

City, TN. Youngest son David lives in Howell, MI. Bart and Fran have nine grandchildren, Karen, Jeff, Brian, Kristen, Angela, Kevin, Courtney, Michael, and Paul; and two great-grandchildren, Justin and Cassandra.

Growing up on stories of the Civil War and early pioneers to standing on the edge of the 21st century, they have seen much, shared greatly, and anticipate the new century. Congratulations and best wishes.

THE FIRST STEP TOWARD A BALANCED BUDGET

HON. RON PACKARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 1, 1996

Mr. PACKARD. Mr. Speaker, last week my Republican colleagues and I passed an historic bill which will save the American people \$43 billion. It eliminates over 200 wasteful programs—more than 100 in the Labor, Health and Human Services bill alone. And it puts us on target for a balanced budget in 7 years.

In his attempt to put his best spin on this bill, President Clinton demanded we present him with a balanced budget. Apparently, he forgot—we did. He vetoed it. The President has shown little sign that he is truly committed to balancing the budget. He refuses to make tough decisions that count—like real welfare reform and saving Medicare from bankruptcy.

My Republican colleagues and I are now looking toward next year's budget. We are committed to real budget reform that balances the budget, creates real jobs and ensures a bright future for our children. We remain committed to the five keys to a balanced budget—genuine welfare reform, real reductions in spending, tax relief for families and job creation, moving power out of Washington, and saving Medicare from Bankruptcy.

Mr. Speaker, my Republican colleagues and I have proven our resolve for a balanced budget. When, the President presents us with a budget that really balances and tackles the tough issues, we will know he too is serious about saving our children's future.

EARTH DAY

HON. LEE H. HAMILTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 1, 1996

Mr. HAMILTON. Mr. Speaker, I would like to insert my Washington Report for Wednesday, May 1, 1996 into the CONGRESSIONAL RECORD.

EARTH DAY 1996: PROTECTING OUR ENVIRONMENT

On this, the 26th anniversary of Earth Day, we can take great pride in the advances that have been made in environmental protection. We have succeeded in reducing the levels of lead and other dangerous pollutants from the air. Lakes and rivers, once so contaminated they could catch on fire, now support large fish populations. Forests are rebounding. Endangered species, like the eagle and the buffalo, have been saved from extinction and are now thriving.

Hoosiers strongly support cleaning up our air, water, and land, and they want to leave the environment safe and clean for the next

generation. They do not want to cut back on our environmental investment. Hoosiers do not say to me that we have too many parks, or that the air and water are too clean. They overwhelmingly support sensible, targeted and moderate laws necessary to keep the environment clean. They also support the view that states and localities have a greater role to play in the environment, and that environmental laws should be based on sound science and a careful balancing of costs, benefits and risks. I agree with their common sense beliefs.

Several federal laws provide the foundation for environmental protection in this country. As we celebrate the 26th Earth Day, it is helpful to understand how these laws work, how they have contributed to a cleaner environment in Indiana and around the country, and how we can improve them as we meet new challenges.

IMPROVING AIR QUALITY

The Clean Air Act, originally passed in 1970, seeks to protect human health and the environment from outdoor air pollution, such as car exhaust and factory emissions. The Act has dramatically reduced air pollutant levels. From 1984 to 1993, emissions of lead declined by 89%, particulates by 20%, sulfur dioxides by 26%, and carbon monoxide by 37%.

Congress substantially revised this law in 1990 to strengthen the ability of the Environmental Protection Agency (EPA), states and the private sector to work cooperatively to improve air quality, particularly in cities with significant pollution problems. The new law also aims to reduce pollutants which cause acid rain and contribute to global environmental problems, including ozone depletion and global warming.

The new law also expanded efforts to develop cost-effective ways to reduce emissions for coal-fired power plants. Such utilities are common in southern Indiana and throughout the Midwest, providing relatively inexpensive electricity to residents in the region. The burning of coal, however, does contribute to air quality problems. The Clean Coal Technology Program, which funds six projects in Indiana, provides assistance to help defray the costs of pollution control.

CLEANING OUR WATER

The Clean Water Act, passed in 1972, is the main law protecting our streams, lakes, estuaries, and coastal waters. It aims to limit the amount of waste flowing into surface waters. It also provides local communities with low-interest loans to assist in the construction or upgrade of municipal wastewater treatment facilities.

Wastewater treatment has dramatically reduced pollution in our rivers, lakes and streams. These efforts have improved the quality of drinking water and preserved fish and other aquatic life. Since 1972 the number of people served by modern sewage treatment facilities has almost doubled and the level of pollution discharged by municipal treatment plants has declined by 36%.

The other important federal law protecting water resources is the Safe Drinking Water Act, passed in 1974. The Act requires EPA to determine which contaminants threaten public health and set standards for safe pollutant levels in drinking water. These standards generally apply to public water systems. The Act has made tap water safer from harmful contaminants, including bacteria, viruses, and certain chemicals.

I appreciate that improving water quality costs money. I am sensitive to the concerns of local leaders who want the flexibility to achieve cleaner water in more cost-effective ways. Consequently, I have supported measures to make federal rules more flexible, less costly and less complex to assist them in pollution control efforts.

CONSERVING THE LAND

The federal government has worked cooperatively with farmers since the Dust Bowl of the 1930s to control soil erosion. The Natural Resource Conservation Service, formerly the Soil Conservation Service, has national responsibility for helping farmers and ranchers develop and carry out voluntary efforts to conserve and protect our natural resources. This effort has helped improve farm productivity while preserving water and soil quality.

Considerable debate has focussed in recent years on wetlands conservation. Wetlands include swamps, bogs, marshes, and prairie pot-holes, and are considered crucial to water quality protection and flood control. The problem is that wetlands have been disappearing at a significant rate. Indiana lost well over 80% of its wetlands between the late 1700s and the mid-1980s. Nationwide, wetlands are declining, primarily because of growth and development, at a rate of 290,000 acres a year.

The key to wetlands conservation is finding a way to protect these valuable resources without imposing significant economic costs on farmers and other landowners. The 1996 farm act approved earlier this year takes some steps toward striking an appropriate balance between environmental and economic interests. The new law streamlines current rules and makes them more understandable to farmers and other land users.

CONCLUSION

Indiana and our country have been blessed with a bountiful environment. This blessing cannot be taken for granted. We all have a stake in the preservation of our environment. Earth Day reminds us of our successes over the last 26 years—cleaner water, cleaner air, cleaner land—while committing us to preserve our natural heritage for future generations.

The challenge facing the U.S. is finding an appropriate balance between preserving our environment and promoting economic growth. Cleaning the environment has become more complicated. We must search for more effective ways to protect the environment with less cost and less regulation. My view is that we do not have to sacrifice environmental protection to get economic growth. We can have both. Growth creates jobs and increases our standard of living; environmental protection improves public health, conserves valuable resources upon which growth depends, and preserves the natural beauty of this country.

LEGISLATION TO ENCOURAGE LONG-TERM-CARE INSURANCE

HON. RICHARD J. DURBIN

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 1, 1996

Mr. DURBIN. Mr. Speaker, today I am introducing legislation to encourage Americans to purchase long-term insurance and address the growing cost to the Medicaid program of long-term care services.

The Long-Term Care Insurance Incentives and Consumer Protection Act of 1996 provides incentives to buy long-term care insurance and assistance in paying for long-term care.

This measure helps families afford the cost of long-term care services by treating payments for long-term care services as medical expenditures eligible for the same tax deduction as other health care services—deductible

to the extent total medical expenditures exceed 7.5 percent of adjusted gross income.

The measure encourages families to buy long-term care insurance to cover future long-term care costs by providing a direct tax deduction for long-term care insurance premiums, without respect to the 7.5 percent of AGI floor that applies to other medical expenditures.

It revises the tax treatment of employer-provided long-term care insurance to encourage employers to make this coverage available to their employees.

It provides this new coverage beginning January 1, 1997.

The legislation helps protect consumers from unfair or abusive policies and marketing practices by providing this favorable tax treatment only for long-term care insurance plans that meet consumer protection standards.

The standards require the use of standardized benefits and terminology and a standard outline of coverage to make comparison shopping possible. They prohibit plans from requiring a hospital stay before coverage of long-term care services or imposing other unnecessary limits on when or from whom a patient can receive services; and prohibit a plan from discriminating against patients by providing a lesser standard of coverage for specific illnesses such as Alzheimer's disease, mental illness, or HIV.

The standards also require that consumers be offered the option of purchasing inflation protection so that the value of their benefits does not erode and become inadequate over time; provide a right to cancel a new policy within 30 days and receive a full refund of any premiums paid; and provide a partial return of premiums if a policy lapses before the death of the insured person.

In addition, the standards prohibit cancellation of coverage except for failure to pay premiums, fraud, or misrepresentations by the insured; and provide group policyholders an option to continue or convert coverage that would otherwise terminate because the person is no longer a member of the group.

This legislation will reduce Medicaid's future outlays by encouraging Americans to buy long-term care insurance rather than looking to Medicaid for this coverage. Long-term care takes up one-third of the Medicaid budget. More than half of all nursing home care is paid by Medicaid, along with a significant amount of home and community-based long-term care. As more people purchase insurance to cover their long-term care needs, fewer people will need to rely on Medicaid for that coverage.

Mr. Speaker, this measure provides stronger consumer protection standards than the similar legislation previously considered on the House floor, including stronger nonforfeiture benefits so that people do not lose everything they paid in if they must stop making payments before they obtain any benefits. This will increase consumers' willingness to buy a product that they may not need for 20 years or more.

In addition, this measure provides a stronger incentive to purchase long-term care insurance by allowing taxpayers to take the tax deduction for premiums without having to first exclude medical payments equal to the 7.5 percent of AGI. For many taxpayers, the 7.5 percent exclusion that must be met before expenses become deductible under the GOP bill virtually eliminates the value of the tax deduc-

tion. My legislation allows premiums to be deducted directly, without a 7.5 percent exclusion, which increases the incentive to obtain long-term care insurance.

Mr. Speaker, the number of senior citizens in our Nation will grow substantially in the first part of the 21st century as the baby boom generation retires. Between 1980 and 1990, the 65-and-older population grew by one-fifth. During that time, while the entire U.S. population of all ages was growing by one-tenth, the over-80 population grew by one-third. The Bureau of the Census estimates that there will be 31 million people over age 80 in 2050, around the same number as the total number of people over age 65 today.

These are the people most likely to need long-term care. An expansion in long-term care insurance coverage now can ease the burden on government to provide the care that will be needed later.

I urge my colleagues to join me as a co-sponsor of this bill to encourage Americans to purchase long-term care insurance and help reduce our future Medicaid long-term care costs.

TRIBUTE TO PASSAIC SEMI-PRO BASEBALL

HON. WILLIAM J. MARTINI

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 1, 1996

Mr. MARTINI. Mr. Speaker, I rise today to honor five members of the Passaic Semi-Pro Baseball League. Baseball is as American a tradition as Mom and apple pie. Since the middle of the last century, children and adults alike have played this wondrous game. Since the Great Depression, baseball has provided Americans with an outlet to step back from the world for a while. Although baseball at the highest level has been through ups and downs over the years, the game itself has remained pure for the millions of people, adults and children alike, who are players or fans. There is no question that baseball is truly America's pastime.

We in the Eighth Congressional District of New Jersey have indeed been fortunate to have enjoyed a rich baseball tradition for decades, one that has been carried forth by a high level of competition which has come to characterize the Passaic County Semi-Pro League. On Friday, May 3, 1996, that tradition will again be celebrated with the 11th annual Passaic semi-pro baseball reunion dinner, at the Knights of Columbus Regina Mundi Hall No. 3969 in Clifton, NJ. Hosted by the organizing committee of Ted Lublanecki Sr., Ted Lublanecki Jr., Ben Lublanecki, Jean Lublanecki, and Mike Ivanish, I am sure this celebration will be a tremendous success benefiting the honorees' accomplishments.

This year's event is highlighted by the extraordinary careers of men who brought distinction not only to themselves but also to their teams and the Passaic Semi-Pro League. This year's honored group includes Jack Brady, Edward Janusz, Andy Romanko, Bob Varettoni, and Richard Zurichin. For the benefit of our colleagues, I would like to allude to some of the accomplishments of these remarkable gentlemen:

Jack Brady began his baseball career by playing 4 years of varsity ball at Pope Pius

High School. While still in high school, Jack also displayed his considerable skills playing for the Clifton American Legion Team Post 8 for 1 year and then playing on Pete Reno's Passaic Memorial Post 200 Legion Team for 2 years. Following high school, Jack played for a number of semi-pro teams. Possessing great all-around skills, Jack played both infield and outfield on such local teams as the All Passaics, the Drazins, the Red Socks, and the Wallington Hillside. Jack's love for baseball eventually gave way to his educational needs, as he graduated from the Newark School of Fine and Industrial Art. He is currently operating his own industrial advertising agency.

Edward Janusz learned to play this great game on the sandlots of Wallington. From there, Edward went on to play in the outfield for Lodi High School, where he became the leading home run hitter in Bergen County. For this accomplishment and his overall play, Edward was chosen for the first team All-State in Group III. He then moved on to Rutgers University, where he played 4 years of varsity ball and led the team in batting and most hits in 1951. Edward actually began his semi-pro career in 1944, playing for the Wallington Tigers, Wallington Coopers, and, like Jack Brady, the Wallington Hillside. He signed on with the Passaic DeMuro Comets, one of the best teams in the area, in 1951 and led his team to the Passaic City League championship the following year.

Unfortunately, a knee injury forced Edward to retire in 1955, but not before some memorable moments. In 1951, he hit a triple batting against New York Yankee Hall-of-Famer Whitey Ford while playing in Fort Monmouth, NJ. He also hit a grand slam home run during a college game in 1952. His love and knowledge of the game, as well as his generosity toward and love for children, led him to coach Little League teams in Wallington for 22 years, leading two of his teams to State championships in 1968 and 1971. He also became an umpire in 1947 and, displaying his dedication to the game of baseball and the larger community in Passaic County, worked fast pitch softball, Little League, Babe Ruth League, and semi-pro games for 46 years. He still lives with his wife Margaret in the house where he was born.

Andy Romanko's passion for the game of baseball was lit the moment he was introduced to the game. Andy initially played for a variety of semi-pro teams in the area, where he developed into an outstanding pitcher. These teams included the Passaic Comets J.V., the Passaic Highlanders, and the Garfield Benignos. For the majority of his career, Andy played for the Passaic Demuro Comets, arguably the best team in the area. One of the best moments of Andy's career came while pitching for the powerful Comets when Andy pitched both games of a doubleheader and won them both. His proudest accomplishment as a baseball player is completing one year with 22 wins and only 2 losses. During this phenomenal year, in which his winning percentage was an astounding .909, Andy pitched a no-hitter while striking out 17 batters. Andy's love of the game led him to coach Little League for a number of years. Andy's passion for the game has never diminished, as he anxiously anticipates the Passaic semi-pro Baseball Reunion Dinners each year.

Bob "Chick" Varettoni had already developed a nasty sinker ball by the time he hurled