In some of my speeches I also use a quote by Dr. James Dobson from a book on the family. It says:

I have concluded that the accumulation of wealth, even if I could achieve it, is an insufficient reason for living. When I reach the end of my days, a moment or two from now, I must look backward on something more meaningful than the pursuit of houses and land and machines and stocks and bonds. Nor is fame of any lasting benefit. I will consider my earthly existence to have been wasted unless I can recall a loving family, a consistent investment in the lives of people, and an earnest attempt to serve the God who made me. Nothing else makes much sense.

That quote could very well describe the life of Paul Tsongas. Syndicated columnist Cal Thomas also recently highlighted Paul Tsongas' ''Strong and Positive Legacy'' and I would like to share that article with our colleagues. It certainly provides some food for thought for setting priorities in our lives.

A STRONG AND POSITIVE LEGACY

(By Cal Thomas)

When a person dies prematurely, it prompts us to stop and contemplate our own lives and whether we are spending our time, like cash, to indulge our wants, or investing in relationships that will pay lasting dividends.

Paul Tsongas, the former senator from Massachusetts, died last weekend of complications from cancer at age 55. Although we never met, and I was introduced to his wife Niki just once, Mr. Tsongas made a strong and positive impression on me.

In a town where power is king, Mr. Tsongas never paid homage to the sovereign. He was such an infrequent guest on the Washington party circuit that socialites knew better than to invite him for cocktails or dinner after work. Instead, he would depart his Senate duties as early as possible in order to be with Niki and his three daughters.

In a 1984 book called ''Heading Home,'' Mr. Tsongas wrote, ''Niki and I did not frequent the social circuit, and we knew it cost us. But the kids were more important to us than being regulars on Embassy Row or in hotel ballrooms.'' That's family values in practice.

He was equally open about his fears following the cancer diagnosis: ''I felt totally alien. I was one of the select few in the United States Senate—the most exclusive club in the world. I did not want membership in a club of the afflicted.''

Mr. Tsongas learned quickly that Washington is a town that loves you only when you're ''up''; when you're down, you're out. He wrote, ''most of Washington views people through the prism of title. Did my friends like me for my office? One could never know. And this doubt always had a corrosive effect upon our feelings.''

Despite his upbeat demeanor following the cancer diagnosis (he demonstrated to the press how healthy he was by allowing cameras to show him swimming), Mr. Tsongas had been told by doctors 13 years ago that his form of cancer had never been cured and that the statistical average for life expectancy of people in similar cases was eight years. He beat the odds by five years.

Sometimes we get so caught up in political and philosophical divisions that we forget not only the humanity of those with whom we disagree, but that we might actually learn something from them if we take the time to listen.

''Heading Home'' has had such a profound impact on this economic and social conservative that I have often quoted from it (most recently in an address to new members of the Congress from both parties), and my copy of the 166-page book is well-marked and dog-eared.

How's this for baring your soul: ''I was no longer the senator from Massachusetts. I was a frightened human being who loved his wife and children and desperately wanted to live.'' Or this: ''In my desolation I had to reach deep into my beliefs. Those beliefs had never been sorely needed before—not like this. Now it would be different. God would be more a part of my life, no matter what happened. This was not a revelation or born-again experience. Not at all. Just a realization that while I had taken myself this far in life and done quite well, from here on I needed to recognize who was guiding me. I had to be more aware that one does not go through life without God's presence.''

To me, the most moving part of Mr. Tsongas' book appears near the end after he's given an interview to a newspaper in which he speaks often of his love for Niki and his daughters. He turns to her and says, ''You know, after 10 years in this town, all that I will be remembered for is the fact that I loved my wife.''

''And what's wrong with that?'' Niki replied.

In a time when reports of infidelity, allegations of ethical shortcomings and various scandals sweep Washington and the nation, what's wrong with that, indeed? Can anyone think of a greater legacy for his family or a better example for the rest of us? Or a better epitaph for Paul Tsongas?

ST. CLARE'S HOME: SERVING HOMELESS WOMEN AND CHILDREN IN NORTH SAN DIEGO COUNTY

HON. RANDY ''DUKE'' CUNNINGHAM

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 4, 1997

Mr. CUNNINGHAM. Mr. Speaker, I rise to pay tribute to Sister Clare Frawley and her St. Clare's Home, located in Escondido, CA, in my congressional district.

During the recent district work period, I had the privilege of visiting St. Clare's Home for myself. What I found was a true refuge where women and children in tremendous need could find real hope. In those tragic instances where people are victims of domestic violence, child abuse, or worse, in North San Diego County they have the loving arms of St. Clare's Home to find hope and rest. Furthermore, the St. Clare's Home staff work to prevent child abuse, domestic violence, substance abuse and sexual abuse in the community through educational and other programs. All together, St. Clare's Home provides emergency shelter, a maternity home complete with prenatal care and child-rearing education, a transitional program, a child care and learning center, substance abuse treatment programs, a counseling center, and much more.

I came away impressed and humbled by the love and care that Sister Clare Frawley and her staff put into the work of St. Clare's Home. They are truly doing the Lord's work in our community.

I ask that the following statement, a history of St. Clare's Home, be entered into the permanent Record of the Congress of the United States, as a thankful tribute to their staff's work in the community I represent.

THE HISTORY OF ST. CLARE'S HOME

In 1983, Sister Claire Frawley founded St. Clare's Home. Before that time there was no shelter facility for homeless women and children in North County. Sister Claire recognized the urgent need when a young pregnant woman with two small children arrived at the door of her Youth Ministry. They had not eaten in two days and were in despair. There was no shelter facility to help them. Armed with a firm resolution and a prayer, Sister Claire took them home with her for the weekend. Shortly thereafter, she rented a house for this little family and another young mother in need. As they came to her door, the poor, the tired, the hungry and the hurt, Sister Claire found more beds and more food . . . and so Saint Clare's Home began.

From the very beginning, St. Clare's Home has been a community leader in the prevention of child abuse and domestic violence. 90% of St. Clare's residents come from domestic violence and sexual abuse with substance abuse addictions as a result of the street life they've endured.

It became the mission of Sister Claire Frawley to provide food, shelter, clothing, medical care, transportation, psychological counseling, continuing education, job skills training, encouragement and unconditional love. Most of St. Clare's young residents have never known unconditional caring or lived in an environment of emotional support. Their emotional response to these acts of kindness is simply overwhelming. Their letters and poems of gratitude, pictures and art decorate Sister Claire's office and the hallways of St. Clare's administrative office. Even St. Clare's Home logo is a loving reminder of a small child who simply drew a picture with the caption, ''I love my home.'' This small picture appears on each piece of letterhead and business card at St. Clare's Home.

Over the years, St. Clare's Home has evolved into a public nonprofit non-denominational agency serving over 3,250 homeless women and children throughout the County. Today, St. Clare's operates eight residential shelter homes supervised by trained Case Managers and the Little Angels Learning Center for children's day care, play therapy and counseling services. The recent addition of a Counseling and Resource Center provided the opportunity to expand educational and program services. This new facility has served to enhance the women's perspective with broader exposure, motivated their desire for personal growth, assisted them in goal setting and achievement, and boosted their self confidence . . . all steps toward their ultimate goals: self worth and independence.

Homeless women and children may stay at St. Clare's Home for 2 years. Although predicting the time it takes to repair a broken spirit is nearly impossible, St. Clare's Home sets precedent for program longevity in San Diego County, providing aftercare services to assure a successful transition to independence. St. Clare's Home is funded by generous corporations like UPS, foundations, individuals and government grants. St. Clare's Thrift Shoppe receives inkind gifts and has the loyal support of longtime volunteers and service clubs.

INTRODUCTION OF THE DISTRICT OF COLUMBIA ECONOMIC RECOVERY ACT

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 4, 1997

Ms. NORTON. Mr. Speaker, today, I am introducing the District of Columbia Economic

Recovery Act [DCERA] as my first bill of the 105th Congress. It would be irresponsible not to do so. I introduced virtually the same bill on April 15, income tax day, last year. I reintroduce the bill today for two reasons: First, lethal taxpayer flight continues unabated; second, the District has no State safety-net backup to recycle income back from wealthier areas. With only the residents who remain available to keep the city alive, a tax cut incentive to keep taxpayers here has become an imperative. In short, taxpayers are in full flight, and only a dramatic and focussed incentive can keep them here.

The DCERA will reduce Federal income taxes in three ways. First, to effect the tax cut the DCERA raises the traditional standard deduction and personal exemptions: $15,000 instead of $6,550 for single filers; $25,000 instead of $8,450 for single heads of household; and $30,000 instead of $11,800 for married joint filers. Thus, residents who can least afford to pay the city's high taxes and the high cost of living—with incomes below $15,000, $25,000, and $30,000—will pay no Federal income taxes. Second, a uniform rate of 15 percent will be applied progressively up the income scale to reduce present tax liability—from a 79-percent reduction to a 34-percent reduction, depending on income. The lower the income, the greater the tax reduction. The uniform rate rescues residents from bracket creep, the mechanism that taxes away a portion of an individual's income as it increases from one bracket to the next. The uniform rate assures that residents whose income increases because of the tax cut will not have any significant portion immediately taxed away. Third, the mortgage interest and charitable deductions remain. The home mortgage interest deduction is especially vital because homeowners make a sizeable investment in the city and are most likely to remain here. Home ownership in the District of Columbia is the lowest among the 50 States and the District of Columbia.

The bill also seeks to spur business and economic development in the city in two ways. First, the DCERA exempts capital gains so long as they derive from District investments by District residents. Second, investment income will qualify for the low 15-percent rate, so long as these are investments in activity within the District by District residents. Social Security income and income from traditional IRS-qualified pension plans also qualify for the low DCERA rate.

In the absence of a State, a unique tax incentive is fully justified, is profoundly fair, and absolutely essential. The tax cut is justified and fair because District residents pay the full load of Federal taxes while lacking full representation and full home rule, and they have no State to recycle income from wealthier areas. Instead, the city is burdened with just the opposite. The Congress has imposed on District residents the cost of providing services for commuters while protecting them from paying any part of the rising cost of those services. The tax cut is essential because every plan and proposal, including the recent, welcome proposal by President Clinton, will pick up only a small fraction of the costs the District taxpayer bears. As important and gratifying as the President's plan is, its basic assumption is that there will be a large enough tax base here to pay for most of the costs of the city. That assumption defies the latest census data. This city is on track to lose nearly three times as many residents in the 1990's as in the 1980's. Today, the city's population has dropped to where it was in 1933. Yet, the President's proposal will leave 90 percent of District Government costs that are currently funded from locally raised revenues to be picked up by a tax base that is being miniaturized.

The analysts agree on the two basic necessary for the city to recover: An adequate tax base and relief from State functions and pension liability. We are gratified that the President's proposal strides in the direction we must go to fund at least some of the functions no city could bear today. My bill assures that his plan will not be stillborn. Stated painfully, but plainly, the President's plan will fail if taxpayers continue to leave at the present rate.

The DCERA has been carefully crafted as a bipartisan bill consistent with the principles of both parties. It is sizable enough to attract Republicans and to act as a realistic incentive for District residents to remain. It is steeply progressive in the tradition of Democrats in general and the 1963 JFK tax cut in particular. Once the bill is passed, half of District residents will be off the Federal income tax rolls. Tax cuts for working people will progressively depend on income.

To encourage investment in a city desperate for business, the DCERA taxes small District-based business at the 15-percent rate and eliminates capital gains, but only for District residents, thus accomplishing two goals at once. It helps reverse the huge business exodus from a city that is dangerously overdependent on the rapidly downsizing Federal sector, while encouraging business people to reside here—the only way to take advantage of the DCERA. Already impoverished, the District's business sector lost 1,800 businesses between 1990 and 1995.

Equally important, the bill contains protections against gentrification and unnatural increases in the cost of living. For example, the DCERA applies only to bona fide District residents who spend 183 days of each taxable year physically in the city, to wages earned in the District or the metropolitan region, and to investment income earned on District investments only. The bill exempts capital gains taxes only on investments in the District by District residents. Stand-by legislation further guards against unnatural increases in the cost of living. Examples include: a city council bill passed last year, at my request, that freezes property, sales, and income taxes effective when the DCERA is enacted; a measure similar to TRIM in Prince George's County that limits property tax rates and the growth of assessments; a surtax on capital gains if derived from excess profits; and a revolving fund for zero-percent interest loans—or tax credits—for home buyers to cover unusual increases in home prices, with the money to be paid back upon the sale of the home; and the maintenance of rent control. The bill also requires the Secretary of the Treasury to prepare an annual study to determine the effects of the bill, thus allowing each year for the correction of unintended consequences, if any. However, the analysts and experts who have studied the DCERA closely to not predict unusual effects, but rather, they indicate that the market will discount for urban conditions in general and conditions and services in the District of Columbia in particular in the prices of property and other investments.

Our greatest risk at this late hour is that even a tax cut may be too little to check the flight. At the very least, however, the overwhelming support for the bill among residents of every ward, every income group, and every racial and ethnic background is some evidence that the bill will help keep taxpayers here who might otherwise leave. The DCERA will give us time to improve services and to more fully regenerate our tax base. The introduction of the DCERA and the strong support it has won in the Congress has already raised resident morale and contrasts sharply with the long-running dearth of support for other approaches to help the District in the House and Senate.

Time is running out to stop the taxpayer drain. We must hope that we have not already passed the point of no return. Once a city loses a critical mass of taxpayers, it loses the capacity to turn taxpayer losses around. No city has ever reversed a taxpayer hemorrhage. With the city on life support and no state safety net to rescue the District, the greater risk lies in doing nothing.

Only blinders to the last great injustice on American soil could lead any American to question a bill reducing Federal taxes on the residents of the Nation's Capital. Third per capita in Federal income taxes, District residents stand alone in shameful defiance of the American principle of no taxation without representation. The four territories pay no Federal income taxes yet have the same representation in Congress as the District. The four territories have full self-government; the District's limited home rule is self-government only when the Congress says so. The Congress will compound the harsh civic injustice it imposes if it also insists on taxing the District's tax base into extinction. With the DCERA, District citizens ask only to rebuild their own city with their own money. Their country owes them that, and more.

DCERA PROVIDES SIZABLE PROGRESSIVE TAX REDUCTIONS

	IRS deduction	DCERA deduction
Single Filer	$6,550	$15,000
Head of Household Filer	8,450	25,000
Married-Joint Filer	11,800	30,000

Income range	No. of filers	Percent reduction in tax liability [1]
Under $15,000	50,390	100
$15,000–$29,999	87,117	79
$30,000–$49,999	52,060	51.2
$50,000–$74,999	23,568	44.2
$75,000–$99,999	9,822	36.8
$100,000–$199,999	10,259	35.7
$200,000+	4,286	34.2
Total filers	237,502	44.3

[1] Includes a tax rate of 15 percent and charitable and mortgage deductions, which are retained.

FRANK "MAC" MC CARTY

HON. JAMES A. BARCIA

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 4, 1997

Mr. BARCIA. Mr. Speaker, the people of Flushing, MI, have endured a great loss with the recent death of Frank McCarty, a man who for over 30 years served the people of his community in the best way he knew how—as