

While this increased life expectancy is allowing us to live fuller lives, it is also presenting us with serious financial challenges. It is estimated that more than 40 percent of those who turn 65 will spend some time in a nursing home. Long-term care is expensive. On average, a year's nursing home charges can range from \$60,000 to \$70,000.

My own family had to make difficult emotional and financial decisions when my father needed care. My dad was a pediatrician, and always lived a full life. When he needed care, my sisters and I struggled to find the perfect place for him to live.

We wanted to make sure he was happy and received high quality medical care. We searched for months to find the right place for our dad and we learned very quickly how expensive long-term care is.

My experience with my dad renewed my commitment to improve our long-term care system. I took on this mission in Congress and I am pleased today to reintroduce the Long Term Care Support and Incentive Act. This much needed legislation will make a real difference for San Diegans caring for older family members.

First, the bill will give a \$4,000 tax credit for seniors with long-term care needs and their caregivers. We know how many sacrifices families make to take care of their loved ones. They miss work, or in some cases are forced to give up their jobs. They pay for expensive medical supplies and equipment, and bare the burden of enormous medical bills. This tax credit will help ease their financial burden.

The second section of my legislation will establish a tax deduction for long-term care insurance premiums. As the long-term care needs in our community increase, we must face the reality that many seniors do not have family or friends to take care of them full time.

This is particularly important to women. Women live longer than men. Often times, women are the primary caregivers for their husbands. After their husbands pass away, there is often no one around to take care of them.

Long-Term Care Insurance can help fill this gap, but premiums can be expensive. My legislation will make long-term care insurance more affordable by allowing individuals over 65 to deduct 75 percent of the cost of their premiums and individuals under 65 to deduct 50 percent of the cost of their premiums.

In addition, I have included several important consumer protections in the bill to ensure that people are purchasing responsible insurance plans that will adequately meet their long-term care needs.

The bill requires plans to include: Mandatory Inflation Protection, A Lifetime Deductible Requirement that ensures policy holders must only pay their deductible one time in their lifetime, Mandatory Interchangeability so that individuals can determine where their benefits are spent, A Care Coordination program that ensures seniors receive assistance in planning and securing the services they need.

By encouraging people to plan ahead for the future and purchase Long-Term Care Insurance, we can ensure that seniors live dignified and independent lives. I urge all of my colleagues in Congress to work with me to pass it quickly into law.

## BOEING-AIRBUS WTO DISPUTE

### HON. JOSEPH CROWLEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 16, 2005*

Mr. CROWLEY. Mr. Speaker, I rise to speak today concerning the recent dispute between Airbus and Boeing, which has developed into a clash between the European Union and the United States.

The dispute is long and complicated and both sides are convinced they are right. Nevertheless, one incontrovertible fact remains: the EC/EU have given Airbus massive subsidies over the past three decades, which Airbus used to buy market share and skew competition against U.S. companies, mainly Boeing.

The 1992 US-EC Agreement outlined the maximum amount of governmental support and subsidies a state could provide in aircraft production, while calling for progressively reducing subsidies. Further, Airbus agreed to provide a considerable amount of transparency in their business dealings, a standard they continue to ignore when it is not completely advantageous to them. The 1992 agreement presented Airbus with the best option, but they failed to abide by its terms. As a result, the U.S. terminated the 1992 agreement in October, 2004 and, looked to the WTO as the international body to address this trade matter.

The EU continues to provide Airbus with massive subsidies, which undermine the ability of Boeing to compete on a level field. If the EU continues to write off billions of euros in Airbus debt, how can Boeing fairly compete?

Despite Europe's repeated flaunting of the terms of the 1992 agreement, the US pressed the EU to commit itself to fairer trade policies. As we all know, the EU refused to back down and continued their hard line stance regarding aircraft subsidies.

Reluctantly, the U.S. government filed papers with the WTO so that a panel of judges could hear the complaint, a step our government does not take lightly. We would prefer to arrive at a private understanding with the EU, one that does not resort to this WTO panel. However, the ED's insistence on continuing to provide massive subsidies and refusing to reach a compromise, have forced us to act.

I fully support the US government and Boeing in their dispute with the EU and Airbus. I believe that the EU must cease providing massive subsidies, which undermine competition and unfairly undercut Boeing. American workers can compete with anyone in the world. I'm only asking that this Congress and the Administration do everything possible to make sure that the competition is fair and equal for both sides.

## INTRODUCTION OF THE AMERICAN VETERANS HOMEOWNERSHIP ACT OF 2005

### HON. PAUL RYAN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 16, 2005*

Mr. RYAN of Wisconsin. Mr. Speaker, I, along with Congressman WALLY HERGER, in-

roduced today, the American Veterans Homeownership Act of 2005, and I ask my colleagues to support this legislation.

As you know, under current law, the States of Alaska, California, Oregon, Texas and my home state of Wisconsin, have the authority to issue tax-exempt bonds, which are called Qualified Veterans Mortgage Bonds (QVMBs). The proceeds of these bonds are used to finance mortgage loans to veterans who served on active duty before 1977 and who applied for the financing before the date of 30 years after the last date of which the veteran left active service.

As a result of the limits under current law, veterans of Operation Iraqi Freedom, Operation Enduring Freedom, Kosovo, Bosnia, Haiti, Somalia and the 1991 Persian Gulf War are not eligible for these mortgage loans that are financed by QVMBs. In addition, the QVMB program has, in effect, ended or is ending in the five affected States due to the current 3D-year time limitation.

My legislation, the American Veterans Homeownership Act of 2005, would allow all veterans in these five States to be eligible for QVMB-financed mortgage loans by repealing the requirement that veterans receiving loans financed by QVMBs must have served before 1977 and would provide new State limits for these bonds. These veterans deserve the homeownership opportunities this program provides. I ask my colleagues to join me in supporting these veterans and cosponsor this important legislation.

## THE WOMEN'S OBSTETRICIAN AND GYNECOLOGIST MEDICAL ACCESS NOW ACT (THE WOMAN ACT)

### HON. SUSAN A. DAVIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 16, 2005*

Mrs. DAVIS of California. Mr. Speaker, today, I am reintroducing the Women's Obstetrician and Gynecologist Medical Access Now Act, the WOMAN Act. This bill will ensure that every woman has direct access to her ob-gyn.

I believe women should not need a permission slip to receive ob-gyn care. Unfortunately, that is the reality faced by many women when they need to see their doctor. Numerous managed care plans require women to visit their primary care physicians before seeking the health care services they need from the providers they want. Denying direct access, or forcing women to jump through numerous bureaucratic hoops to see their ob-gyn is not acceptable treatment.

The WOMAN Act recognizes women have different medical needs than men and the significant role ob-gyns play in women's health. Women who see an ob-gyn on a regular basis are more likely to receive important screening services such as pelvic exams, as well as counseling on critical reproductive health issues. My legislation removes the barriers complicating women's access to their doctors. Women will no longer have to contend with the gatekeeper system that can prevent or delay appropriate care.

It is easy to understand what a difference direct ob-gyn access makes in women's health care. Imagine, for a moment, a woman in San