Further, low-income persons, regardless of race, spend more out-of-pocket income—about 7–11 percent—on medical expenses than higher income Americans who typically only spend about 1–2 percent of their income on medical care.

The infant mortality rate in the last forty years has declined faster for whites than for blacks, with the longstanding disparity actually increasing from 1.6 times the rate for whites in 1950 to 2.2 times the rates in 1991.

Black women are twice as likely as white women to obtain late or no prenatal care; Hispanic women are three times as likely to obtain inadequate or no prenatal care as non-Hispanic white women; and American Indian women are more likely than either white or black women to obtain late or no prenatal care at all.

Overall, African Americans tend to receive lower quality healthcare than whites for everything from cancer, heart disease and HIV/AIDS to diabetes and mental health.

There is less evidence examining disparities involving Hispanics and other minority groups.

Here in America, the disparities are obvious. The availability of data and the high visibility of the society make it much easier for us to point fingers at what is happening here. And, it is true that because of the vast wealth of this country, these inequalities seem more egregious.

The truth is though, that the disadvantaged status of minority groups extends into all reaches of the Americas. Afro-Brazilians, Afro-Hondurans, Afro-Colombians, Afro-Nicaraguans, Afro-Ecuadorians, all experience the same sense of despair born from the knowledge of their marginalized status in countries where they are minorities; where their worth has been determined by their ethnicity and skin color, and their sense that nothing will change because, after all, they cannot change who they are. Whether it is the Creoles in Belize, the Gari-fun-as of Guatemala, The Arawaks of Guyana, the Caribs in St. Lucia or the Rez-a-(i)les of San Andres Islands, the same sense of hopeless and alienation characterize their existence in the Americas, though most of these populations have existed here for hundreds of years, some of them even pre-dating Christopher Columbus. While they suffer through lives of quiet desperation, they remain largely invisible to a world that barely acknowledges that they are there.

Bringing marginalized groups into the mainstream of development is an imperative for the corporate world, as it is for institutions like yours, and mine. On the surface, it may seem like a difficult and costly undertaking, but it will be less expensive than the price of conflict, malnutrition, communicable and non-communicable diseases, political instability and the absence of buying power in the market place.

Beyond the societal and economic benefits, bringing marginalized groups into mainstream society is a recognition of our acceptance of a common humanity and our embrace of such as the source of our sustenance and the basis of our quest for peace, harmony and respect for human dignity throughout the world.

In the words of Kenneth B. Clarke, the Howard University graduate, whose research supported the attorneys on the Brown Case: ''. . . segregation (read, exclusion), like all other forms of cruelty and tyranny, debases all human being—those who are its victims, those who victimize, and in quite subtle ways those who are mere accessories.''

Our dialogue today recognizes the veracity of those words. So, despite what seems like a painfully fractured world, we must continue to strive for the ideals of co-existence and community, and the strengthening of relationships among disparate groups in the pursuit of peace, harmony and prosperity. The struggle for these ideals is the only basis of our hope for peace, justice and freedom from oppression.

Like the IADB, my institution is dedicated to preserving and promoting the ideals of inclusion in the Americas, and to the extent that our influence reaches, beyond.

Through institutions like the Ralph J. Bunche International Affairs Center which encourages greater participation in global issues among the students and faculty; the Moorland Spingarn Research Center, the largest collection of research material on African heritage next to the Schomburg Center; the U.S.-Brazil project on Race, Development and Social Inequality and the ongoing study and preservation of art, music, dance, language, history and other characteristics of cultures, Howard continues to make a sterling contribution to an informed understanding of the benefits of an inclusive society.

Our programs in Health Sciences, meanwhile, are dedicated not just to the provision of quality care to the under-served, but to a discovery of causes and development of cures to the diseases that disproportionately affect those communities. Our Hispanic and multicultural affairs program and the International healthcare program, are significant efforts in this direction.

Finally, in all of our efforts, the fight for civil rights remains central. Howard University was founded on this very notion that all people, regardless of their race, deserve the right to life, liberty and the pursuit of happiness and the right to live with dignity and respect.

For 138 years, we have remained committed to reinforcing these principles and pursue these ideals toward the advancement of the human race.

I would like to commend the IADB for being an ally in this process and I look forward to a growing relationship as we pursue our common goals. Thank you.

NATIONAL DEFENSE AUTHORIZATION ACT FOR FISCAL YEAR 2005

SPEECH OF

HON. SHEILA JACKSON-LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 19, 2004

Ms. JACKSON-LEE of Texas. Mr. Chairman, I rise in full support of the Amendment being offered by the leadership of the distinguished Congressional Caucus on Women's Issues. I find no reason why this bipartisan Amendment should not be wholeheartedly supported by this entire body and adopted as a part of this Defense Authorization. A similar version of this amendment has already been included in the Senate version of the Defense Authorization Bill after being developed in consultation with the Pentagon, and has bipartisan support in the Senate. This Amendment would require the Secretary of Defense to develop a comprehensive policy for the Department of Defense on the prevention of and response to sexual assaults involving members of the Armed Forces. This policy would be based on the recommendations of the Department's own Task Force on Care for Victims of Sexual Assault, which released its report and recommendations last week concerning sexual assault in the military based on its 90-day study.

Ever since the unfortunate Tailhook scandal and the ensuing weak investigation that took place in 1991, the American public has realized that sexual assault in the Armed Forces is a major problem that unfortunately has yet to be properly addressed. The sexual assault of women in the Armed Forces is not only illegal, but it is clearly bad for morale. These men and women serve in the same units, often in extremely dangerous situations, there must be trust amongst all parties that their rights will be respected and protected by the Armed Forces that they so diligently serve.

It is unfortunate that my own Amendment to help address this problem in the Armed Forces was not ruled in order by the Rules Committee. My amendment would have directed the Department of Defense to award a contract to an independent phone bank for tending to rape and sexual assault victims in a confidential manner within three months of its enactment. That phone bank would be required to have the expertise and training programs in place to allow operators to cope with unique situations arising from sexual abuse in the military context. This phone bank would be open to members of the Armed Forces and their families. I hope we all understand the devastation caused by rape and sexual assault. However, what we often fail to recognize is the fact that members of the Armed Forces and their families are in a unique situation that is not faced by other Americans. Because of this fact it is imperative members of the Armed Forces and their families have an outlet to receive counseling and advice for issues related to rape and sexual assault without the fear that their report might be sent to their superiors in the Armed Forces without their consent.

While I am dismayed that my pertinent Amendment was not ruled in order, I still feel strongly that the Amendment being brought forth by the leadership of the Congressional Caucus on Women's Issues must be agreed to by this body. A comprehensive plan to deal with sexual assault in the Armed Forces is necessary if we ever hope to achieve equal protection for all our brave fighting men and women.

A TRIBUTE IN HONOR OF 2004 LEGRAND SMITH SCHOLARSHIP WINNER, TYLER WILLIAM LOSINSKI, OF BRONSON, MI

HON. NICK SMITH

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 20, 2004

Mr. SMITH of Michigan. Mr. Speaker, it is with great respect for the outstanding record of excellence he has compiled in academics, leadership and community service, that I salute Tyler William Losinski, winner of the 2004 LeGrand Smith Scholarship. This award is given to young adults who have demonstrated their true commitment to playing an important role in our Nation's future.

As a winner of the LeGrand Smith Scholarship, Tyler is being honored for demonstrating the same generosity of spirit, intelligence, responsible citizenship, and capacity for human service that distinguished the late LeGrand Smith of Somerset, Michigan.

Tyler is an exceptional student at Bronson High School. Aside from his academic excellence, Tyler possesses an outstanding record

of achievement in high school. He has participated in F.F.A./4–H for four years and has served as both Secretary and Vice President. Notable among his many activities are his four years on both the Varsity Football and Baseball teams. Tyler also hopes to one day become a teacher.

On behalf of the United States Congress, I am proud to join his many admirers in extending our highest praise and congratulations to Tyler William Losinski for his selection as winner of the 2004 LeGrand Smith Scholarship. This honor not only recognizes his efforts, but is also a testament to the parents, teachers, and other individuals whose personal interest, strong support, and active participation contributed to his success. To this remarkable young man, we extend our most heartfelt good wishes for all his future endeavors.

CONGRATULATING PRESIDENT CHEN SHUI-BIAN OF TAIWAN

HON. PETER DEUTSCH

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 20, 2004

Mr. DEUTSCH. Mr. Speaker, I rise today to congratulate President Chen Shui-bian of Taiwan for having narrowly won his reelection on March 20. He will be inaugurated as the eleventh president of the Republic of China this May 20th.

As many of us know, Mr. Chen has a very interesting story. He came from a poor Taiwanese farming family. After his university days, he became an active political reformer and activist for many years and served time in prison for his beliefs. After gaining his release, he became a lawmaker and later as mayor of Taipei. He won his first presidential race in March 2000, the first time in Chinese society that an opposition party candidate was elected president. During his first term in office, he led his country toward full democratization and drastically improved Taiwan's human rights record. Today Taiwan's constitution guarantees its citizens basic civil liberties, including freedom of peaceful assembly and association, freedom of speech and press, and freedom of religion.

In the next four years, I am hopeful that Mr. Chen will continue Taiwan's political reforms and strive for better relations with China. Recently, Mr. Chen reiterated his determination to maintain peace and stability in the Taiwan Strait and good relations with the United States.

Mr. Speaker, I wish Mr. Chen the best of luck in all areas. As a beacon of democracy, Taiwan richly deserves our friendship and support.

INTRODUCTION FOR THE EQUAL SURETY BOND OPPORTUNITY ACT

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 20, 2004

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 common sense 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 contractors 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 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 non-discriminatory 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 using discriminatory or 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 WILLIAM ''DOC'' SAMKO

HON. JAMES P. McGOVERN

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 20, 2004

Mr. McGOVERN. Mr. Speaker, I am honored today to pay tribute to William "Doc" Samko, in honor of his 37 wonderful years of service to Worcester Academy—my alma mater.

Doc has been the athletic trainer at Worcester Academy since the 1966–67 school year. Throughout his tenure he has been a teacher, a healer, a mentor and a friend to thousands of young students. He has guided them through injury and defeat with grace and humor.

I myself played football at Worcester Academy, although I never really got enough playing time to risk injury. I like to say I played "left bench." It's probably for the best. But I knew that if I ever got hurt, Doc Samko would be there to help.

Before his time at Worcester Academy, Doc worked at Holy Cross College in Worcester, where he helped the likes of Bob Cousy, Tommy Heinsohn, and other greats of that era. A pioneer in his field, Doc has been inducted into the Worcester Academy Hall of Fame and the National Athletic Trainers Hall of Fame.