

buy-in relief for certain individuals who, through no fault of their own, were not able to participate in the Medicare Program and have received no help from their former employers in buying into the Medicare program in their retirement years.

The bill we are introducing is a less expensive variation of a bill we introduced last December 18, H.R. 2805.

The bill will help about 30,000 people, generally retired school teachers and other public servants, whose governmental unit did not participate in Medicare. For many of these retirees, their original health insurance plans have become insanely expensive or been terminated as the pool of insureds has shrunk. These individuals have been forced into the option of buying into Medicare part A. But the monthly premiums for those who buy-in on their own are now a little over \$250 a month or \$3000 a year. For many older retired teachers, this expense can easily eat up a third to a half—or even more—of their pension.

Our bill would provide that after a person has purchased on their own—without third party help—Medicare part A insurance for 5 years, they will have met their obligation and not owe any additional amounts.

Of the roughly 330,000 people who are buying into part A, approximately 300,000 receive help from their former employer or from another source. The 30,000 people who are strictly on their own are the people this bill would help. After 5 years of buy-in, these individuals will have contributed more to part A than the average worker in similar professions would have contributed in taxes. By limiting the payment to 5 years, we provide some measure of fairness and save these individuals from crippling costs as they grow older.

I want to take a minute to thank Mr. Harold Taylor of San Lorenzo, CA who has worked on this issue for years and has been an invaluable source of information. He has been a constant voice of conscience in trying to help older, retired teachers who are facing these extraordinary burdens.

I hope that when we next consider improvements to the Medicare Program, we can adopt this legislation to help a small group of individuals who are facing terrible financial burdens that are not their fault.

#### TRIBUTE TO ROBERT H. BOYLE

HON. NITA M. LOWEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 5, 1996*

Mrs. LOWEY. Mr. Speaker, I rise today to pay tribute to Robert H. Boyle, a tireless environmental advocate who has pioneered the fight to save the Hudson River from environmental degradation. On Friday, June 7, the Pace University School of Law in White Plains, NY, will honor Mr. Boyle for his leadership in the fight to protect and revitalize the resources of the Hudson River by dedicating the Robert H. Boyle Environmental Advocacy Center in the new offices of the Pace Environmental Litigation Clinic.

Mr. Boyle's efforts to combat pollution in the Hudson River and bring polluters to justice span more than 30 years. In 1966, he founded the Hudson River Fishermen's Association, which went on to win the first prosecutions of

industrial polluters in the United States. Then, in 1983, Mr. Boyle founded the Hudson Riverkeeper Fund as a successor to the Fishermen's Association. Together, the Fishermen's Association and the Riverkeeper Fund have won nearly 100 cases against polluters in Federal court. The Hudson Riverkeeper Fund has also been a model for other areas in our country, with "keeper" programs established for Long Island Sound, New York Harbor, San Francisco Bay, and the Delaware River.

Robert Boyle recognizes that the Hudson River belongs to the residents of the State of New York. That is why he has dedicated himself to ensuring that those who pollute the River are held accountable. In addition to bringing polluters to justice in court, he has authored numerous publications on the Hudson, including "The Hudson River: A Natural and Unnatural History." Boyle has testified on environmental issues before committees in this body, and has won a number of awards, including the Outdoor Life Conservationist of the Year Award in 1976 and the 1981 Conservation Communication Award from the National Wildlife Federation.

I know I speak for many here in Congress—and citizens across the Nation—in expressing our gratitude for Robert Boyle's energy and commitment to protecting our environment.

#### IN SUPPORT OF H.R. 2579

HON. GARY L. ACKERMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 5, 1996*

Mr. ACKERMAN. Mr. Speaker, I rise in very strong support of H.R. 2579, the Travel and Tourism Partnership Act of 1995. The tourism industry makes up an enormous part of our economy, and in fact, it is our Nation's second largest employer. This industry also generates a total of \$58 billion in taxes for our Federal, State, and local governments annually. The revenue generated by travel and tourism has made it our nations leading export. Additionally, the revenue that's been generated by domestic and international tourists has helped to ease the tax burden for American households. In past years the U.S. tourism industry has grown, while enhancing the economic prosperity of communities and cities from across the Nation, resulting in secure jobs and thriving businesses.

The travel industry has exploded worldwide, to the point where it now employs 10 percent of the global work force. And it continues to grow—at a rate 23 percent faster than the world's economy. In a competitive market like this, the United States cannot afford to fall behind in its attraction of world tourists. This was the impetus behind the establishment of the U.S. Travel and Tourism Administration [USTTA]—the promotion of the United States for the international traveler, as well as for the tourist at home. The marketing techniques used by the USTTA allowed this nation to dominate and remain competitive in the world market.

In April of 1996, however, USTTA was closed down in an effort to save money. However, the cost of our actions could be greater with the loss of some 177,000 jobs throughout the tourism industry, as well as the end of or-

ganized U.S. travel promotions efforts. Since 1993, there has been a huge decrease in international travelers inbound for the U.S., while at the same time, an increase in U.S. residents traveling abroad. The obvious result of these trends have led to a loss of revenue, a loss of jobs and a loss of our ranking in the world tourism industry. Clearly, since the closing of the USTTA our Nation has suffered a loss in tourism revenue while the rest of the world benefits in an increase in tourism.

New York State alone generated \$4.8 billion in tax revenue collected from international and domestic tourists, in 1993. Along with the revenue generated, there are 357,000 New York jobs that are supported by these tourists. Obviously, the tourism industry is an important source of revenue for the State of New York, collecting 11 percent of the \$58 billion generated in the United States overall from the international traveler.

Simply put, we need to attract international tourists back to the beautiful sites our country has to offer, while steering them toward use of U.S. companies. This is why I urge my colleagues to support H.R. 2579—already cosponsored by a bipartisan group of 246 Members—to establish a U.S. National Tourist Organization. The organization will advise the President and Congress on policies that will increase U.S. competitiveness in the global arena, in the hopes of alluring the international tourist to the United States, and the American tourist back home.

#### VICTIMS OF DOMESTIC ABUSE INSURANCE PROTECTION ACT

HON. EARL POMEROY

OF NORTH DAKOTA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 5, 1996*

Mr. POMEROY. Mr. Speaker, I rise today to introduce the "Victims of Domestic Abuse Insurance Protection Act." The purpose of this legislation is to protect those individuals who are survivors of abuse from being penalized by their insurance companies for injuries that they have not brought upon themselves.

Recently, it has come to light that some insurance companies routinely deny emergency room care, increase premiums, and refuse to issue insurance policies of all types to survivors of domestic violence. Denying insurance coverage and refusing to pay emergency room visits only compounds a victim's problems. Domestic violence is a national problem, and we should not allow discriminatory practices by insurance companies and their underwriters make a victim's circumstances worse.

Specifically, "the Victims of Domestic Abuse Insurance Protection Act" would prohibit insurance companies from denying, refusing to issue or reissue, canceling, or denying the payment of a claim based on incidents of domestic violence.

As the former Insurance Commissioner of North Dakota, I was taken-back when I learned of this practice, and while there is no record—to my knowledge—of denials or cancellations occurring in North Dakota—there is insurance discrimination of this nature occurring in other states.

In fact, the Pennsylvania State Insurance Commissioner surveyed company practices in Pennsylvania and found that 26% of the respondents acknowledged that they considered

domestic violence a factor in issuing health, life and accident insurance. This is terribly wrong. Domestic violence is not a "preexisting condition" and it is not brought on by a victim's behavior. It is brought on by the batterer and he or she is the one who should be penalized, not the victim.

Health care plans should not exclude or limit the ability of domestic abuse survivors to acquire health insurance—nor should insurance plans apply "preexisting condition" exclusions to conditions that result from domestic violence.

While it is encouraging that some insurance companies are beginning to change their underwriting practice as they become educated about domestic violence, I believe that a national solution is needed. Women who have survived the violence and the brutal beatings of domestic violence need the assurance that no matter what state they reside in they and their children will not be denied coverage based on a prior domestic violence situation. A situation that was not in any way their fault.

Case after case can be cited in which insurance companies denied insurance benefits to a victim of abuse. For instance, a woman in California was repeatedly turned down for health insurance coverage following a review of medical records which detailed beatings by her husband. In Minnesota, a women's shelter was told that it was considered uninsurable because its employees are almost all survivors of domestic violence. In the state of Washington, a child was twice denied health insurance because he had been sexually abused in a day care facility and a woman in the same state had her homeowner's policy cancelled. The letter of cancellation noted five claims over the last twelve years, specifically the letter pointed out the most recent one involving "a domestic violence situation of individuals that are living with" the insured. The angry ex-wife of the woman's boyfriend's brother damaged the door.

I have introduced this legislation today because I believe that denying insurance to victims of abuse only compounds the victim's problematic circumstances. Again, domestic violence is a national problem, and we should not allow insurance companies to make matters worse for victims by excluding them from insurance coverage. I am confident that this legislation will give victims the assurance they need that their insurance policies will be there for them in their time of need.

#### CONGRATULATIONS MR. AND MRS. JOHN IZZO

HON. DONALD M. PAYNE

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 5, 1996*

Mr. PAYNE of New Jersey. Mr. Speaker, today I would like to honor a very special couple, Frank and Ruth Izzo of Elizabeth, NJ. On June 8, Mr. and Mrs. Izzo will celebrate their 50th wedding anniversary.

Frank Izzo served his country with distinction in Germany and France during World War II, as a member of the United States Army. Ruth Izzo worked for a pharmaceutical company for 13 years. The Izzos have two children, Marlene and Anthony. In the tradition of his father, Anthony dutifully served his country

in Vietnam and became a decorated veteran of that war. The Izzos have four grandchildren—Darla, Robert, Frank, and Christopher—from their daughter Marlene.

Mr. Speaker, it is my feeling that we can all look to this couple for inspiration. In a time when divorce rates are astoundingly high and society is suffering as a result of this, the Izzos show us that it is possible for married partners to work, raise children, and remain happily committed to each other. I would like to wish them many more years.

#### PERSONAL EXPLANATION

HON. XAVIER BECERRA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 5, 1996*

Mr. BECERRA. Mr. Speaker, due to a commitment in my district, on Thursday, May 23, I was unable to cast my floor vote on rollcall Nos. 192 through 195.

As a strong supporter of a clean minimum wage increase, I would have voted as follows: "aye" on rollcall 192, "no" on rollcall 193, "no" on rollcall 194, and "aye" on rollcall 195.

#### TRIBUTE TO MRS. THELMA SCOTT NEWMAN

HON. FRANK TEJEDA

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 5, 1996*

Mr. TEJEDA. Mr. Speaker, I rise today to pay tribute to the memory of Mrs. Thelma Scott Newman, who served our country and her community in ways too numerous to mention. Mrs. Newman passed into eternal rest on May 18, 1996, but she certainly will not be forgotten, neither by her family nor by the many whose lives she touched and enriched with her spirit and wisdom.

Mrs. Newman was born in rural Gonzales, TX, the first child of the late Jordan D. and Elizah Jones. I cannot mention Mrs. Newman's early life without remarking on the great obstacles that she and her fellow African-Americans faced and the struggles they undertook to overcome those barriers. But Mrs. Newman rose above obstacles and struggles and grew into a kind and loving woman who gave devotedly to her family, her country, and the community.

Mrs. Newman married Joseph A. Scott, Sr., and their union was blessed with a son, Mr. Joseph A. Scott, Jr. Additionally, she was blessed with two grandsons and two granddaughters, seven great-grandchildren, many nieces and nephews, and a host of other relatives and friends. She was extremely proud of her family, and her love for them is evident today in their many achievements and successes.

Mrs. Newman was the kind of person whose strong faith and love of her fellow man urged her to go above and beyond the call of duty in giving back to the community. She became a nurse and in that capacity she worked for the Federal Government for 43 years and took up the cause of healing the sick and comforting the afflicted. And she had a special gift for communicating with young people. She always

had the time to listen to them and give them her encouragement to work hard and succeed. Her ability, her faith, and her gifts are measured today in the lives of many young people who spoke to her, listened to her, and went on to achieve great things.

Even her years of rest and retirement, Mrs. Scott always had time for what was most important to her: Her family, her church, and her community, especially the young people. She worshipped and shared fellowship with the minister and congregation of New Light Baptist Church. She was a leader in the deaconess board of the church and a past president of the tithing department of the Eastern District Association. She gave her time and her love to the ideal neighborhood guild, the Greater San Antonio workshop, the United Home Owners' Improvement Association, the T.E.L. Guild, and the Mother's Service Organization. In recognition of all that she did for her community, the Thelma Newman Circle was named in her honor.

It was my great privilege to know Mrs. Newman personally. I can say without hesitation and with all my heart that Mrs. Newman was a source of inspiration and light to all who knew her. Her faith and her courage were very great, and she always looked for ways to uplift the downtrodden and lead the community. She will be missed by all those who knew her, but her example will live on in our hearts as a great American who stood as a strong and powerful voice for faith and pride and the values of the community.

#### AUTHORIZATION OF MAJOR FACILITY PROJECTS AND MAJOR MEDICAL FACILITY LEASES FOR DEPARTMENT OF VETERANS AFFAIRS, FISCAL YEAR 1997

SPEECH OF

HON. KAREN L. THURMAN

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 4, 1996*

Mr. THURMAN. Mr. Speaker, I rise today in support of the authorization of major facility projects and major medical facility leases for Department of Veterans Affairs, fiscal year 1997 (H.R. 3376).

Channeling funds to modernize and renovate existing VA medical facilities is good policy. Furthermore, I firmly believe that the VA should employ strategic planning tools when allocating resources to VA facilities. However, I must point out that, if Congress does not compel the VA to enact the plan outlined in this bill, it simply becomes another ineffectual study. The bill before us today does not go far enough. H.R. 3376 requires the VA to develop a 5-year strategic plan for its health care system without compelling them to enact it.

For years, the VA has studied the problem of resource allocation and, accordingly, developed the Resource Planning and Management [RPM] system. The aim of the RPM was to better allocate resources among its medical facilities across the country. The RPM system classifies each patient into a clinical care group, calculates average facility costs per patient, and forecasts future workload. While the aim of the 1994 measure was on target, the