

me of a scene in Vietnam when the United States declared victory and left off the roof of the embassy. We must not let that happen again.

□ 1415

WAR ON SAVINGS

The SPEAKER pro tempore (Mr. GINGREY). Under a previous order of the House, the gentleman from California (Mr. GEORGE MILLER) is recognized for 5 minutes.

Mr. GEORGE MILLER of California. Mr. Speaker, just a few minutes ago before the House finished its legislative business, we passed legislation that would allow National Guard members and Reserve members to take money out of their IRA accounts and not have a penalty on those individuals. When they do that under current law, if you invade your retirement account, you pay a penalty if you do that because we are trying to encourage people to keep their savings intact so they can build a retirement fund.

It is outrageous that the best we can do for these National Guard and Reserve families that are under incredible economic strain because members of their family are serving longer tours in Iraq than they had planned to, that those who are scheduled to get out of the Reserves in the Army cannot get out because of the stop order.

So those people have been without those incomes for many months now, they have not been able to meet the obligations of their families. Their home mortgages are threatened. Their car payments are threatened. Loan payments are threatened. And we are telling them that they must invade their retirement savings in order to continue to subsidize the war in Iraq. It is unbelievable that we would do this.

So the Reserves and the National Guard members from my area, from the San Francisco Bay area, are being told that after we invaded Iraq they must invade their savings because we need them to continue to serve in Iraq. So the penalty they pay is that they are going to lose their retirement benefits down the road. Many of those people in the Reserves, many of these people in the National Guard do not have the kind of incomes that will let them then replace the 5, 10, 15, \$20,000 that they wanted to borrow from their IRAs. So for the sacrifice they have made to defend this country in Iraq, they have to lose retirement benefits in the future years. It is unbelievable that we would think that this is an answer to their problem.

This government could extend them interest-free loans. This government could give them additional pay if they are kept in the service beyond their contract date. If they are kept in Iraq beyond the original time frame, we could provide them additional pay.

At the same time we are giving tax cuts to the wealthiest people in this country, we are asking our service peo-

ple who are in harm's way, who are getting killed, who are getting maimed, who are getting injured in so many ways that they have to invade their savings so that they can keep their families together while they are protecting this country.

I cannot believe that that is the response of the Republican Party in this Congress, that that is the benefit that we are going to provide these families and these soldiers who are making this sacrifice on our behalf. Now, mind you, all of the advice that these soldiers had when they started their IRA accounts from their employment, from Goldman Sachs, from Merrill Lynch, from Charles Schwab is do not ever touch your retirement savings because the sooner you start and the longer you do it, the better chance you have at retirement where you will be secure. But because, unfortunately, they have joined the armed services or because, unfortunately, they cannot get out of the armed services because of the war on Iraq or because they have been sent to Iraq to fight the war for longer than they have anticipated or they were told was going to happen, they must now take their savings and try to support their families with that.

I cannot believe that is what a grateful Nation would do to these individuals; but that is the bill that just passed. We all voted for it. We want to do whatever we can to help them, but that cannot be the response of this Nation to these military families that find themselves in this kind of economic stress. How cynical of an approach that somehow we cannot help these families out beyond saying they will not have to pay the penalty for destroying their savings. Well, the minute they touch those savings, they are being penalized because they are giving up retirement benefits in the future.

This Congress owes our National Guard members, our Reserve members better than that, and we owe their families better than that. And we ought to correct this and correct it immediately because these families, the financial stress is continuing because of this war on Iraq. And we ought not to have them go into financial ruin because they have defended this country, because they have served this country, because they answered the call of this President.

HONORING VALLEY COMMUNITY SCHOOL

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

Mr. CARDOZA. Mr. Speaker, I am honored today to have four students in attendance here from Valley Community School in Merced, California. Valley Community School, led by its principal, Jill Macha, is an alternative education program that serves at-risk youth throughout Merced County. I

had the privilege of visiting Valley Community School in October during Red Ribbon Week festivities, and it left an impression with me and had a positive impact on alternative education and the impacts it was having on the students there.

However, I also had a very moving experience while I was visiting. I see school groups in my district frequently, but nothing compares with the interaction I had with the students at Valley Community School that day. After the Red Ribbon Week assembly was over, a group of children, young people, came and met with me. Many of them were products of the foster care system, just like those who are fortunate enough to be here in Washington today.

During our 90 minutes together, I heard many of their personal stories from the students that would shock anyone who cares. They told me about some of the horrible conditions that they had encountered as they moved from placement to placement in foster care. They told me about situations that have gotten them in trouble. They told me about a lot of things that I thought I would never hear or even have to hear from young people: abuse, neglect, domestic violence, sexual assault. These kids have been through more unfortunate events at a younger ages than most of us will ever go through in a lifetime. Many of them had begun to get tougher than they ever should have to become just to survive. But, ladies and gentlemen, in all their eyes, I saw a glimmer, a glimmer of hope, the glimmer of hope that I see, frankly, in all young people's eyes. But it was one that moved me even stronger than normally because these kids had had such a tough life.

They wanted to talk about and overcome their problems. They wanted people to become aware of the flaws in our foster care system, and they wanted people to understand how important it is for them just to have a stable home. I want the students of Valley Community School who are watching back in Merced to know that people really do care about them and the problems they are going through. Their principal, Jill Macha, is one of those people. They lead an alternative education program at the school that is one of the sources of stability for those kids in that situation, and stability is what they desperately need.

But, ladies and gentlemen, there is much work to be done. I am committed to working on improving our foster care system and the support network for children who are left behind. I hope my colleagues will take the time to learn more about the kids like those who are at Valley Community School and join me in the effort. I know that if they do, we can have a better understanding of the enormous challenges that at-risk kids face and that we can actually do something to improve their situation.