

EXTENSIONS OF REMARKS

THE COMPREHENSIVE LONG-TERM-CARE ACT OF 1995

HON. DOUGLAS "PETE" PETERSON

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 1, 1995

Mr. PETERSON of Florida. Mr. Speaker, in recent weeks, much has been said in this Congress about deficit reduction. Integrated into the debate on balancing the Federal budget is the fate of two of the most important social programs this Nation has ever created: Medicare and Medicaid. Tens of millions of Americans rely on at least one of these programs, and in many cases both, to meet even their most basic health care needs.

Unfortunately, the skyrocketing cost of health care in this country, coupled with America's changing demographics, has caused a dramatic and unsustainable growth in the cost of these programs. It is simply indisputable that we can never make more than a dent in the budget deficit facing our children unless we seriously address reform of our health care system. Clearly, Medicare and Medicaid need reform now.

Some in this Chamber seem to believe they have a quick and easy solution to the problems confronting these programs. However, many of us here in this body understand in our hearts that there is no easy solution. Our choices are difficult, and many are politically unpopular. Simply making draconian cuts in Medicare in order to meet arbitrarily chosen budget targets is not sound policy, nor is packaging Medicaid up into a block grant and shipping it off to the States.

For this reason, I am today introducing the Comprehensive Long-Term Care Act of 1995. This bill compliments H.R. 2071, the Health Care Improvement Act, which I introduced in July of this year. That bill, which makes sensible reforms to the American health care system and the acute care side of Medicaid, currently has 14 cosponsors.

The Long-Term Care Act makes bold reforms to the long-term care side of Medicaid by adding a new home- and community-based program, and expanding eligibility those with incomes up to 100 percent of the Federal poverty level. The nursing home and institutional portion of the Medicaid Program will be similar to the current Medicaid Program, with eligibility expanded to those with incomes up to 100 percent of poverty. Also, improvements are made with regard to the financial and disability eligibility determination criteria for all beneficiaries, as well as in the asset spend-down protections and personal needs allowance.

Importantly, this bill also contains unprecedented tax relief for the purchase of private long-term care insurance. Under the Comprehensive Long-Term Care Act, private long-term care insurance premiums are tax-deductible, and employer-provided long-term care insurance is excluded from an employee's taxable income. And funds drawn from a retiree's IRA or 401(k) trust plan that are used for the

purchase of long-term care insurance will not be subject to taxation. These bold changes will go a long way toward lowering future Federal expenditures on public long-term care programs by ensuring that the number of Americans with private long-term-care insurance is greatly expanded.

These incentives for the purchase of private long-term care insurance assure that public funds for Medicaid are directed at those who need them the most—those who cannot afford to pay for themselves. The new State funding distribution formula will also ensure that every State receives an equitable amount of Federal funding based on the State's number of eligible beneficiaries and ability to match the Federal share.

It is my hope that the introduction of this bill will help move the debate about how to lower the cost of Medicare and Medicaid in the direction of serious reform—not arbitrary cuts. I encourage my colleagues to join me in this effort.

TRIBUTE TO RICHARD C. BRAMWELL

HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 1, 1995

Mr. TOWNS. Mr. Speaker, I am pleased to recognize the accomplishments and contributions of Richard Bramwell, president, CEO, and cofounder of Shinda Management Corp., a Queens-based real estate management company.

Mr. Bramwell is directly responsible for building a business that employs in excess of 40 employees. His company provides management and accounting services for over 3,000 residential apartment units. Shinda Management Corp. has specialized in the management of large multifamily housing developments, and has developed a stellar reputation as specialists in workout and other distressed properties.

Mr. Bramwell earned a bachelor's degree from Hofstra University and is a New York State real estate broker. He is a certified public housing manager and a member of the New York Association of Realty Managers and the National Association of Housing and Redevelopment Officials. I am pleased to highlight the accomplishments of Mr. Richard Bramwell.

A TRIBUTE TO JOE J. WEBB

HON. LEE H. HAMILTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 1, 1995

Mr. HAMILTON. Mr. Speaker, I rise to pay tribute to Joe J. Webb for his leadership and commitment to Indiana's electric cooperative

industry as he concludes his tenure as president of the Indiana Statewide Association of Rural Electric Cooperatives, Inc.

In December Mr. Webb will complete his second year as president of the Indiana Statewide Association. He has had a long and distinguished career with Indiana's electric cooperative industry. He has been a member of the Clark County REMC board since 1973 and a director of Indiana Statewide since 1988. He served as the association's secretary-treasurer from 1989 to 1991 and as its vice president from 1991 to 1993.

Mr. Webb is dedicated in all his efforts to the betterment of rural Indiana and has made a difference in the lives of those in his community and throughout the State. He is charter president and lifetime member of the New Washington Optimist Club. He is past elder and member of the board of trustees for the Trinity United Presbyterian Church in New Washington. He participates in a number of events which benefit local charities and is especially proud of his work for the Center for Lay Ministries in Jeffersonville. The center offers a food pantry for the needy and provides vouchers for people who cannot pay their bills.

Joe Webb has been a leader and a model citizen. He is richly deserving of the praise and recognition of his fellow Hoosiers.

PRESIDENT CLINTON AGREES WITH REPUBLICANS ON CRACK COCAINE

HON. GERALD B.H. SOLOMON

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 1, 1995

Mr. SOLOMON. Mr. Speaker, after 3 years President Clinton finally did something right in the war on drugs. Yesterday he signed into law legislation denying the Sentencing Commission's recommendation on crack cocaine. President Clinton reaffirmed that offenses involving crack cocaine deserve more severe punishment than those involving powder cocaine.

Failure to reject the Sentencing Commission's proposal would have led to an increase in the use of crack and an increase in the number of people addicted to crack cocaine. Today in the United States, according to the Partnership for a Drug Free America, one out of every 10 babies born in the United States is born addicted to drugs, and most are addicted to crack cocaine.

I agree with some of what has been said about the equal treatment of crack and powder cocaine, but instead of lowering the penalties for crack offenses, as the Sentencing Commission proposes, we should simply increase the punishment for powder offenses to the same level as crack cocaine.

In the 1980's, the crack epidemic devastated American cities, causing the twin problems of addiction and drug-dealing crime. Crime skyrocketed between 1985 and 1990,

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Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

the years crack was introduced. In fact, violent crime went up 37 percent in 1990 and aggravated assaults increased 43 percent. Because of crack cocaine, more teens in this country now die of gunshot wounds than all natural causes combined.

The Congress, in the 1980's, reacted properly to the crack epidemic gripping vulnerable inner-city communities. We saw the destruction wrought on entire communities by this cheap and highly addictive form of cocaine. This time President Clinton did the right thing and decided that crack offenses ought to be punished more severely than powder offenses because of the increased violence and crime associated with crack.

TRIBUTE TO SENECA COUNTY 4-H CAMP

HON. PAUL E. GILLMOR

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 1, 1995

Mr. GILLMOR. Mr. Speaker, I rise today to pay tribute to a group of volunteers who unselfishly contributed their talents to the Seneca County, Ohio 4-H Camp this past August.

The time and effort required to run a successful 4-H camp is immense. The staff and senior counselors worked long hours and made great sacrifices for the benefit of the community. In particular I would like to recognize senior counselors Joann Piper, Kim Reinhart, Holly Wright, Melissa Lambert, Mike Rainey, and Jeremy Harrison and staff members Ann Golden, Cathy Margraf, Brad Boes and Christa Gittinger. Together they created an exceptional educational opportunity for Seneca County.

I have often spoken to my colleagues here in the House of Representatives about the strength of character that can be found in the cities of northwest Ohio. A strong 4-H club is a source of deserved pride for those who participate and is an invaluable part of the community.

I ask my colleagues to join me today in honoring these individuals for their efforts and commending them on the wonderful example they have set for others.

TRIBUTE TO WILLIAM GUARINELLO

HON. SUSAN MOLINARI

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 1, 1995

Ms. MOLINARI. Mr. Speaker, tonight, Wednesday, November 1, 1995, a special event will take place in New York City. Mr. Guarinello, a Brooklyn resident, is celebrating his 25 years of service with HeartShare.

Mr. Guarinello is responsible for current HeartShare services and new program development. He works with city, State, and Federal officer, voluntary agencies, and community organizations in making services available and accessible to people in need of help. Under his leadership HeartShare has been accredited by the Council on Accreditation of Services for Families and Children, Inc. This highly respected rank is held by less than 10

agencies in New York City, and only about 650 organizations in the United States and Canada.

In addition to his executive role with HeartShare, Mr. Guarinello is chairman of Brooklyn's Community Board 11. He volunteers his leadership experience to many organizations, including the Interagency Council of Developmental Disabilities Agencies; Brooklyn Boro Wide Council; New York State Council of Voluntary Family and Child Care Agencies; National Conference of Catholic Charities; and National Council of Family Relations.

He is a frequent speaker on urban family issues before civic and business groups, and colleges and universities. He has often been interviewed by the media on children and family developments, including a feature by Crain's New York Business.

Mr. Guarinello is a graduate of The Institute for Not-for-Profit Management, Graduate School of Business at Columbia University, and was awarded a Certificate of Completion in Financial Management from the Wharton School, University of Pennsylvania. He received an A.A. in Psychology from St. Francis College, and an M.S. degree in Counseling Psychology from Southeastern University.

Mr. Guarinello has made great contributions to his community and our country. His civic-minded approach has added to a better quality of life in our neighborhoods. Together, with the Board of Directors, staff, clients, friends, and family, I congratulate Mr. Guarinello for his 25 years of service and dedication to the Brooklyn community.

TRIBUTE TO CARMEN A. PACHECO

HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 1, 1995

Mr. TOWNS. Mr. Speaker, it is my pleasure to introduce to my colleagues, Carmen A. Pacheco, a native of Brooklyn. She is the founding member of Pacheco & Lugo, Attorneys at Law, the first Hispanic women-owned law firm in New York.

Ms. Pacheco has an impressive academic portfolio. She received her law degree from St. John's University School of Law, and her bachelor's degree from City University of New York.

Her varied professional career includes work as an attorney on Wall Street. Ms. Pacheco has amassed considerable expertise by providing corporate services to multimillion and billion dollar companies such as Transamerica, and the United States Trust Company of New York to name a few. Carmen is a multitasking professional who takes immense pride in her work.

Ms. Pacheco has been lauded for her professional and community work. She is active in the New York State Bar Executive Committee Association on Federal and Commercial Litigation. She is also a member of the Puerto Rican Bar Association, and the Hispanic National Bar Association. It is my distinct honor to recognize Ms. Pacheco for her sterling contributions.

INCOME INEQUALITY

HON. LEE H. HAMILTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 1, 1995

Mr. HAMILTON. Mr. Speaker, I am inserting my Washington Report for Wednesday, November 1, 1995 into the CONGRESSIONAL RECORD:

INCOME INEQUALITY IN AMERICA

Over the past several years it has become clear that we have an economy in which income inequality has been worsening—the rich in America have been getting richer and the poor have been getting poorer. The figures are worrisome, but what is even more worrisome is that the current budget proposals moving through Congress would aggravate this trend.

GROWING INEQUALITY

Certainly there is nothing wrong with some people making more than others based upon different levels of work and skill. But in recent years the U.S. has become one of the most, if not the most, economically stratified of all the industrialized nations. The gap between the rich and the poor in the U.S. is well above that in Canada and Britain and twice as bad as in Germany.

After years of little change, income inequality since the 1970s has gotten progressively worse. Those in the bottom fifth have seen no improvement at all; indeed their real family income is slightly lower than it was 25 years ago. A recent study found that a larger proportion of children in the U.S. are poor than in the other industrialized nations. Meanwhile, people at the top have done very well. More than three-quarters of the additional income generated during the 1980s went to the top 20% of families. The top fifth now receives half of total household income, a record high. Twenty years ago, for example, a corporate CEO's income was 35 times greater than his average worker's income; today it is 150 times greater.

Many factors may have been involved in this trend of growing income inequality—technology in the workplace, lagging productivity, changing labor markets, international trade, the 1980s tax cuts for well-to-do Americans, and the rise in the stock market—and we can debate which of these factors are the most important. But what is beyond debate is whether this basic shift has occurred.

GINGRICH BUDGET PROPOSALS

Yet against this backdrop the budget plan put forward by House Speaker Newt Gingrich would make this trend worse—giving more to the rich and taking away more from moderate-income Americans.

The majority of the Gingrich tax cuts would go to families making over \$100,000 a year. His tax plan, for example, makes deep cuts in capital gains taxes for the well-to-do. At the same time, 50% of his spending cuts for individuals would come from programs for the bottom fifth. Deep cuts are made in health and nursing home care for the elderly; student loans and veterans benefits are scaled back; and reductions in the Earned Income Tax Credit mean a tax increase that hurts low-income workers.

Particularly worrisome is that Speaker Gingrich wants to cut deeply not just health but also education and training programs—the very programs that mean greater opportunity and help those on the lower rungs of society get a leg up and improve their future job and income prospects. Most economists would agree that what we should be doing now is increasing programs for youth job