this House of Representatives, because 25 years or so have passed since we talked about balancing a budget for our Nation. I would just like to remind people why we need a balanced budget for America.

I have two children. My son Kurt is 25. He graduated from college. He is a new entry into the job market, concerned about perhaps getting married, having a family and buying a home. My daughter Heidi is going to be graduating from college this semester, and she is very concerned about entering into the job market. Will there be opportunities for her, as there have been perhaps in the past for our graduates from college?

Sometimes we talk in terms I think in this House that really do not address the concerns of people back home. I would just like to remind Californians back home that overall, American taxpayers pay almost \$3,300 billion just to service the debt we have already accumulated, and that every child born in America today will be greeted with a tax bill of \$187,000 just to service the debt over his or her lifetime, an amazing amount of money.

The national debt as of 2 days ago, and as we know it is ticking away, was \$4,984,737,460,958.92. Now, I do not know about people who are home on the central coast of California. All I can say is my checkbook, my personal checkbook, does not go up to those figures. Sometimes it is hard to relate with these figures. Sometimes it is hard to relate with these figures, but I would like to remind the people, especially on the central coast of California, when we talk about why it is important to balance the budget and to achieve a balanced budget so we can pay off the creditors of our Nation, and perhaps bring down the interest rates. The experts tell us we are going to see a drop of 2 percent in interest rates.

I would like to tell Californians that that means 497,000 new private sector jobs in California. We have suffered very much in California. We have been in the doldrums. I know what it means for people looking for jobs. It is very disappointing to know that in the past, the moving vans were leaving California, and not many people were using those vans to move back into California. But that is going to mean that the taxes of California families are going to be reduced by \$23.8 billion over the next 7 years.

What does it mean to, perhaps, families looking at a home in Santa Barbara County, one of my counties in my district? A 2-percent drop in interest rates means that an average 30-year home mortgage will save families, as I said, in Santa Barbara County, my southern constituents, \$111,000 over the life of a loan for a \$225,000 home.

People might say, "My gosh, \$225,000." I might remind people that in Santa Barbara, this is an average type cost for a home.

In San Luis Obispo, the median price for a home in 1995 was \$163,000. Again, if we were to look at a 30-year home mortgage, we are going to save people with a 2-percent reduction in mortgage rates nearly \$100,000 on a 30-year home mortgage, so it is very important for our families.

We have two big universities, Cal Poly in San Luis Obispo and the University of Santa Barbara in Santa Barbara. I know our students are looking at student loans. Let me tell you, a 2-percent drop in interest rate on an average 10-year student loan of \$11,000 means that a graduate is going to save \$2,160 over the life of the loan. Maybe there are some people out there that think, "Well, these are 10- and 30-year type loans we are talking about." On