

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 cosponsor 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 befitting 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

his first semi-pro game as a 13-year-old for the Wallington Panthers. For the next 4 years, Chick played varsity ball for Pope Pius XII High School. While still in school, Chick also starred in American Legion, first pitching for Memorial Post 200 and later for Rosol-Dul Post, pitching the former to the State semifinals in 1948. Like Jack Brady, Chick's semi-pro career began with the Passaic Drazins in 1948 and continued with the Passaic Red Sox in 1949. Chick's career culminated with many stellar performances for the Passaic DeMuro Comets, one of the finest teams in the metro area.

While pitching for this championship team, Chick twice faced New York Yankee Hall-of-Famer Whitey Ford of the Fort Monmouth Army team. His excellent performances in these high-profile games earned Chick an offer to join the Boston Braves farm system. He declined this offer, however, in favor of completing his studies at Seton Hall University. He was attending Seton Hall on a scholastic scholarship, from which he graduated magna cum laude. Following graduation, Chick entered the U.S. Navy, where he served as a communications officer aboard the USS *Midway*. After his release from the Navy, Chick entered upon a 34-year executive career with the New York Telephone Co. At the same time, he remained active in the Naval Reserve Intelligence Program, eventually rising to the rank of captain. He retired in 1990 and continues to live with his wife, Frances, in Totowa.

Richard Zurichin was an exceptional all-around athlete, excelling in basketball, football, and baseball. Yet, his first love was baseball. Although he received the Most Valuable Player Award from the Passaic Time Out Club for his efforts as a quarterback, Dick went to Seton Hall University and starred for the baseball team. His 1.80 earned run average earned him the honor of being named to the Collegiate Baseball All Star Team. Playing the mighty Passaic DeMuro Comets, Dick's biggest thrill was playing the U.S. Army East District Champions at Fort Dix, NJ, where Dick pitched the DeMuro Comets to the upset victory. His lifetime record for the Comets was an impressive 27 wins and 3 losses.

Mr. Speaker, each of these outstanding individuals, through their countless contributions not only to the game of baseball but also to the communities of Passaic County, have touched and enriched the lives of thousands of people in this area. For this, I ask that you and my colleagues join me in honoring these gentlemen during the 11th annual Passaic semi-pro baseball reunion.

CHILDREN'S MENTAL HEALTH  
WEEK, MAY 5-11, 1996

HON. JAMES A. BARCIA

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 1, 1996

Mr. BARCIA. Mr. Speaker, raising a child is one of the most difficult and challenging jobs, and the difficulties are augmented when a child has an emotional, behavioral or mental disorder. Not only are parents challenged to prepare their child for an increasingly technical job market, but also must help their child understand, cope with and overcome their disorder.

A group of dedicated parents, mental health professionals and mental health agencies all over the country work tireless hours to inform the public about disorders in children and provide information on services available. Because of their efforts, this year Children's Mental Health Week will be celebrated on a national level for the first time. During the week of May 5-11 the group's goal is to disseminate information to communities about the needs of these special children and their families. I urge my colleagues to become involved with Children's Mental Health Week.

Little is known about mental disorders. Even less is known about the mental disorders in children. Diagnosing disorders in children is more complex than diagnosing adults and is very difficult to understand. While treatment is focused on the children, support and guidance is also important for families who suffer from stress. Comprehensive effective services on a local level are essential to aid communities. Continued research on the effectiveness of programs should be supported.

Mental disorders do not discriminate on the basis of income, education, race, ethnic or religious groups. Disorders are found in children of single parents, two-parent families, adoptive and foster families. Some children are born with the disorder while biological, environmental, social and psychological factors cause disorders in other children. A mental disorder, which can strike anyone at any time, range from serious to minor and include attention deficit hyperactivity disorder, autism, clinical depression, panic disorder and learning disabilities.

Public Law 102-321, the Alcohol, Drug Abuse and Mental Health Administration [ADAMHA] Reorganization Act, provides block grants to States to provide community mental health services for children. The 22 5-year grants are being used to implement community-based programs. Although data on the effectiveness and outcome of such support is not yet available, I urge my colleagues to continue to support the grant programs. I also urge my colleagues to recognize and commend these dedicated parents for their continued efforts to educate the public on emotional, behavioral, and mental disorders in children.

THE 75TH ANNIVERSARY OF CRO-  
ATIAN CATHOLIC UNION OF THE  
UNITED STATES

HON. PETER J. VISCLOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 1, 1996

Mr. VISCLOSKY. Mr. Speaker, I would like to congratulate the Croatian Catholic Union of the United States of America and Canada [CCU] as it celebrates its 75th anniversary and legacy of accomplishment for Croatian-Americans. The celebration will begin this Saturday, May 4, during a luncheon at the Croatian Catholic Union home office in Hobart, IN. The celebration will continue on Sunday in Chicago, with a mass at the Sacred Heart of Jesus Parish. The CCU is honored to have His Eminence Cardinal Franjo Kuharic, the archbishop of Zagerb, Croatia, and Msgr. Valdimir Stankovic, the director of pastoral care for Croatians aboard and director of Croatian Caritas, preside over the anniversary

celebration. In addition, Melchior Masina, the national president of the CCU, and Myrna Jurcev, the national secretary treasurer of the CCU, will be speaking. Both the residents of Indiana's First Congressional District.

The CCU is a fraternal benefit society incorporated in 1921 under the laws of the State of Indiana as a nonprofit organization. This organization provides life insurance and other benefits to its members and promotes religious, civic, charitable, educational, social, and cultural programs for the enrichment of its members. Furthermore, the CCU promotes the values of its members' Croatian Catholic heritage.

In 1970, through its religious programs, the CCU erected two Marian Chapels, which make up the Croatian Marian Shrine in the Basilica of the Immaculate Conception in Washington, DC. This Croatian Marian Shrine offers a place to worship and it serves as a symbol of Croatian-American contributions to the New World. Moreover, it unites all visiting Croatian-Americans in a strong bond of mutual solidarity and identity. Each year, the CCU organizes a national pilgrimage to the shrine.

While the CCU's programs are civic in nature, the CCU participates in all events sponsored by the National Fraternal Congress. For example, the CCU raised significant funds to restore the Statue of Liberty, and it also made donations to Habitat for Humanity. In fact, many charitable donations have been made throughout the CCU's history, especially at times of great disasters. The CCU has raised millions of dollars in cash donations, medical supplies, food, and clothing for the refugees and orphans in the Balkans.

According to the CCU, the purpose of the organization is service to God. The center of the CCU's mission is service to Croatian-American people. The core of their vision is service, solidarity and love for one another.

Mr. Speaker, I ask you and my other distinguished colleagues to join me in honoring the Croatian Catholic Union of the United States and Canada during its 75th anniversary celebration. All the CCU's members should be commended for their dedication to preserving their culture, as well as assisting Croatian-Americans and others in times of need.

THE NATIONAL DAY OF PRAYER

HON. MIKE PARKER

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 1, 1996

Mr. PARKER. Mr. Speaker. In just a few hours, Americans across this great Nation will recognize one of the most important annual events for the future of our Nation—the National Day of Prayer.

Tomorrow, May 2, people of all ages, races and denominations will bow down to give thanks for the many blessings this Nation has received. And tomorrow, hundreds of thousands will offer up prayers for the healing of our Nation and for divine guidance for its elected leaders. As Members of Congress, no matter what our religious affiliation, we should be appreciative of the intercessory prayer being offered on our behalf.

I hope that each of my colleagues, in your own personal way, will observe the National Day of Prayer—a tradition since Congress