

Larry had that surgery. He was at the Mayo Clinic nearly a month. Donna was with him the whole time. Their insurance company paid most of the hospital bills.

But there were lots of out-of-pocket costs insurance didn't cover:

The lost income from the time both Larry and Donna had to take off from their jobs; the cost of getting to and from the Mayo Clinic; the cost of Donna's motel; the \$2,000 annual deductible the Smiths had to pay before their insurance coverage kicked in; the \$200 they spend every month on the prescription drugs Larry takes to control his blood pressure and other health conditions.

In addition, Donna is a diabetic and a cancer survivor. They spend another \$150 a month on her prescriptions.

Then there are the health insurance premiums: \$270 a month for Larry and \$180 a month for Donna.

Add it all up and, suddenly, a couple who had worked hard all their lives and put six children through college is drowning in a sea of medical debt—\$18,000 in debt.

Larry and Donna Smith have done everything they can to honor their debts. They sold their home. They now live in a smaller, rented house. They have borrowed money from friends.

They have even borrowed money from their children. Talking about that is one of the few times Donna cries. "How demeaning," she says, "to have to ask your children for money. We're at a time in our lives when we ought to be showering our grandchildren with gifts, but we can't. We can't even pay our bills."

Creditors started threatening lawsuits. Bill collectors called at home and work. They garnished Donna's wages.

In January—less than a year after Larry's surgery at Mayo—the pain in his legs came back. It's worse than ever now. It hurts him to lift the bags of coins at the casino. It hurts him just to walk.

But he still works five nights a week; he can't afford to take time off.

Two weeks ago, Donna decided there was nothing else they could do, no one else they could borrow money from. So they filed for bankruptcy.

On April 6, Larry Smith is scheduled to go back to the Mayo Clinic to see if there is anything else that can be done. Donna says they have no choice. Without medical help, Larry is at increased risk of a heart attack or stroke or amputation.

The people at Mayo have generously offered to "work with" the Smiths to meet the \$2,000 deductible.

Donna doesn't know where she'll stay this time. She says maybe she'll sleep in the car.

There's something else Donna Smith doesn't know. As she puts it, "I don't know how to give up. This is my husband. This is the man I've spent my whole life with, the man who fathered my children, and who worked hard all his life to support us.

She said, "We know that there are hundreds of thousands of other people going through this, too. You pay for health insurance and you always believe that everything will be covered, but it is not. The safety net is not there and suddenly you have nothing.

"If people are just supposed to give up, how do you do that?" Donna asks. "How do you just give up on the life of someone you love?"

Larry Smith and I talked for quite a while last week. I found out later that he spent 48 hours thinking about exactly what he would say so that I would understand how fragile economic security has become for so many middle-class families. All over this country, people who have done everything right—people who have worked for decades, bought their own homes, put their children through college, saved for their retirements—are finding they are just one medical emergency, one pink slip, one bad break away from serious economic trouble. The social and economic safety net that used to protect families is being shredded. Health care costs that used to be manageable are bankrupting families and businesses.

Last Thursday, I had another town-hall meeting in Aberdeen, my hometown. That afternoon I got a fax from a general manager of a farmers' cooperative grain elevator in the nearby town of Florence. His name is Steve Schlenner. He said 3 years ago the health care premiums for the co-op's employees went up 38 percent. The next year they went up another 28 percent. Last year they increased another 24 percent. This year they had to lay off one of their workers so they could afford health insurance for the other workers.

He asks:

How are we ever going to get people back to work if the insurance companies are taking more and more of our profits every year? At this rate, only the rich will be able to afford insurance in the future. . . . The average hard-working, tax-paying, middle-class American needs to be put on the endangered species list if we sit back and do not address these insurance issues and high unemployment [rates].

He ends his fax by saying:

Thank you for taking my comments seriously. They represent the thoughts and feelings of quite a few people in this area.

All of us, Democrats and Republicans, need to take the comments of people like Donna and Larry Smith and Steve Schlenner seriously. Donna and Larry are luckier than many Americans. They have insurance. More than 43 million Americans have no health insurance. We must work together to make health insurance affordable again and health care accessible to all Americans.

We need to fix what is wrong with the new Medicare prescription drug program. At a minimum, we need to end the prohibition that prevents the Government from negotiating better prices for seniors. We need to allow the safe reimportation of drugs from Can-

ada and other countries where they are less expensive. We need new policies that create good jobs in America.

There are 8.2 million Americans out of work. Two million have been out of work for the last 6 months or longer. It is not their fault they cannot find jobs. Last month, the economy created only 21,000 new jobs—all of them Government jobs, none in the private sector. Mr. President, 21,000 jobs; that is one new job for every 389 unemployed workers.

The administration and some of our Republican colleagues say the economy is getting stronger. I guess I would ask, whose economy? Not the 8.2 million Americans who want to work but cannot find jobs; not the 43 million Americans without health insurance; not the millions of Americans who are working harder than ever and taking on more debt than ever.

We need trade and tax policies that reward companies for creating jobs in America—not for shipping American jobs overseas. We need to help workers who are hurt by outsourcing, and make sure they get access to health care and job training while they get back on their feet.

Unless we act to prevent it, 9 days from today, on March 31, the Government will stop paying unemployment insurance benefits to workers who have already exhausted their State benefits. We cannot let that happen. We need to extend Federal unemployment insurance benefits now.

Also, at the end of this month, the Federal Government and the Department of Labor will issue new regulations effectively ending overtime pay for 8 million American workers. The Senate voted on a bipartisan basis to reject that change when the White House proposed it, but the House rejected it. Somehow, behind closed doors, someone slipped it into a conference report that had to pass or most of the Federal Government would have been shut down.

That is wrong. The Senate should reject this bad idea and the underhanded way it was handled. We should vote to protect the 40-hour workweek and overtime pay. Working families cannot afford a cut in pay.

A week ago today, Lead-Deadwood High School held its annual Government Day. Students at the school spent the day shadowing local government officials, observing firsthand how democracy in America works. In a story about the program, on the front page of the Black Hills Pioneer, the students talked about how interesting it was to see Government work for people. That story was written by Donna Smith. Despite all of their struggles, she and her husband still believe Government can be a force for good. They, and millions of other Americans, are looking to us for help. As we begin this next work period, let's vow not to disappoint them.

I yield the floor.