

spending, or borrow the money. Mirroring this adverse outlook are public opinion polls showing that fewer than 50% of respondents are confident that Social Security can meet its long-term commitments. There also is a widespread perception that Social Security may not be as good a value in the future as it is today.

While it is accepted that Social Security reform is needed without undue delay, there clearly is no consensus on how this should be accomplished. This was evident by the Report of the 1994–1996 Social Security Advisory Council, which provided three very different plans but none of which received a majority's endorsement. It also is reflected by the many bills introduced in the 105th and 106th Congress and proposals by the Administration that represents a diversity of approaches to Social Security reform. As a result of differences within Congress and no clear direction from the outgoing Administration during the last 8 years, there has been no movement on Social Security reform.

This state of affairs shows the need for to develop consensus legislation between Congress and the Bush Administration that can be enacted into law without undue delay. To accomplish this goal, Mr. CONDIT and I are re-introducing a bill we offered last year to establish a Bipartisan Commission on Social Security Reform charged with developing a unified proposal to ensure the long-term retirement security of Americans. It is important to note that President-elect Bush has endorsed the concept of a bipartisan commission to pave the way to a consensus on Social Security reform.

The Commission we propose will consist of 17 members to be appointed by the House and Senate majority and minority leadership and the President. The commissioners are to be individuals of recognized standing and distinction who can represent the multiple generations who have a stake in the viability of the Social Security system. They also must possess a demonstrated capacity to carry out the commission's responsibilities. At least 1 of the commissioners will represent the interests of employees and 1 member will represent the interests of employers.

Reforming Social Security needs to be addressed sooner, not later, to allow for phasing in any necessary changes and for workers to adjust their plans to take account of those changes. Further delay simply is not acceptable, and it is my hope that we will take up the Bipartisan Commission on Social Security Reform Act of 2001 as one of the first pieces of business in the 107th Congress. Mr. CONDIT and I will be working with the leadership and the Bush Administration to make this goal a reality.

#### INTRODUCTION OF THE DRUG PRICE COMPETITION IN THE WHOLESALE MARKETPLACE

**HON. JO ANN EMERSON**

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 3, 2001*

Mrs. EMERSON. Mr. Speaker, today I am introducing legislation that will preserve drug price competition in the wholesale marketplace, prevent the destruction of thousands of small businesses across America and avoid a

possible disruption in the national distribution of prescription drugs to nursing homes, doctors offices, rural clinics, veterinary practices and other pharmaceutical end users. As befitting such legislation, I am pleased to note that this bill has cosponsors from both political parties, a number of different committees and many different areas of the country.

Our objective is to prevent and correct the unintended consequences to prescription drug wholesalers of a Final Rule on the Prescription Drug Marketing Act (PDMA) issued by the Food and Drug Administration in December 1999. This regulation will require all wholesalers who do not purchase drugs directly from a manufacturer to provide their customers with a complete and very detailed history of all prior sales of the products all the way back to the original manufacturer.

Absent such sales history, it will be illegal for wholesalers to resell such drugs. But in a true "Catch 22" fashion, the regulation does not require either the manufacturer or the wholesaler who buys directly from the manufacturer to provide this sales history to the subsequent wholesaler. In addition, the wholesaler who does not purchase directly from a manufacturer has no practical way of obtaining all the FDA required information needed to legally resell Rx drugs. The result of this rule will be that most small wholesalers will be driven out of business. The FDA has estimated that there are about 4,000 such secondary wholesalers who are small businesses.

The FDA's Final Rule will also upset the competitive balance between drug manufacturers on the one hand and wholesalers and retailers on the other by granting the manufacturers the right to designate which resellers are "authorized" and which are not, quite apart from whether the reseller buys directly from the manufacturer or not. The original intent of the PDMA was that wholesalers who purchase directly from manufacturers be authorized distributors, exempt from the requirement to provide the sales history information to their customers. However, the FDA's regulation has separated the designation of an authorized distributor from actual sales of product, and will allow manufacturers to charge higher prices to wholesalers in exchange for designating them as authorized distributors. Drug price competition will also be significantly reduced if thousands of secondary wholesalers are driven out of business. The result of the FDA's regulation will be that consumers and taxpayers will pay even higher prices for prescription drugs.

Seems to me that the FDA is protecting the drug companies at the expense of the American public at a time when these companies must be encouraged to lower their outrageous prices so that our seniors and others in need can afford to pay for their medicine.

Thus, while the Congress wrestles with difficult questions regarding drug pricing for seniors, expanded insurance coverage for prescription drugs and the like, the PDMA Rules is a drug pricing issue that is relatively uncomplicated, easy to solve and not expensive.

The bill would make minor changes in existing language to correct the two problems described above. First, the bill would define an authorized distributor as a wholesaler who purchases directly from a manufacturer, making the definition self-implementing and removing the unfair advantage given to the manufacturer by the regulation. Second, the bill will

add language to the statute which will greatly simplify the detailed sales history requirement for most wholesalers. If prescription drugs are first sold to or through an authorized distributor, subsequent unauthorized resellers will have to provide written certifications of this fact to their customers, but will not have to provide the very detailed and unobtainable sales history. For any product not first sold to or through an authorized distributor, a reseller would have to provide the detailed and complete sales history required by the FDA Rule. This would protect consumers against foreign counterfeits or any drugs which did not enter the national distribution system directly from the manufacturer, while eliminating a burdensome and expensive paperwork requirement on thousands of small businesses which has no real health or safety benefit in today's system of drug distribution.

My cosponsors and I invite and encourage Members to add their names to this bill and look forward to its prompt enactment this year. Unless the FDA regulation is reopened and significantly modified by the agency, overturned in court or, as I hope, corrected by this bill, wholesalers will have to start selling off their existing inventories as early as May because the products will be unsalable when the regulation goes into effect in December 2001. This forced inventory liquidation will be accompanied by an absence of new orders by thousands of wholesalers, and the result could easily be disruptions in the supply of prescription drugs to many providers and end users. Let us then move quickly to fix this problem and save consumers, taxpayers and thousands of small business men and women across the land from higher drug prices, potential health problems due to supply interruptions and significant economic loss and unemployment.

#### RE-INTRODUCTION OF THE COLLEGE STUDENT CREDIT CARD PROTECTION ACT

**HON. LOUISE McINTOSH SLAUGHTER**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 3, 2001*

Ms. SLAUGHTER. Mr. Speaker, today my colleague Representative JOHN DUNCAN and I are proud to re-introduce the College Student Credit Card Protection Act.

I drafted this legislation in 1999 in response to a growing number of horror stories about young people and credit card debt. For example, I heard from a constituent whose stepson filed for bankruptcy at the age of 21. He was \$30,000 in credit card debt. According to a University of Indiana administrator, we lose more students to credit card debt than to academic failure.

Credit card companies are aggressively marketing their cards to college students. We all receive credit card solicitations at home. In just one year, one of my employees received a shopping bag full of credit card solicitations. Now, magnify that number exponentially for college students.

I remember when an unemployed student was not able to get a credit card limit without a parent as a co-signer. Now, students are not only targeted through the mail and by phone, but also in person through booths set up on

campus that promise a free t-shirt or mug for every completed application. As fundraisers, student groups can earn \$5 for every application they get their friends to fill out. Most of the time, all they require for approval is a student identification card.

The easy access to credit allows students to make costly purchases that would not have been possible under a typical student budget. Students then no longer make the connection between earnings and consumption—needs and wants. Students can go from getting the card just in case of an emergency to charging entertainment expenses such as nights out with their friends and then to extravagances like a spring break trip to Cancun.

While many college students are adults who are responsible for the debt they charge, the credit card industry's policy of extending high lines of credit to unemployed students needs to be reviewed. The College Student Credit Card Protection Act would require the banks to determine if a student can even afford to pay off a balance before the companies approve a card. My bill would limit credit lines to 20 percent of a student's annual income without a cosigner. Students could also receive a starter credit card with a lower credit limit, allowing increases over time for prompt payments. Another provision would eliminate the fine print in credit card agreements and solicitations, where fees and penalties are hidden. If a parent cosigns for their child's credit card, my bill would require the credit card company to notify the parent in writing of any credit line increase.

So before the credit card statements with Christmas purchases arrive, the message to credit card companies should be simple: determine if the student can afford to pay off a balance before approving a card.

#### INTRODUCTION OF LEGISLATION PRESERVING THE MORTGAGE INTEREST DEDUCTION

### HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 3, 2001*

Mrs. ROUKEMA. Mr. Speaker, today I support the resolution preserving the mortgage interest deduction. I introduced this resolution today and I ask my colleagues to join me in support of this important resolution.

The mortgage interest deduction has served as one of the cornerstones of our national housing policy for most of this century and may well be one of the most important tax policies in America today. This incentive has transformed this nation from one that was ill housed to the best-housed nation in the world.

The value of home ownership to this nation is beyond measure. Home ownership is a fundamental American ideal that promotes social and economic benefits beyond the simple benefits that accrue to the occupant of a home.

Homeowners are allowed to deduct the interest paid on their home mortgage when filing their personal income tax returns. There have been a number of attempts in recent years, however, to convince Congress to repeal or restrict the deduction. My legislation is a resolution expressing the "sense of Congress" that the deduction should be left intact.

Mr. Speaker, I ask all my colleagues to join me in this important resolution.

TRIBUTE TO EDWARD J. MARUSKA

### HON. ROB PORTMAN

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 3, 2001*

Mr. PORTMAN. Mr. Speaker, I rise today to recognize a good friend and distinguished constituent, Edward J. Maruska, who recently stepped down as the long-serving Executive Director of the Cincinnati Zoo and Botanical Garden. He will be honored on January 12, 2001, by the Board of Trustees of the Cincinnati Zoo and Botanical Garden for his outstanding accomplishments and steadfast work.

In 1962, Ed began his work at the Cincinnati Zoo and Botanical Garden as General Curator. In 1968, he became the Zoo's Executive Director, and, since then, he has worked tirelessly to make it one of the very best in the nation.

The Zoo is known for its rare and diverse animal collection, which includes 75 endangered species. Thanks to Ed, the Zoo now also is recognized around the world for its state-of-the-art exhibits. Exhibits like the outdoor primate center, Big Cat Canyon and the outdoor red panda area are praised worldwide for their appearance and design. In addition, the Zoo has been very successful at breeding rare and endangered species.

Ed has written more than 20 books, articles and papers that cover a number of zoological topics ranging from exotic cats to amphibians and salamanders. He is also one of the world's foremost experts on salamanders, and his research interest in the maintenance and reproduction of amphibians has made the Zoo's research collections of salamanders among the best in the nation.

Ed has dedicated much of his time as a member of many organizations, including the American Association of Zoological Parks and Aquariums; the Society for the Study of Amphibians and Reptiles; the Whooping Crane Conservation Association; the Explorer's Club; the International Society of Zooculturists; The Wilds; and the International Union of Directors of Zoological Gardens.

Ed plans to maintain an office at the Zoo where he will continue his work as a writer and on conservation efforts with a particular focus on species extinctions. All of us in the Cincinnati area are grateful to Ed for his vision and hard work, and we wish him well on his future endeavors.

#### DEFEND THE RIGHT TO LIFE

### HON. JO ANN EMERSON

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 3, 2001*

Mrs. EMERSON. Mr. Speaker, today I introduce a constitutional amendment for the protection of the right to life. Tragically, this most basic human right has been disregarded, set aside, abused, spurned, and sometimes altogether forgotten. Even more tragically, the United States Government has been a willing partner in this affair, and the sad consequence is the sacrifice of something far more important than just principle.

One of the things that sets America apart from the rest of the world is the fact that in

this country, everyone is equal before the law. Regardless of race, religion, or background, each person has fundamental rights that are guaranteed by the law. However, we too often overlook the rights of perhaps the most vulnerable among us—the unborn. When abortion is legal and available on demand, then where are the rights of the unborn? When abortion is sanctioned and sometimes paid for by the government, then how do we measure the degree to which life has been cheapened? When an innocent life is taken before its time, then how can one say that this is justice in America?

My amendment would establish beyond a doubt the fundamental right to life. Congress has an obligation to do what it has failed to do for so long, fully protect the unborn. I urge this body to move forward with this legislation to put an end to a most terrible injustice.

#### INTRODUCTION OF THE RESEARCH CRITICAL ON WOMEN'S HEALTH AND ENVIRONMENTAL RESEARCH CENTERS ACT

### HON. LOUISE McINTOSH SLAUGHTER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 3, 2001*

Ms. SLAUGHTER. Mr. Speaker, I am proud to introduce a very important bill that will enhance scientific research analyzing the relationship between women's health and the environment: the Women's Health Environmental Research Centers Act. This legislation seeks to address the current lack of initiatives specifically examining women's health in connection with the environment.

Scientists have recently uncovered startling linkages between environment exposures and disorders like Parkinson's Disease. These new findings have particular significance for women. Women may be at greater risk for disease associated to environmental exposures due to several factors, including body fat and size, a slower metabolism of toxic substances, hormone levels, and for many, more exposure to household cleaning reagents.

The Pew Environmental Health Commission just released the results of an 18 month study in which they found that the nation suffers from a troubling shortage of strong leadership in environmental health. The Pew report stressed that an understanding of environmental factors offers the best disease prevention and cost saving opportunities. Among the recommendations of the Pew report is the development of a nationwide tracking network for environmental toxins and disease. The Commission is strongly urging the incoming Administration to strengthen our public health infrastructure. During the current fiscal year, Congress has already asked the Centers for Disease Control and Prevention (CDC) to develop a nationwide tracking network so we can begin to associate disease with certain environmental toxins, genetic susceptibility and lifestyle. I was proud to lead a group of my colleagues in writing to CDC Director Koplan to urge that this project be undertaken quickly and given priority by the agency.

Over the past decade, evidence has accumulated linking effects of the environment on women and reproductive health, cancer, injury, asthma, autoimmune diseases such as rheumatoid arthritis and multiple sclerosis, birth defects, Parkinson's Disease, mental retardation