

control. Just last fall, their hard work took a major step forward with the signing of the Long Island Sound Clean-up Plan by the States of New York and Connecticut and EPA Administrator Carol Browner.

Despite these achievements for Long Island Sound, much remains to be done to take our Nation's estuaries off the endangered list. Nationally, we face an appalling backlog of water quality infrastructure upgrade needs that threatens to choke our economy just as it is robbing our waters of life-giving oxygen. Quite simply, we need leadership at the Federal level to match the energy and ingenuity of our communities that are working toward a better environmental and economic future. Without strong Federal leadership and substantial funds to back it up, we run the risk of squandering over 20 years of progress in cleaning up and protecting our waters.

Therefore, our legislation will re-ignite Federal, State, and local cooperation in water pollution control by significantly increasing annual authorization levels for the State Revolving Fund [SRF] Program to \$4 billion and then \$5 billion beginning in 1998. In the context of our continuing budgetary problems, these authorizations may appear high. But without a renewed Federal commitment to clean water, the estimated \$200-billion shortfall over the next decade in sewage treatment upgrades leaves our States with two unacceptable alternatives: swamp their residents with higher taxes, or allow vital waterways to die and their economies to stagnate. It is encouraging that the Subcommittee on Water Resources and Environment has recently approved an increase in the SRF to \$3 billion. This is an important step in the right direction, but I hope this Congress can do better before the bill becomes law.

In addition to expanding and modernizing the Nation's water pollution control infrastructure, we must support efforts to spend clean water dollars as intelligently as possible. To that end, our legislation departs from past practice by earmarking a portion of the SRF funds for the implementation of comprehensive estuary management plans. These comprehensive conservation and management plans are designed to utilize the most cost-effective mix of policies to reduce water pollution in sensitive coastal regions. And, rather than heavy-handed mandates from Washington, these plans are founded on voluntary partnerships among people with a shared vision for reinvigorating our economy and revitalizing our bays, rivers, and beaches. At present, communities in and around 21 of our Nation's estuaries are at work developing plans; another half dozen will be added to the National Estuary Program [NEP] later this year.

Moreover, our legislation would strengthen section 320 of the Clean Water Act, which authorizes the National Estuary Program. First established under the Water Quality Act of 1987, the NEP provides a mechanism for bringing together Federal, State, and local authorities—and interested citizens—to develop comprehensive, watershed-based plans for cleaning up and protecting nationally significant estuaries. In Long Island Sound, Puget Sound, Massachusetts Bay, and a number of other estuaries, the NEP has helped bring about unprecedented cooperation aimed at saving these threatened waters and the economies that rely on them.

Our bill would build on the success of the NEP by clarifying the funding and staffing re-

sponsibilities of Federal agencies concerned with the program, including the Environmental Protection Agency [EPA] and the National Oceanic and Atmospheric Administration [NOAA]. Specifically, the bill states that implementation of estuary management plans is a non-discretionary duty of the EPA. The measure seeks to improve Federal leadership in the NEP by directing the EPA to promulgate guidelines for development, approval, and implementation of comprehensive management plans. Other important proposed changes include measures to improve coordination of clean-up efforts with other Federal activities in estuaries. In short, this bill is designed to make certain that those plans do not end up on shelves in bureaucrats' offices, but instead truly clean up these critical bodies of water.

In the 103d Congress, the DeLauro-Lowey Water Pollution Control and Estuary Restoration Financing Act received strong bipartisan support and backing from a unique nationwide coalition of business, labor, and environmental groups who recognize the ties that bind the condition of our waters and the state of our economy. Provisions similar to our bill were included in the clean water reauthorization bill reported last year by the Senate Environment and Public Works Committee.

As we reintroduce our legislation today, however, we do so at a time when the Clean Water Act is under attack. The act's reauthorization that is being developed in committee threatens to undermine much of the progress that has been achieved in approving our Nation's water quality. For example, by decreasing protection for our Nation's remaining wetlands and repealing provisions in the Coastal Zone Management Program that require coastal States to develop enforceable polluted runoff control programs, this legislation would turn back the clock on environmental protection and pose new threats to our Nation's vital waterways. We must not allow this to happen.

Mr. Speaker, our legislation is a call to action that says through sensible investments in water pollution control we can help ensure our economic and environmental future. Without Federal assistance, our estuaries will die while the long-term growth of our economies suffers.

In conclusion, I want to thank all 36 of my colleagues who have joined Ms. DELAURO and myself in introducing this legislation. We all are keenly aware that by failing to help our municipalities meet their infrastructure needs, we are forcing them to tie up scarce local dollars that otherwise could be used to improve schools, fight drugs and crime, provide housing and health care, or meet the needs of the elderly and disabled. In the end, every one stands to lose. We also understand that clean water is a national priority. Just as rivers and coastal waters affect and are affected by the policies of various States, an interstate commitment is essential to success.

The time has come to act, Mr. Speaker.

SALUTE TO MR. ROBERT A.
BRADY

HON. THOMAS M. FOGLIETTA

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 6, 1995

Mr. FOGLIETTA. Mr. Speaker, I rise today to salute Mr. Robert Brady of Philadelphia whose 50th birthday will be celebrated on April

7, 1995. Throughout his lifetime, Mr. Brady has contributed greatly to the people of the City of Philadelphia.

A graduate of Saint Thomas Moore High School and the Martin Technical School, Mr. Brady began a distinguished career in public service in 1975. Mr. Brady served as the Assistant Sergeant at Arms for the Philadelphia City Council and the Labor Liaison to the Mayor's Office from 1975 to 1986. A working man first, last and always, Bob Brady has served as Legislative Representative of the United Brotherhood of Carpenters and Joiners.

Since 1965, Mr. Brady has been a leader in the Democratic Party of Philadelphia, culminating in his election as Chairman of the Democratic County Executive Committee of Philadelphia. In addition, to his work with the Democratic Party, Mr. Brady has been appointed as a member of the Pennsylvania Turnpike Commission and the Delaware River Port Authority. In those two positions, he has made important contributions in creating jobs and protecting the rights of workers.

In his 50 years, Mr. Brady has already given more to the City of Philadelphia than many people give in a lifetime. I hope that he will continue to have a long and successful career for at least 50 more years, and I look forward to continuing to work with him. I hope all of my colleagues will join me in wishing Mr. Robert Brady a very happy 50th birthday.

VOICE OF REASON IN BOSNIA

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 6, 1995

Mr. SMITH of New Jersey. Mr. Speaker, people from the Balkans are often characterized according to their ethnic background, and the assumption is made that each person—from the villager to the leader in society—looks out for the interests of only their own people. In Bosnia, that can be a very mistaken assumption.

Three years of aggression in Bosnia have admittedly sharpened the priority given to ethnic identity by all sides, Bosnian, Muslim, Croat and Serb, which is shaped largely by religious background. However, there remains a large number of individuals more committed than ever to the concept of a multiethnic Bosnian society in a unified state, where all are equal before the law, where all tolerate each other and respect their cultural differences.

Few, if any, symbolize this true Bosnian spirit, with which Americans find so much affinity, more than the Roman Catholic Archbishop of Sarajevo, Vinko Cardinal Puljic, who recently visited Washington. During his visit, he expressed a sense of optimism about the ability of the people of Bosnia-Herzegovina to

live together in peace, but evoked as well a sense of urgency about the current plight of the Roman Catholic community. He also expressed a sense of frankness about the troublemakers that continue to exist among his fellow Bosnian Croats. Finally, he expressed a sense of outrage about the abandonment of Bosnia—Herzegovina by the international community.

On the latter point, I would like to quote an appeal for a just peace which the Cardinal released on March 30, prior to departing Washington. He said:

I, like so many in Bosnia-Herzegovina, am astonished and bewildered, almost to the point of despair, at the international community's indifferent, half-hearted, inconsistent and ineffectual response to aggression and ethnic cleansing. Not only has the international community not acted decisively, it has even contributed to the ethnic division of Bosnia and has legitimized aggression by failing to uphold basic moral and legal norms. * * * In Bosnia, the international community's tepid response has only encouraged those who would respond to extremism with extremism, to intolerance with intolerance, to aggression with aggression, and to ethnic cleansing with ethnic cleansing.

I ask that the full text of the Cardinal's appeal be printed in the RECORD, and I ask my colleagues to read it. While the politician, the diplomat or the soldier can bring about an end to hostilities in Bosnia Herzegovina, it will take people like Cardinal Puljic to bring about a real peace, a lasting peace through reconciliation and outspoken opposition to the evil forces of exclusivity that permeate his society. I applaud his efforts.

AN APPEAL FOR A JUST PEACE IN BOSNIA-HERZEGOVINA

I come to Washington, D.C. to offer another heartfelt plea that the United States, in conjunction with the international community, will take more decisive steps to support those of us in Bosnia-Herzegovina who are struggling to bring about a just peace, based on equal respect and equal rights for all ethnic and religious identities in my country.

1. The facts of Bosnia's tragedy are well known, but they bear repeating. In three years, I have seen the Catholic population of my archdiocese reduced from 520,000 to about 125,000 people, most of whom live in small enclaves. Less than a third of the parishes are still functioning. The situation is even worse in the Banja Luka Diocese, where more than 80% of the Catholics have been forced out by "ethnic cleansing." Overall, of the 830,000 Catholics who lived in Bosnia before the war, only half remain. If the war continues, Catholics risk being exterminated from large parts of Bosnia and Herzegovina, despite thirteen centuries of our organized presence there. The Catholic community does not have a monopoly on suffering in Bosnia and Herzegovina. I cite these statistics simply to remind Americans of the magnitude of the suffering that is being inflicted upon the people of Bosnia and Herzegovina.

2. Despite obvious obstacles, there can be no alternative to pursuing a just peace in Bosnia and Herzegovina. Time is running out but it is still not too late.

A just peace requires respect for the territorial boundaries of Bosnia-Herzegovina and its multi-ethnic and multi-religious character. The international community must support us in our efforts to rebuild a country in which ethnic Bosnian Muslims, Serbs and Croats can cultivate their respective identities at the same time that they respect the equal rights and equal legitimacy of the ethnic and religious identities of other citizens.

Therefore, it is imperative that the Bosnian Federation receive the support it needs to succeed, but it would be a tragedy if the Federation and international peace plans were used to partition Bosnia along ethnic lines. A peace which does not correct injustices, which rewards aggression, which does not permit refugees and displaced persons to return to their homes, and which is based on ethnic division can be neither a just nor a permanent one.

3. I, like so many in Bosnia-Herzegovina, am astonished and bewildered, almost to the point of despair, at the international community's indifferent, half-hearted, inconsistent and ineffectual response to aggression and "ethnic cleansing." Not only has the international community not acted decisively, it has even contributed to the ethnic division of Bosnia and has legitimized aggression by failing to uphold basic moral and legal norms. If the principles of peace and international justice are buried in the soil of the Balkans, Western civilization will be threatened. In Bosnia, the international community's tepid response has only encouraged those who would respond to extremism with extremism, to intolerance with intolerance, to aggression with aggression, and to "ethnic cleansing" with "ethnic cleansing."

I am convinced that there are moral means to thwart immoral aggression. The international community must have the will to use the means available to it to protect threatened populations, to encourage demilitarization, and to establish other conditions necessary for progress towards peace. The solution can not be simply to give up and withdraw. If the United Nations and the international community do not now have effective means to respond to the humanitarian crises in Bosnia and elsewhere—and it is clear that they do not—then nations have the responsibility to take the steps necessary to develop more effective international structures.

4. This is not a religious conflict, but some would misuse religion in support of ethnic division and extreme nationalism. Therefore, as a religious leader, I believe I have a special responsibility to stand beside those who are victims of injustice and aggression, regardless of their religious, ethnic, or national identity. I also believe that, even though a just peace seems far off, religious and other leaders must not wait for an end to war to begin the daunting task of reconciling deeply divided communities. We must promote a moral and spiritual renewal that can heal the hatred, despair and division which this war has brought. Only by rebuilding the spiritual life of our people can we ensure that the horrors we have lived through for the last three years will not be repeated. With God's grace, we will succeed.

5. Amidst the great suffering we have been forced to endure, we have found the grace to persevere in hope, for we know that this war is not our destiny. We have also found hope in the prayers and moral and financial support we have received from the Catholic Bishops Conference and its aid agencies, and countless individuals and organizations in the United States. For these generous acts of solidarity, we are deeply grateful.

I conclude where I began. The ordinary people of my archdiocese and my country are tired of war; they yearn to be allowed to live together in peace. But we cannot do it alone. We need more decisive action by the international community. I implore you: Do not continue to abandon us! Do not continue to acquiesce in the practical victory of injustice and war! Help us to realize the justice, peace and reconciliation for which we so ardently pray and struggle!

There are many forces fueling this conflict, some of them coming from within my

own Croatian community. This is not, however, a religious conflict, nor is it simply a consequence of the resurgence of "ancient hatreds" between different religious, ethnic, and national groups who cannot live together in peace. Ethnic, religious differences certainly do exist, and, regrettably, they have been depended by the war. But they cannot explain adequately what is happening in my country. The main cause of the conflict and suffering in Bosnia-Herzegovina is an attempt by extreme nationalists and others who fear democracy to create an ethnically pure Greater Serbia.

LONG-TERM CARE INSURANCE TAX TREATMENT AND CONSUMER PROTECTION ACT

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 6, 1995

Mr. STARK. Mr. Speaker, today I am introducing the Long-Term Care Insurance Tax Treatment and Consumer Protection Act of 1995. This bill establishes critically needed standards for long-term care insurance policies. It makes changes that will protect elderly consumers from the misleading practices that leave them without adequate insurance coverage for nursing home and home care.

The bill establishes minimum standards that long-term care insurance policies must meet. The standards include requirements for standardized outlines of coverage and terminology that will enable consumers to make intelligent choices about which policy to purchase. The standards will prevent discrimination in regard to certain disabling conditions. They assure that benefits will be delivered in the full range of settings available for the care of the elderly.

The Ways and Means Committee recently passed H.R. 1215. That bill includes provisions that allow individuals to include long-term care insurance premiums as a part of their itemized expenses for medical care, to the extent that those expenses exceed 7.5 percent of adjusted gross income. In effect, H.R. 1215 encourages people to purchase long-term care insurance by permitting favorable tax treatment of the premiums. My bill contains the same long-term care insurance provisions as in H.R. 1215, but with an important difference: my bill contains the standards that are needed to prevent consumer abuse.

Abuses of consumers in the long-term care insurance market are severe—so severe that a past president of the National Association of Insurance Commissioners [NAIC] has said that the very viability of this product is in question. The NAIC has developed model standards that each State may adopt in order to regulate long-term care insurance. States vary widely, however, in their application of the standards. For example, Washington, DC enforces none of the recommended standards, while Connecticut has adopted 24 of the 28.

This bill would require the States to certify that long-term care insurance policies being sold in the State meet the consumer protection standards. The premiums for policies that do not meet the standards could not be used as an itemized tax deduction. This structure would provide incentives to States to enforce consumer protection standards. It would also