Mr. BYRD. Mr. President, I may need a little longer than 10 minutes. I ask unanimous consent that I may speak not to exceed 15 minutes.

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

Mr. BYRD. I may not use that much time.

MIXED SIGNALS FROM THE PENTAGON

Mr. BYRD. Mr. President, one week ago today, a small ceremony took place in the Pentagon at which the three senior leaders of the United States Army unveiled a series of posters depicting each of the seven core values of the Army. They are noteworthy values—Loyalty, Duty, Respect, Selfless-Service, Honor, Integrity, Personal Courage. They send a strong message to the world about the values that shape America's fighting forces.

Three days later, Defense Department officials sent a very different message from the Pentagon regarding core values when they took the wraps off a proposal that would relax the military code of honor concerning adultery. According to the news accounts I have read, Secretary Cohen is expected to propose within the next few weeks a new approach to dealing with cases of adultery in the military that would limit prosecutions—limit prosecutions—and ease automatic penalties.

Mr. President, I respectfully ask, what on earth has gotten into the leadership of the Defense Department?

Each of our services is founded on a set of bedrock principles. I have just recited the Army's. For the U.S. Navy and Marine Corps, the core values are honor, courage, and commitment. The core values of the Air Force are integrity, service, and excellence.

These values form the moral guideposts for the men and women of America's armed forces.

Whether we are talking about the Army, Navy, Air Force, or Marines, we are talking about a group of exceptional individuals in whom we as a nation place extraordinary trust and from whom we exact exceptional standards of courage, leadership, and moral conduct.

These standards, demanding though they are, have served our nation well for more than two hundred years. They are the virtues that undergirded the American Revolution and helped General George Washington's Army endure the bitter winter at Valley Forge. They are the principles that elevated the American Civil War from a duel between states to a crusade that cemented the unity of a nation. They are the values that guided our troops to victory over the most evil power of the twentieth century—the forces of Adolph Hitler—during World War II.

Honor, Duty, Respect, Integrity, Courage and Commitment make up a noble list. This roster of virtues is one that our men and women in uniform have, from this nation's founding, embraced with pride.

I admire the dedication of our military forces. I admire their willingness to hold themselves to a higher standard. I believe that the core values they embody are as important as all the skills and training and equipment this nation can marshal in making America's armed forces mighty and powerful, the best in the world. That has always been the way with American military forces. We saw in World War II the most powerful, the mightiest armed force in the world, the best armies that ever walked the earth.

And so I ask again, what on earth has gotten into the leadership of the Department of Defense?

Mr. President, I am pleased to note that the Marine Corps has responded to the call to lower the bar on adultery with the equivalent of Brigadier General Anthony McAuliffe's response to the Germans' demand to surrender during the Battle of the Bulge. In a word, "Nuts!"

And so I salute the Marine Corps for taking that stand.

Let me just say that again. I think it needs to be said, and I hope that the Secretary of Defense will hear me.

I am pleased to note that the Marine Corps has responded to the call to lower the bar on adultery with the equivalent of Brigadier General Anthony McAuliffe's response to the Germans' demand to surrender during the Battle of the Bulge. In a word, "Nuts."

God bless the Marines. God bless the Marine Corps. And God bless that word "Nuts," because that is the response of the Marine Corps.

For a service whose motto, Semper Fidelis, means "Always Faithful," the Marine Corps' unwillingness to compromise its core values is commendable. I salute the Marine Corps. I hope that the leadership of the Army, Navy, and Air Force will follow suit. At a time when the reputation and the morale of the military have taken a serious battering as a result of the conduct of some of its leaders, I am frankly amazed that the Secretary of Defense would even entertain such an ill-conceived proposal.

The recent and highly publicized instances of adultery, sexual harassment, and rape within America's military have wounded the prestige of our armed services and have ruined individual lives, families, and careers. The uneven handling of several high profile cases—ranging from swift and harsh punishment meted out to enlisted personnel and junior officers to an apparent blind eye turned to the misconduct of certain high-ranking officers—has only exacerbated the problem and led to the perception of a double standard in the military.

I sympathize with the many problems facing our military leadership in today's volatile international environment. Resources are scarce, forces are stretched thin, and tensions are mounting in potential trouble spots around the world. But leadership requires the ability to set a good example and stand by one's principles, regardless of how difficult that may be. The solution to the moral and ethical turmoil threatening to engulf today's U.S. military forces is not to lower the standards to the level of the least common denominator. The solution is to restore and to apply the discipline and unique military code of conduct equally and across the board.

In this country, we have always looked up to the military for leadership and role models. What kind of a message does this proposal send to our young people, who are struggling to define their values in a society that increasingly seems to hold core values in contempt? How are parents supposed to explain this sea change in the military's moral code to their children? What is the Defense Department thinking? Why on earth is the Pentagon sending such mixed messages to the men and women in uniform? Even that nonsensical term "political correctness' does not require this.

If the Secretary of Defense is willing to entertain a proposal that would essentially treat adultery—conduct that inherently involves dishonor, lying, and cheating—with a wink and a nod, what comes next? Will it be okay to cheat on an exam at the military academies if the instructor is too tough? Will "little white lies" be acceptable to get out of unpleasant duties? Will the occasional dereliction of duty be overlooked as long as no one gets hurt? Will the Marines be asked to change their motto from "Always Faithful" to "Usually Faithful" or "Sometimes Faithful"? If so asked, I have a feeling the Marines will say "nuts."

The core values of America's military services are not there for window dressing. Taken together, they form the basis of a sacred trust. It is a trust that must extend to placing one's life in the hands of one's comrades. It is a trust that goes up the chain of command and down the chain of command and across the chain of command. It is trust that is absolute—there can be no shades of gray on the battlefield. There can be no shades of gray at the helm of the ship in the storm. There can be no shades of gray in the cockpit.

I hope that the Secretary of Defense will rethink this misguided proposal to weaken the rules governing adultery and fraternization in the military. The effect can only be to erode the timehonored military principles that have served our Nation throughout its history, in peacetime and in war. Our nation's military leadership, including the Secretary of Defense, who once served here as a very able Senator and respected colleague, must draw a line in the sand when it comes to the moral conduct of the armed services. The services must not be seduced into exchanging their code of conduct for a code of convenience.

Again, I salute the Marines for their unwillingness to compromise their

standards, and I call on Secretary Cohen to reject this and any other proposal that would compromise the integrity of this nation's military forces.

Mr. President, I yield the floor, and I again thank my friend from Minnesota, Senator GRAMS, for his kindness and courtesy

Mr. GRAMS. I thank the Senator.

Mr. President, I ask unanimous consent that I be allowed to speak for up to 45 minutes.

The PRESIDING OFFICER. Is there an objection? The Chair hears none, and it is so ordered.

Mr. GRAMS. Mr. President, I want to make three separate statements, one dealing with Social Security, looking at the background and the history of the program as we move toward possible debate on change and reforms. Also, a statement supporting Senator SHELBY on his amendment dealing with CRA and small banks. And also a brief statement on the Government Shutdown Prevention Act. which is aimed at trying to pass legislation that will prevent the Government from shutting down in the future even if Congress cannot reach an agreement on budget or appropriation matters.

SOCIAL SECURITY AND THE GENDER/RACE GAP

Mr. GRAMS. Mr. President, in my continuing series of statements on the troubled Social Security program, I have discussed the history of Social Security, the program's looming crisis, and the old-age insurance reform efforts undertaken by other nations.

Today, I want to discuss an aspect of Social Security that often gets distorted in the reform debates going on

throughout this great nation.

It is the issue of how the current Social Security system puts women and minorities at a greater financial risk and disadvantage than other retirees face today.

We must address the questions of how these Americans will fare under any reform of the current system, so we can empower them with the ability to have a more secure retirement future than that which Social Security promises today.

First, it is essential to understand why these Americans were put at a disadvantage in a system supposedly established to help them. To do that, we must go back to the beginnings of the

Social Security program.
When Social Security was first enacted in the 1930s, the discriminative elements were inherently built into the system. Professor Edward Berkowitz of George Washington University has done excellent research on this subject.

According to his studies, policy makers taking part in the first Social Security advisory council freely indulged in racial and sexual stereotypes. They made a widow's benefit equal to only three-quarters of the value of a single man's benefit.

Their rationale for the decision was, according to one member, that a

widow could look out for herself better than the man could."

Douglas Brown, the chairman of the advisory council, even suggested that a single woman could adjust to a lower budget "on account of the fact that she is used to doing her own housework whereas the single man has to go to a restaurant.'

Another example of Social Security's inherently discriminative nature is that domestic workers were not covered by Social Security when the program was set up.

One early policy maker explained that it was difficult to collect contributions from the "colored woman . . . who goes from house to house for a day's work here and a day's work there.

Clearly, things were different then.

At that time, most women stayed home, and only 6 people out of 10 reached age 65.

Despite the fact that the Social Security program provided an opportunity to redistribute income from wealthier individuals to low-income retirees—an effort to help provide assistance to those less fortunate—the inequality of women and minorities was never adequately addressed.

In fact, the disparity has grown under the current Social Security sys-

The profile of today's retiree is quite different than it was in the 1930s and continues to change.

More women today are working outside the home, less than half of America's working women receive pensions today, life expectancy is increasing, while minority populations continue to grow in number.

But our Social Security system has failed to make the needed adjustments. As a result, financial gender and racial gaps are growing larger for those retired or nearing retirement. Women and minorities are suffering under the current Social Security system.

For women and minorities, average income continues to remain low. This means there is less money available to personally save for one's own retirement.

Furthermore, payroll taxes have increased 36 times over the last 27 years, forcing families to squeeze more out of less take-home pay.

According to the Heritage Foundation, today's payroll taxes consume as much of the family budget as do costs for housing, and nearly three times more than annual health care.

So it is not surprising that growing numbers of women and minorities are becoming increasingly dependent upon their Social Security checks. If we are going to successfully raise their quality of life once they reach retirement age, we must begin to look outside the proverbial box today.

Mr. President, I would like to begin by focusing on women, since they are disproportionately dependent upon Social Security. There are a number of factors that create this reliance.

While we can rally around the idea that our Social Security system is supposedly "gender neutral," issues such as income levels, years out of the workforce, and marital status all impact a woman's retirement security.

At the forefront of the issue is the fact that women tend to outlive men, just as they have been doing for the past 500 years. With today's retirees beginning to collect benefits at age 65, it is not unlikely for a woman to spend nearly one-fourth of her life on Social Security.

And because women statistically receive lower benefits than men, typically have fewer saving, and are less likely to have a pension, it means they are forced to live longer on less.

We are finding that a retirement security system that was termed a success in the past threatens future female retirees the most.

Over the past few decades, women have made great progress in the work-

Today, there are more women working at higher-paying jobs. But according to the General Accounting Office, the labor force participation rate for women aged 25 to 34 remains at 75 percent, and only four-fifths that of men.

Further complicating the issue is that when women do work, 25 percent work part-time. There are a variety of reasons for this, including the fact that women are more likely to take time off for family reasons.

However, it leads to fewer opportunities for benefit coverage-including pensions-and lower earnings, and ultimately, less reserve money to save for themselves and their future.

Today, the average female retiree earns approximately \$621 per month, compared to her male counterpart at \$810 per month.

The formula used to calculate benefits for women, as well as men, assumes the highest 35 years of earnings. Today, nearly 75 percent of women earn \$25,000 or less. For those years an individual is out of work-for instance, taking time off to raise a family or care for an ailing loved one—the salary is counted as 'zero.

In addition, any length of time less than 35 years of working count as "zero" earnings. As a result, the median number of years with "zero" earnings for workers turning 62 in 1993 was 15 years for women, compared to only 4 years for men.

This means nearly half the years being considered in the benefit formula for women are counted as "zero" earnings years and the average salary for earning years is \$25,000 or less.

Currently, there are some advocating the benefits formula be raised to 38

While the number of working women continues to grow, the Social Security Administration's own projections reveal that only 30 percent of female retirees in 2020 will have 38 years of earnings-compared to about 60 percent of their male counterparts.