

the Dependent Care Tax Credit. This tax credit is available on a sliding scale basis to taxpayers incurring expenses relating to the care of a child under age 13, a disabled spouse, or any qualifying dependent, many of whom are cared for by family caregivers.

Unfortunately, the tax does little for the working poor, many of whom are women working outside the home who are responsible for dependent family members but who do not make enough to pay taxes. Because the tax credit is not refundable, workers who owe little or no taxes do not receive the amount for which they would otherwise be eligible. This legislation would expand the current Dependent Care Tax Credit to offer increased benefits for lower and middle-income families, as well as make it refundable to low-income families who owe little or no income tax and would normally be unable to benefit from a tax credit.

The Dependent Care Tax Credit is also critically important to those who provide respite care for ill or disabled dependents. Such care is very expensive, and making the DCTC refundable would help caregivers provide for their dependents. I urge my colleagues to join me in forwarding this important legislation.

IRS ABUSES MUST STOP

HON. RON PACKARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 25, 1997

Mr. PACKARD. Mr. Speaker, I am appalled by the severity of abuses by agents of the Internal Revenue Service toward American taxpayers. The discovery of these abuses on American taxpayers proves, once and for all, that we need to shut down the intrusive IRS.

Yesterday I joined Congressman BILL PAXON, JOE SCABOROUGH, and Senator SAM BROWNBACK in calling for the end of the IRS because it has become too large and burdensome on the American taxpayer. Extensive abuses are being overlooked and the high standards that are expected from this Government agency are routinely not being met.

Yesterday, the Senate Finance Committee kicked off 3 days of hearings investigating IRS practices and procedures. Two witnesses that testified were taxpayers from California who vividly described their nightmare involvement with the IRS. They characterized their dealings with the IRS as abusive, terrifying, manipulative, and intimidating. Other panelists, including two former IRS employees that worked in California district offices, described the pressures that they were under from superiors to harass taxpayers and extort taxes and fines.

These hearings continue to expose the abuses leveled against average Americans by the IRS. Taxpayers do not want a Government that will harass and obstruct them. American taxpayers deserve a Government that will serve them. These hearings have illustrated that the IRS is too burdensome on the American people. It is crucial that we take this power out of the hands of the Washington bureaucrats and send it back to the taxpayer, where it belongs.

Mr. Speaker, the American people will not be satisfied until the IRS is dismantled and disarmed. I urge my colleagues to examine the reports of IRS abuse and take action. It is not unreasonable for citizens to demand a

Government that is respectful of the people it serves.

TRIBUTE TO THE HONORABLE LAGRIMAS LEON GUERRERO UNTALAN

HON. ROBERT A. UNDERWOOD

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 25, 1997

Mr. UNDERWOOD. Mr. Speaker, it is with deep regret and sympathy that I announce the passing of Mrs. Lagrimas Leon Guerrero Untalan. Mrs. Untalan was a longtime educator and former Guam Senator. She passed away in Honolulu, HI, this past Sunday, September 21, at the age of 86.

Mrs. Untalan started her career in education immediately upon her graduation from high school. At the time, Mrs. Untalan was one of several young and motivated individuals that began their professional careers as educators in the public school system of Guam, both before and after World War II. These educators became the main source of intellectual stimulation that was infused into the Government of Guam. Mrs. Untalan participated significantly and contributed in the development of our young government, and she brought with her a much-needed sense of respect and analytical thought.

Perhaps one of the greatest contributions she made in our political development was the mold she broke in getting elected to the 3d Guam Legislature. Both she and former Senator Cynthia Johnston Torres, were the first women elected to the Guam Legislature and became Guam's first female lawmakers. Although women were elected to the Guam Congress, the predecessor of the Guam Legislature, the Guam Congress did not have the authority to make or pass laws.

Distinguished and celebrated as a bilingual educator, Mrs. Untalan was the translator of "Stand Ye Guamanian" better known as the Guam hymn. She translated the song into our Chamorro language and from then on, "Fanohge Chamorro" became the preferred version of the hymn. She was tireless in her quest to advance the teaching of the Chamorro language in the Guam schools and her innovation as an educator had a significant impact on my own commitment to the Chamorro language. Even after her retirement from the Department of Education in the mid-1970's, Mrs. Untalan continued her work in the community.

A pre-war resident of our capital of Hågatña, Mrs. Untalan then became a longtime resident of Barrigada where she volunteered at San Vicente Church. She was an integral part of that community and her commitment will be missed.

On a personal note, I worked with Mrs. Untalan in the Guam Bilingual Bicultural Education Project in the early 1970's. I was a curriculum writer who was unsure of my Chamorro writing skills and who had recently returned to Guam after college in the United States. She was a skilled and sensitive reviewer of the work which I submitted. Her encouragement, acceptance, and gentle correction of my elementary efforts contributed to my personal growth.

She was wonderful educator whose contributions to her homeland will be remembered

every time we sing "Fanohge Chamorro." Her brilliance will continue to shine in the voices of our school children throughout Guam's schools every day.

Mrs. Untalan now joins her distinguished husband in eternal rest—Tun Luis Untalan. My condolences to her children, grandchildren, relatives, and friends. The people of Guam have lost a beloved leader, an educational pioneer, and most especially, a true Guam legend.

Si You'os ma'ase' Tal Lagrimas Pakitu put todū l che'cho'-mu para l minaolek l tano'-ta.

THE EQUAL SURETY BOND OPPORTUNITY ACT

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 25, 1997

Ms. NORTON. Mr. Speaker, today I am pleased to introduce the Equal Surety Bond Opportunity Act [ESBOA]. The ESBOA will help qualified women and minority-owned businesses to compete in the contracting business by helping them obtain adequate surety bonding. In addition, the ESBOA is directed against barriers that many qualified small and emerging construction firms encounter in obtaining surety bonding. I have introduced this bill before. I do so again because it is a commonsense way to eliminate a serious form of discrimination without an additional enforcing bureaucracy.

A surety bond is issued by insurers for the purpose of guaranteeing that should a bonded contractor default, a construction project will be completed and the contractor's employees and material suppliers will be paid. Surety bonding is mandatory for competing for all Federal construction work in excess of \$25,000, all federally assisted construction projects in excess of \$100,000, and most State and local public construction. However, surety bonding requirements are not restricted to government contracting. Increasingly, private construction contracts also require surety bonding. As surety bonding has become a widespread requirement, the inability to obtain surety bonding can cripple a construction firm, especially a small or a new one.

In 1992, Congress acknowledged the importance of this issue when it enacted the Small Business Credit Crunch Relief Act and included legislation to study the problem of discrimination in the surety bonding field, Public Law 102-366, that I had introduced. The survey provision required the General Accounting Office [GAO] to conduct a comprehensive survey of business firms, especially those owned by women and minorities, to determine their experiences in obtaining surety bonding from corporate surety firms.

The GAO completed the requested survey in June 1995. The survey found that of the 12,000 small construction firms surveyed, 77 percent had never obtained bonds. In addition, minority- and women-owned firms were more likely to be asked for certain types of financial documentation. Further, minority-owned firms were also more likely to be asked to provide collateral and to meet additional conditions not required by others.

The ESBOA bill I am introducing today is modeled on the Equal Credit Opportunity Act

of 1968, which prohibited discrimination in credit practices. The ESBOA requires the contractor to notify the applicant of the action taken on his or her application within 20 days of receipt of a completed bond application. If the applicant is denied bonding, the surety would also be required, upon request, to provide a written statement of specific reasons for each denied request. Furthermore, the bill would provide civil liability in the form of damages and appropriate equitable relief should a surety company fail to comply with this notice requirement.

This legislation would help all contractors to have a better understanding of the reasons behind the denial of their bond applications. Furthermore, the importance of civil penalties cannot be understated for minority applicants who currently have no recourse when they suspect that the denial of surety bonding was based on considerations such as gender, race, or religion.

The disclosure of pertinent information to rejected applicants is an equitable principle familiar throughout the Federal acquisition process. This is the case when a small business is turned down for a government contract and has the opportunity to demand a negative pre-award survey. With this information, the business can contest the award or use the information to be better prepared for the next award competition. The more a business knows about what is wrong with its proposal, the greater the likelihood that the next time the business will submit a better and more competitive proposal.

According to the National Association of Minority Contractors [NAMC], many minority contractors reported being turned down for a bond without an explanation. When explanations are not proffered, a perception of discrimination in the surety industry is created. This perception drives minority contractors to obtain sureties outside the mainstream, often at significant additional expense and fewer protections, placing themselves, their subcontractors, and the government at greater risk.

Civil penalties in this bill are necessary to compel surety bond companies to provide accurate and nondiscriminatory reasons for denial of surety bonding. This bill will provide the applicant with the necessary civil remedy should the surety bonding company refuse to provide this important information. In addition to providing essential information for future bond applications, a clear response will identify whether surety bonding companies are discriminatory or using fallacious criteria in making these decisions.

This legislation will create an environment in which small business firms, particularly those owned and controlled by minorities and women, can successfully obtain adequate surety bonding. This legislation will enable us to ferret out continuing biases in the industry. I urge my colleagues to support this bill and help abolish the artificial impediments to the development and survival of emerging small businesses.

TRIBUTE TO CALIFORNIA LUTHERAN UNIVERSITY

HON. BRAD SHERMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 25, 1997

Mr. SHERMAN. Mr. Speaker, I rise before you today to acknowledge the students, faculty and administration at California Lutheran University. This university was recently commended by the John Templeton Foundation in the 1997–1998 Honor Roll for Character Building Colleges.

A panel of six distinguished individuals from various backgrounds evaluated colleges and universities across the country. They used five criteria to determine if the colleges were providing students not only with an environment which allowed them to develop a strong sense of morality and grow spiritually, but also provided students with an opportunity to give back to their community. To be considered for a place on the honor roll, colleges must inspire students to develop and strengthen their moral and reasoning skills, encourage spiritual growth and moral values, provide community building experiences, advocate a drug-free lifestyle and conduct a critical assessment of character-building projects and activities.

The words on the seal of California Lutheran University read "Love of Christ, Truth and Freedom." The faculty at CLU have worked to establish an environment which allows students to reflect on ethical questions and develop their own sense of morality. Christian tradition plays a central role in the students' lives and they are provided with opportunities to attend services, bible studies and social ministry programs. Additionally, students join efforts with faculty and staff to enrich the lives of those less fortunate in the community by working with developmentally disabled individuals, providing clothes for needy children and tutoring disadvantaged minority students.

Leon Blum once wrote, "Life does not give itself to one who tries to keep all its advantages at once. I have often thought morality may perhaps consist solely in the courage of making a choice." Students at California Lutheran University have made a choice that they are willing to make a difference in our community. In making this choice the students have made the welfare of others their top priority.

Mr. Speaker, distinguished colleagues, please join me honoring the students and faculty at this exceptional institution for their integrity of character and commitment to improving the circumstances of those less fortunate in our community.

CARMEN FRANCO TRIMINO'S HEART IS STILL IN CUBA

HON. ESTEBAN EDWARD TORRES

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 25, 1997

Mr. TORRES. Mr. Speaker, there is no subject which when brought to this floor invokes more passion and hostility than the question of United States-Cuban policy. My colleagues who support the current United States policy of embargo, vehemently denounce any effort

to improve relations between our two nations, until and unless the current President of Cuba departs. Those advocating alternative policies and new relationships with the people and the Government of Cuba, have to face having their integrity, patriotism, and intelligence called into question. My colleagues who defend the current United States policy toward Cuba are loyal and persistent defenders of their beliefs, and yet the anger and fury which they invoke, many times prevents and inhibits an open and free discussion of this important national policy issue. I believe that this institution and this country desperately need an honest, open and fair discussion on the goals, achievements, and impact of our current policy of embargo. As a contribution to this end, I wish to enter into the RECORD, a recently published editorial from the Arizona Republic. This article tells a story about one woman's crusade to bring change, heart, and humanity to our country's policy toward Cuba. Its subject is Carmen Franco Trimino, a successful entrepreneur, whose steel plating and powder coating business has operations in both Arizona and southern California. She is in Washington today, trying to win over some hard hearts in the United States Congress, seeking support for a bill which I introduced, H.R. 1951, the Cuban Humanitarian Trade Act of 1997, which would permit United States trade with Cuba in the areas of foods, medicine, and medical supplies. I urge my colleagues to read Ms. Trimino's story, and I commend her for her valiant and tireless efforts on behalf of both the Cuban and the American people. I would leave my colleagues with a question to ponder which Ms. Trimino raises: "Does our hatred for Castro and his Communist system so blind us that we are willing to allow a humanitarian tragedy of immense proportions to unfold 90 miles off our shores, just in hopes it will overthrow him?"

Mr. Speaker, I believe that the United States is capable of a more enlightened, more humanitarian, more just policy toward the people of Cuba. I urge my colleagues to revisit this issue by reading the following story about Ms. Trimino, and then I urge my colleagues to join with me, and 69 other Members of the House of Representatives, in removing from United States policy the restriction over the sales of foods and medicine to Cuba.

[From the Arizona Republic, Aug. 17, 1997]

U.S. SANCTIONS ARE CRIPPLING HEALTH CARE—PEOPLE, NOT CASTRO, FEEL EFFECTS

(By James Hill)

It has been years since Carmen Franco Trimino moved body and soul to the United States. But her heart is still in Cuba.

A successful entrepreneur, whose steel plating and powder coating business has operations in both Arizona and Southern California, Trimino now devotes much of her time and seemingly all of her energies to win over some pretty hard hearts in the U.S. Congress on an issue that is breaking hers: the part of the U.S. economic embargo against Fidel Castro's regime that has essentially cut off the importation of foods and medicines into her native land.

She's not winning, yet. But she's not losing, either.

This summer, her lobbying paid off when 12 members of the House of Representatives, ranging along the ideological spectrum from Democrats Esteban Torres of California and Charles Rangel of New York to Republicans Jim Leach of Iowa and Ron Paul of Texas, agreed to sponsor a bill that would specifically exempt food and medicines from the