

our children who are also in poverty. Let us make Mother's Day a day when we commit to the cause of all women, infants and children.

IN SUPPORT OF INCREASED FUNDING FOR CRIME PREVENTION

The SPEAKER pro tempore (Mr. STEARNS). Under a previous order of the House, the gentlewoman from California [Ms. MILLENDER-MCDONALD] is recognized for 5 minutes.

Ms. MILLENDER-MCDONALD. Mr. Speaker, today this body was presented with legislation that was called the Juvenile Crime Act of 1997, long on language but short on a balanced approach to this problem.

I recognize that violent crime must be met with punitive actions. But non-violent crime must give juvenile delinquents an opportunity to change. That is why I tried to influence and offer this amendment that I had today calling on more funding for preventive measures, but I was unable to submit it. So I objected to H.R. 3, because no juvenile crime bill will be worth the paper it is written on without full and adequate resources for juvenile crime prevention. There is no way we can lock up or imprison a generation of troubled young people. We must provide meaningful alternatives to deter our young people from a life of crime.

In California, the total juvenile arrests in 1994 were 257,389 young folks. Of those arrested, only 22,053 or 8 percent were violent offenders. That leaves 235,336 nonviolent juvenile arrests. Those are the young people we can save and that we must reach out and work with.

Mr. Speaker, we must be tough with violent criminals, even young violent criminals. But in California only 8 percent of all juvenile offenders are violent, and we must deal with them appropriately. They must be locked up. But the 235,336 whom we can save, we must provide the programs for those in a way that we can turn their lives around.

That is why my amendment would increase funding for crime prevention programs by \$2.3 billion. We have got to reach at-risk juveniles before they begin committing violent offenses. Our communities must reach out to them through education and crime deterrent programs when they cry out for attention through infractions of the law.

My amendment would also make sure that funds would be there for crime prevention. It places our Federal priorities first on crime prevention, not building more prisons. We have more prisons in California than any other State, but our crime rates are not the lowest. Prisons alone will not solve the problem. Crime prevention is what we need.

Mr. Speaker, we must provide more resources for drug prevention, for non-violent crime; we must have more education initiatives. We must increase the penalty for the transfer of a hand-

gun to a juvenile or for a juvenile who possesses a handgun. This is why I introduced my bill, the Firearm Child Safety Lock Act of 1997, which prohibits the transfer of a firearm without a child safety lock as an integral component.

I am committed to helping the juvenile delinquents who are nonviolent in Watts, Willowbrook, Compton, Lynwood, Long Beach, Wilmington and all over my district who have had minor infractions with the law; to seek and help them, through preventive measures, to turn their devious behaviors into more positive outcomes. We can do that, Mr. Speaker. We must do that. They are asking for our help. We must be there to provide that safety net before they become violent offenders. We can do no less.

SALVAGING SOCIAL SECURITY

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from South Carolina [Mr. SANFORD] is recognized for 5 minutes.

Mr. SANFORD. Mr. Speaker, I learned yesterday afternoon of an awfully interesting woman, a woman by the name of Osceola McCarthy of Hattiesburg, Mississippi. I think to a great degree she represents what the American dream is all about, because the American dream is built around the very simple idea of being able to get ahead, of actually being able to build something, of actually being able to build wealth.

Because what is interesting about Osceola McCarthy, a woman of age 87, is that she worked her entire lifetime as a washer woman. Yet toward the end of her life, she went to the local college and said, "I'd like to help out." They were thinking, well, maybe she will give us a cloth doily or maybe a bath mat or something that she had made. Instead she gives them a couple of hundred thousand dollars. The New York Times found this story so interesting that it actually went down and asked her, "How did you end up with a couple of hundred thousand dollars only working as a washer woman?" She said, "Well, I put a little bit away whenever I got a chance, and I put it away for a long time." I think in doing so, she hints at what could be one of the keys to, I think, saving Social Security as we know it. Because Einstein was once asked, "What is the most powerful force in the universe?" His reply was, "Compound interest."

As we all know, it is amazing what one can end up with at the end of a working lifetime by simply putting a little bit away over a long enough period of time. Because what the Social Security trustees have said is that if we do nothing, Social Security goes bankrupt in 2029, and it begins to run deficits in 2012, such that either we have got to look at raising payroll taxes by about 16 percent or we have got to look at cutting benefits by

about 14 percent. Neither one of those seem to me to be acceptable options. If we look at the other options that are out there, I think they are non-options as well because the other options basically are driven by the fact the demographics have changed. A, as a country we are living longer. That is a great thing. Every year that I grow older, I hope that medicine keeps making medical advances such that they keep moving it out on that front. Average life expectancy when Social Security was created was 62. Today it is 76. That creates a real strain on a pay-as-you-go system. The other demographic fundamental that we are not going to change is that we have gone from having big families on the farm to having relatively small families today. We have gone from having 42 workers for every retiree to having 3.2 workers for every retiree, to being well on our way to having 2 workers for every retiree. Again, that is a fundamental that we are not going to change. So the question I think we are all left with is what do you do? I think that what Osceola McCarthy did has a lot to do with what we can do. That is, build a system that is based on the simple power of compound interest.

When one talks about changing Social Security, we need to define what that change might be, what it might look like. Change for me does not mean in any way yanking the rug out from underneath seniors. My mom is retired. She has no ability to alter her income. You do not go and yank the rug out from under people like my mom. What it means is we leave people 65 and older alone. But what I think it can also mean is we give people below that age simply the choice. If you want to stay on existing Social Security, great, do so. But if you want to look at the idea of personal savings accounts, to build on Einstein's power of compounding, then you can do that, too.

What are some of the benefits that might come with that? One benefit that I think is definitely worth noting is that you could choose for you your retirement age. If you think about it, our existing system comes at a tremendous cost in terms of human happiness. Because in my home State, we have got STROM THURMOND who wants to work until he is 100, yet I have got plenty of other friends that say, "Work is great but fishing is even better. I want to retire when I'm 50." With your own personal savings account, you could decide for you when you want to retire rather than a Congressman or a Senator or a bureaucrat defining for you your retirement age. I think that to be a big benefit. Again we have so many choices in America, we can choose between 25 different kinds of toothpaste, 30 different kinds of detergent, but you cannot choose for you when you want to retire.

Mr. Speaker, I can see I am beginning to rub up against my 5 minutes, I will yield back the balance of my time, but again want to leave in everybody's