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 here 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 todu I che'cho'-mu para I minaolek I 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