

# INTRODUCING A CONCURRENT RESOLUTION ON THE SIGNIFI- CANCE OF CORAL REEF ECOSYSTEMS

HON. JIM SAXTON

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 9, 1997

Mr. SAXTON. Mr. Speaker, I—along with my colleague from Hawaii, Mr. ABERCROMBIE—am pleased to introduce a concurrent resolution declaring the significance of maintaining the health and stability of coral reef ecosystems.

Coral reefs have been called the tropical rainforests of the oceans, and rightfully so—they are among the world's most biologically diverse and productive marine habitats. They are also vitally important to coastal economies, providing as the basis for subsistence and commercial fishing as well as coastal and marine tourism. Finally, reefs serve as natural protection to the coastlines of several U.S. States and territories, such as Florida, Hawaii, Puerto Rico, the U.S. Virgin Islands, Guam, and American Samoa.

For these reasons, and in honor of the fact that 1997 has been declared the "International year of the Reef," I urge swift and favorable consideration of this resolution.

# LEGISLATION TO REQUIRE CON- SIDERATION OF A BALANCED BUDGET

HON. KEN BENTSEN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 9, 1997

Mr. BENTSEN. Mr. Speaker, the first priority of the 105th Congress is to finish the job of restoring fiscal responsibility and balancing the Federal budget.

We must balance the budget fairly and responsibly by the year 2002, protecting vital investments such as Medicare, Medicaid, education, and environmental protection.

Balancing the budget by the year 2002 is not enough. We must enact into law an enforcement mechanism that requires the President and the Congress to work toward a balanced budget every year, while providing necessary fiscal flexibility in times of emergency such as military conflict and recession.

To achieve these goals, today I am reintroducing legislation that I filed in the last Congress to require the President to submit and the Congress to vote on a balanced budget every year.

I believe my proposal is a better enforcement mechanism than an amendment to the Constitution requiring a balanced budget because it provides both for fiscal responsibility and necessary flexibility in times of emergencies; it involves the American people by fully disclosing the options for and consequences of balancing the budget; and it does not entangle the judicial branch in our Nation's fiscal policies, with the potential for endless litigation.

My bill takes a commonsense approach that does not tamper with the Constitution. It requires the President to submit a balanced budget each year, beginning in fiscal year

1999. However, if in any fiscal year the President determines that a balanced budget is not in the Nation's best interests, he is allowed to submit two budgets, one balanced and one with a deficit, with written justification for his determination. The bill also requires the Congress to vote on a balanced budget each year, with the same flexibility given to the President to protect the Nation's security and fiscal health.

Most importantly, my bill would bring the American people into the debate on balancing the budget. A balanced budget amendment would tell us only to balance the budget—and includes huge loopholes to avoid it—it does not tell us what an actual balanced budget would look like. My bill would present to the American people the actual numbers—what programs would be cut, by how much, and what it would mean for our families, our businesses, and our Nation. We cannot succeed in balancing the budget without such full disclosure and thorough, honest debate.

In summary, my bill simply states that the President should submit a balanced budget, the American people should review it, and the Congress should debate and vote on it—not just talk about it. I urge my colleagues to join me in cosponsoring this legislation.

# A TRIBUTE TO DR. GEORGE D. HARRIS

HON. WILLIAM J. COYNE

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 9, 1997

Mr. COYNE. Mr. Speaker, I rise today with sadness to note the death of one of my constituents, Dr. George D. Harris. Dr. Harris died recently at the age of 51. His early death is a great loss for our community.

Dr. Harris, a resident of the Point Breeze neighborhood in Pittsburgh, was the kind of individual upon whom every community depends. He spend his entire professional career helping at-risk young people meet the challenges encountered in adolescence and young adulthood. He believed passionately in the importance of getting a good education, and he dedicated his life to inculcating his faith in education in the young people of Pittsburgh and Allegheny County.

At the time of his death, Dr. Harris was the manager of the Bethesda Center, where he worked to promote independence, family stability, and child welfare through motivation and education. Prior to that, he was executive director of Pittsburgh New Futures, where he worked to reduce dropout rates and teen pregnancy rates, and where he worked to help young people find jobs. From 1969 until 1988, when he left to join Pittsburgh New Futures, he developed and oversaw a program at Duquesne University that successfully reduced the dropout rate for Duquesne's African-American students. He was also a cofounder of Bell-Harr Associates, an educational consulting firm. He earned his doctorate in education from the University of Pittsburgh.

Individuals like George Harris—people who make helping others their life's work—are all too rare. Dr. Harris' personal warmth, energy, and enthusiasm—as well as his effectiveness—made him rarer still. Countless people understood and appreciated his special gifts,

and that knowledge makes his loss all the more deeply felt.

Dr. Harris is survived by his wife, Judith Harris, his son, Ebon Lee, and his sister, Sheila Ways. I want to express my condolences to them on their unexpected loss.

# IRS BURDEN OF PROOF BILL

HON. JAMES A. TRAFICANT, JR.

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 9, 1997

Mr. TRAFICANT. Mr. Speaker, yesterday I introduced legislation to change the burden of proof in a civil tax case. This bill is similar to legislation I have introduced in past Congresses to right a serious injustice against taxpayers: In civil tax court, taxpayers are considered guilty until proven innocent. That's un-American and flat out wrong.

Last year, Congress finally passed, and President Clinton signed into law, the Taxpayer Bill of Rights II. That was an important step toward protecting American taxpayers against Internal Revenue Service abuses. However, it didn't go far enough. Far too many Americans still fear the IRS—and with good reason.

The IRS is the only agency of the Federal Government that affects every American. We all hear complaints from constituents about overregulation by OSHA, the EPA, or the Department of Justice. These regulations affect only small businessmen or manufacturers or farmers. However, the IRS hits each and everyone of us. Anyone who's received a notice in the mail from the IRS knows how it can cause the blood pressure to rise.

Americans should not fear their Government. Sadly, too many Americans don't trust the IRS. This has clouded their view of the entire Government. Congress could go a long way toward reinstating the American people's faith in the Federal Government by reigning in powers of the IRS. Mending this broken relationship should be Congress' No. 1 priority. Shifting the burden of proof will do that.

My bill specifies that in the administrative process leading up to a court case, the burden of proof is on the taxpayer, but once the case goes to tax court, the burden of proof is squarely on the IRS.

During the administrative process or any audit, the burden of proof should be on the IRS. The taxpayer should provide all pertinent data to support their claims and deductions including receipts, W-2 forms, and letters. Should the taxpayer and the IRS not come to an agreement, the process moves to the tax court. There the burden of proof should be on the IRS. A taxpayer should be innocent until proven guilty in tax court, not the other way around.

Mr. Speaker, my bill has three more sections to protect Americans from IRS abuses. First, a section requiring judicial consent and a 15-day notice before the IRS can seize property. It also includes a provision to call for an independent report detailing ways to offset potential revenue losses from a shift of the burden of proof. Finally, damages awarded by a judge for an unauthorized collection by the IRS are excluded from gross income.

Mr. Speaker, an accused mass murderer has more rights than a taxpayer fingered by

the IRS. Jeffrey Dahmer and the "Son of Sam" were considered innocent until they were proven guilty. Regular taxpaying Americans, however, are not afforded this protection.

Mr. Speaker, during the last Congress, I highlighted the need for this legislation on the House floor by reading letters and cases I have received from people around the country. You may remember the case of David and Millie Evans from Longmont, CO. The IRS refused to accept their canceled check as evidence of payment even though the check bore the IRS stamp of endorsement. Or how about Alex Council, who took his own life so his wife could collect his life insurance to pay off their IRS bill? Months later, a judge found him innocent of any wrongdoing. I have heard hundreds of stories of IRS abuses like these on radio and television talk shows. Thousands of Americans have written to me personally with their horror stories.

Opponents argue that my bill will weaken IRS's ability to prosecute legitimate tax cheats. This bill will not affect IRS's ability to enforce tax law, it only forces them to prove allegations of fraud. My bill will ensure that IRS agents act in accordance with the Standards of Conduct required of all Department of Treasury employees. Most importantly, it will force the IRS to act in accordance with the Constitution of the United States of America where all citizens are considered innocent until proven guilty.

Mr. Speaker, I am hopeful that this is the year that Congress passes this bill. It is an important piece of legislation.

#### HONORING ROSANNE FISHER ON THE OCCASION OF HER RETIREMENT

HON. PAUL E. GILLMOR

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 9, 1997

Mr. GILLMOR. Mr. Speaker, I rise today to pay tribute to an outstanding citizen of Ohio. Williams County Commissioner Rosanne H. Fisher is retiring after years of service to the people of Ohio.

I have had the privilege of representing Williams County in the U.S. House of Representatives through much of the time Rosanne has served as commissioner. It has been a privilege working with her to help Northwest Ohio. I can tell you Rosanne has been a strong advocate and outstanding friend of our area. Rosanne's aggressive leadership was crucial in securing funding for the Hillside Assisted Living Complex, establishment of Solid Waste District and Recycling, implementation of 911 system, remodeling the senior center and the establishment of a records center.

She is member of the Ohio County Commissioner Association Board of Trustees, State OCCA Legislative Board, and the State of Ohio Board of Adult Detention. A graduate of Libby High School and the University of Toledo, Rosanne was first elected Commissioner in 1989. Throughout her distinguished tenure with the County Commissioners, Rosanne has demonstrated her deep faith in, and dedication to, upholding the principles of American democracy.

Mr. Speaker, we have often heard that America works because of the unselfish con-

tributions of her citizens. I know that Ohio is a much better place to live because of the dedication and countless hours of effort given by Commissioner Rosanne Fisher. While Rosanne may be leaving her official capacity in Williams County, I know she will continue to be actively involved in those causes dear to her.

I ask my colleagues to join me in paying special tribute to Rosanne H. Fisher's record of personal accomplishments and wishing her and her family all the best in the years ahead.

#### THE UNREMUNERATED WORK ACT OF 1997 INTRODUCED

HON. CONSTANCE A. MORELLA

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 9, 1997

Mrs. MORELLA. Mr. Speaker, today, I am introducing the Unremunerated Work Act, which would direct the Commissioner of the Bureau of Labor Statistics to conduct time-use surveys to measure the unwaged work women and men do inside and outside of the home. Household, agricultural, volunteer, and child care duties are considered unremunerated work, the value of which would be included in the gross national product [GNP] under this act.

Unpaid work in the home is the full-time, lifelong occupation for many Americans, mostly women. For both men and women who work for pay in the marketplace, household work absorbs many hours per week. Yet, little is known about the value of household work.

The only national survey that measures the value of household work for the adult population was conducted in the 1970's by the University of Michigan. Government statistics have overlooked the amount of time spent on housework, child care, agricultural work, food production, volunteer work, and unpaid work in family businesses. This visible work is often a full-time job for many men and women, and is also done by men and women who hold paid jobs in the marketplace.

Women continue to enter the work force in record numbers. They also continue to serve in many unpaid roles, from hours caring for their children, running their households, and volunteering their time to charitable organizations. None of this "unpaid" work is counted when Government gathers statistics on the productivity of Americans. The collection of data about unpaid work would more accurately reflect the total work that Americans contribute to society, and would give greater value to the roles played by both women and men as volunteers, household engineers, and caregivers.

#### INTRODUCTION OF THE DEPOSITORY INSTITUTIONS AND THRIFT CHARTER CONVERSION ACT

HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 9, 1997

Mrs. ROUKEMA. Mr. Speaker, I am reintroducing The Depository Institution Affiliation

and Thrift Charter Conversion Act, legislation that represents a significant step toward crafting meaningful financial reform legislation that will take us into the 21st Century and put us on sound footing to compete in the global marketplace.

As I have said in the past, it is the responsibility of Congress after due diligence to make the important policy decisions giving statutory authority for the structure of financial institutions. It is not in the best interest of the system to continue to let the financial regulators make these decisions in a piecemeal, and arbitrary fashion. For Congress to not act would be a serious abdication of our responsibility.

In anticipation of resuming my role as Chairwoman of the Financial Institutions and Consumer Credit Subcommittee, financial modernization will be on the top of my agenda. With that in mind, I am planning early and comprehensive hearings to commence as soon as the committee completes its organization process.

For those of us that serve on the Banking Committee, we are painfully aware of how controversial the issues surrounding the financial services industry can be. To say the least, various sectors of the financial services industry have had different and often conflicting views on how best to go about modernization. The legislation we are reintroducing today represents the work of a coalition of 10 industry organizations representing a broad cross-section of the financial services industry. Participants in the Alliance group include: American Bankers Association; ABA Securities Association; American Financial Services Association; America's Community Bankers; Consumers Banker Association; Financial Services Council; Investment Company Institute; Securities Industry Association; and The Bankers Roundtable.

I am pleased to see the American Council of Life Insurance [ACLI] has also begun participating in these discussions. In fact, several of the new provisions included in this package were at the ACLI's suggestion.

This legislation represents a concrete effort to break the current logjam that has blocked financial services reform legislation in the past. The bill incorporated many significant compromises between those competing interests. For this reason, I believe it represents an important starting point for us to begin the debate on financial modernization.

This legislation is a comprehensive approach that addresses affiliation issues, Glass-Steagall reform, functional regulation, insurance issues and thrift charter conversion by melding together key elements of the major reform bills introduced previously in Congress.

While this latest "Alliance" bill is the product of a great deal of good faith negotiation and compromise by the major trade groups, it is nonetheless a work in progress that will require more discussion and development. While each member of the Alliance for Financial Modernization has participated in redrafting the legislation I am introducing today, they do not necessarily endorse all the provisions in the current product. In addition, there are several key elements missing from this bill.

For example, a clear definition of what is meant by the terms "banking", "securities", and "insurance" as well as a fair means to resolve any disputes that may arise between regulators over the proper characterization of