

Preparing for future costs of health care is something that every American should be doing. Long-term care insurance is one way for Americans to plan for periods of extended disability without burdening their families, going bankrupt, or relying on government assistance.

Nineteen percent of seniors over 65 years old and 55 percent of those 85 years and older require long-term care—the personal assistance that enables impaired people to perform daily routines such as eating, bathing, and dressing. This care is expensive:

For nursing home care, the nationwide average cost of care is \$181.24 a day; for assisted living, the nationwide average cost of care is \$78.21 a day; and for home care, the nationwide average cost of care is \$18.12 a day.

Further, Medicare covers only 14 percent of long-term care expenditures while traditional health insurance programs typically do not cover daily living assistance costs for long periods of time. Poverty is required to qualify for Medicaid. This Catch 22 causes many Americans who become chronically ill to spend their entire life savings at a time when they need it most.

Last year, Congress passed and President Bush signed into law legislation creating Health Savings Accounts (HSAs) which allows the public to set up reserves to use for medical purposes, like the purchase of LTC insurance. This was a great step toward consumer-directed health care; however, as Baby Boomers retire, the number of individuals age 65 and older will double and most will not have the advantage of building an HSA to provide for the purchase of LTC.

The LTC Act is a low-cost, common sense approach to providing long-term care to more Americans. It is not a solution for all retirees. But it is one more tool to provide all Americans with adequate health insurance coverage, the freedom to use their own resources how they determine, and to reduce costs to the government under Medicaid.

Thank you, Mr. Speaker. I yield back the balance of my time.

HONORING KAREN SCHOENFELD AND LACROSSE ROADS SCHOOL

HON. RON KIND

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 3, 2004

Mr. KIND. Mr. Speaker, rise today to recognize Karen Schoenfeld and all of the faculty and students at La Crosse Roads School, which is a high school in my district in western Wisconsin. The students and faculty at the school are performing a great service to our country and deserve our praise and recognition.

Four years ago, after listening to my father and uncle talk about their experiences serving our country overseas, I realized that our Nation needed to record the valuable stories of our veterans and those Americans who supported them. And it was this simple experience that led me to author the Veterans Oral History Project Act. After passing the House and Senate unanimously and being signed into law by President Clinton, the project was turned over to the able staff at the Library of Congress's Folklife Center. This small but

dedicated staff relies heavily on volunteers to collect the stories of veterans, and La Crosse Roads School has risen admirably to this challenge.

Partnering with the local Rotary Club, of which Karen is a member, the students and faculty at La Crosse Roads have taken on the task of contacting and interviewing veterans and submitting their interviews for inclusion in the Veterans History Project. The interaction between these high school students and our Nation's veterans has been an amazing one to watch. The teenagers tell me that they have never before been interested in history; by hearing our veterans' stories first-hand, they are not only interested, but they also feel that they are a part of preserving an important part of American history. They are making a significant contribution to our country and get enormous satisfaction from doing so. The veterans, some of whom have never talked about their experiences before, feel gratified that their stories are important to others. The excellent work done by Karen and the students has been aided by the National Court Reporters, led by my wife Tawni, who are transcribing the interviews. In all, the work that Karen and the students have done has been incredibly successful. They are an excellent example of the kind of partnerships that make the Veterans History Program a national success.

Karen is truly a remarkable person who brings her enthusiasm and energy to the classroom working with these "at-risk" students. There is no half-effort or lower gear for Karen, and that is reflected in the success her students achieve. She not only has had her students involved with the Veterans History Project for the past three years; she has also worked with the local CESA office to develop a website and lesson plan for other teachers and students to use for the project. And every year Karen teams with a WWII veteran, Bill Bruring, to have an awards ceremony in La Crosse to recognize the students and particularly the veterans. It is a very moving and patriotic ceremony that I have had the pleasure of attending.

Many of us were lucky enough to be on the Mall this past weekend and visit with some of the veterans who were here for the dedication of the National World War II Memorial. It was truly inspiring to talk to these great men and women, who had sacrificed so much and have a great deal to teach us. I believe that Karen and her students have learned many important lessons from our veterans, and I would like to end by reading a poem Karen wrote that beautifully expresses the experience she and her students have had with the veterans:

I NEVER SAW YOUR FACE BEFORE

I never saw your face before.
I never knew your name.
But now our paths have crossed
And I will never be the same.
I never saw the flag before.
Not really, not its soul.
I only saw the stars, the stripes,
a fabric on a pole.

Now as I gaze upon the flag
I can see young faces.
All called away from our proud land
to other distant places.

They did what they were called to do.
They put their dreams on hold.
They knew that others needed them.
They did what they were told.

And you, my friend, have taught me this—

the sacrifices made.

You helped me know what I have earned
From the price that others paid.

I've been in class, I've read the books.
I've seen the movies too.

But now I know our freedom's price—
All this I've learned from you.

Karen Schoenfeld

HONORING LOWELL BRYANT STANBERRY

HON. GINNY BROWN-WAITE

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 3, 2004

Ms. GINNY BROWN-WAITE of Florida. Mr. Speaker, I rise today to honor a distinguished constituent of mine, Mr. Lowell Bryant Stanberry of Dade City in Pasco County, Florida.

Mr. Stanberry is a loving husband of fifty-one years, father of one, and grandfather of three. After serving his country in the U.S. Army in the Korean conflict, Lowell moved to Dade City in my district in 1964.

A former board member of First National Bank of Pasco, Lowell is a 32nd degree Mason and a member of the Shrine. He is an active supporter of the Highway Patrol and Sheriff's auxiliaries.

Affectionately known as the "grandfather of Pasco County's Republican Party," Lowell and his beloved wife, Evelyn, are known far and wide for their passion and dedication. In addition, he is a charter member of the East Pasco Republican Club and was the first recipient of their Lincoln Heritage Award in 2004.

I am grateful to have a civic leader as dedicated to his convictions and community as Lowell Stanberry. His lifelong commitment to his ideology and neighbors has improved the lives of countless Floridians. I am proud to call him my constituent and honor him on the floor of this House.

PAYING TRIBUTE TO DON DAVIS

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 3, 2004

Mr. McINNIS. Mr. Speaker, I would like to take this opportunity to pay tribute to Don Davis and thank him for his exceptional contributions to his community and the State of Colorado as a Rio Blanco County Commissioner. He will always be remembered as a dedicated public servant and leader of his community. As Don celebrates his retirement, let it be known that he leaves behind a terrific legacy of commitment to the people of Rio Blanco and the State of Colorado.

For the last twenty-two years Don has dedicated his efforts to public service. He served on the School Board for seven years, and was President of Colorado Counties Incorporated in 1993. He has been very active in public land issues, serving on various commissions and committees, and was a part of the team that assisted in lobbying for the increase in PILT. He also was able to lead NACO into supporting the energy bill. Above all, Don is dedicated to his lovely wife Paula.

Mr. Speaker, it is clear that County Commissioner Don Davis has ceaselessly dedicated his time and efforts to serving his county and the people of Colorado as a County Commissioner for Rio Blanco County. I am honored to bring his hard work and commitment to the attention of this body of Congress and this nation today. Thank you for all your service Don, and I wish you and Paula all the best in your future endeavors.

FALLEN HEROES

SPEECH OF

HON. CHARLES F. BASS

OF NEW HAMPSHIRE

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 20, 2004

Mr. BASS. Mr. Speaker, I rise to honor Sergeant Jeremiah "Jay" Holmes of Dover, New Hampshire. He bravely served the Army National Guard's 744th Transportation Company of Hillsborough, N.H., supporting Operation Iraqi Freedom. Sgt. Holmes made the ultimate sacrifice to protect his country and aid the Iraqi people when his vehicle hit a roadside bomb on a bridge near Balad, Iraq, on March 29, 2004.

I ask my colleagues to join me in honoring Sergeant Jeremiah "Jay" Holmes and our other servicemen and women who have courageously given their own lives in order to protect and defend the democracy we enjoy in America and to extend the freedoms that come with democracy to those who live in fear and oppression worldwide.

RECOGNIZING ALEX STEPHEN
ECKARD FOR ACHIEVING THE
RANK OF EAGLE SCOUT

HON. SAM GRAVES

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 3, 2004

Mr. GRAVES. Mr. Speaker, I proudly pause to recognize Alex Stephen Eckard, son of Stephen and Linda Eckard of Saint Joseph, Missouri. Alex is a very special young man who has exemplified the finest qualities of citizenship and leadership by taking an active part in the Boy Scouts of America, Troop 45, and earning the most prestigious award of Eagle Scout.

Alex has been very active with his troop, participating in many Scout activities. Over the eight years Alex has been involved with scouting, he has earned 51 merit badges and 21 special scouting honors. Alex has participated in such major scouting activities as a Venture Trip to Quetico, Canada, New York, the Bimini Islands, Durango, Colorado, and a Junior Leadership Camp where he served on staff.

Alex helped preserve natural, botanical, and historic Saint Joseph, Missouri for his Eagle Scout project. In conjunction with Mount Mora Cemetery, Alex located, mapped, photographed, and identified all bushes and shrubs in the cemetery. Mount Mora has been working to produce a brochure detailing all trees, shrubs, and bushes in the cemetery.

Mr. Speaker, I proudly ask you to join me in commending Alex Stephen Eckard for his accomplishments with the Boy Scouts of America and for his efforts put forth in achieving the highest distinction of Eagle Scout.

FALLEN HEROES

SPEECH OF

HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 20, 2004

Mr. RANGEL. Mr. Speaker, the minute of silence observed by Members of the House of Representatives on Thursday, May 20 was an appropriate way of showing our deep respect for the servicemen and women who have made the ultimate sacrifice while fighting for our country in Iraq.

The Democratic and Republican leaderships have invited all members to submit written statements, honoring our fallen soldiers, for publication in the CONGRESSIONAL RECORD. A special section of the CONGRESSIONAL RECORD, dedicated to Memorial Day statements, will be kept open for submissions until Thursday, June 3.

I encourage you to submit such a statement. The fallen soldiers and their families deserve our highest recognition.

WINSTON CHURCHILL REMARKS FOR THE RECORD

HON. TOM DELAY

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 3, 2004

Mr. DELAY. Mr. Speaker, I was honored to serve as Honorary Co-Chair of the Churchill Centre and Churchill Archives Centre Gala Dinner on June 1, 2004, along with Senators WARNER and LIEBERMAN and Sir David Manning, KCMG, British Ambassador to the United States.

Over the past few months and until July 10, 2004, the Churchill Centre and the Churchill Archives Centre have been instrumental in bringing the exhibit "Churchill and the Great Republic" to the Library of Congress.

This is the first major exhibit in the United States dedicated to the memory of a man who saved a nation, a leader who stood in defiance of evil, and a warrior-poet who gave voice to mankind's will to freedom.

Winston Churchill understood that the battle his nation faced in World War II was not a test of weapons as much as it was a test of will.

He understood—as a matter of fundamental reality—that evil, no matter how terrifying, only exists to the extent that people of good-will allow it to exist.

That was the lesson of World War II: that sooner or later, evil will become aggressive.

While the outside proportions of what was being prepared inside the Third Reich throughout the 1930s could hardly be imagined, the fact remains that throughout Hitler's military build-up, the continent of Europe and the rest of the world whistled past the graveyard.

And while perceptive voices—most notably that of Sir Winston himself—implored the West to act before it was too late, the West chose not to act, at a cost of 60 million lives.

Today, the civilized world faces a similar choice. An aggressive evil that spent a decade steeling itself for war finally pounced.

As we did 60 years ago, the United States and Great Britain have led a coalition in opposition to it.

That aggressive evil, while down, is not out.

What is not open to debate, it seems to me, is the need for the trans-Atlantic alliance to maintain its moral and political clarity about the war on terror.

Our enemy, like it was 60 years ago, is not so much a collection of men as a collection of ideas, or rather, a collection of lies, principal among them the lie that with enough violence and intimidation, human cruelty can subdue human freedom.

Politics aside, the responsibility today of the two nations honored by Churchill's citizenship is to remain vigilant—and vigilantly honest—about the earth's gathering storms.

Mistakes will be made, and lives will be lost, but in the end, civilization must be defended, and the sword and shield of that eternal defense must remain the cooperation and friendship of the British and American people.

That is the legacy of Churchill, a legacy which—despite our individual loyalties and prejudices—we can all agree on and honor.

TRIBUTE TO FAYETTEVILLE- MANLIUS HIGH SCHOOL'S SCIENCE OLYMPIAD TEAM

HON. JAMES T. WALSH

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, June 3, 2004

Mr. WALSH. Mr. Speaker, I rise today in tribute to Fayetteville-Manlius High School's Science Olympiad Team which won first place in the national Science Olympiad Tournament.

The team won the regional and the New York State competitions to qualify for the national level where they competed against 53 other teams from the United States. At the tournament, there were 23 events related to science with medals given to the top five winners in each event. The Fayetteville-Manlius team brought home four Gold medals, five Silvers, one Bronze, one 4th place and two 5th places from the national competition, a truly exceptional accomplishment.

The Fayetteville-Manlius team is comprised of fifteen members and coached by Jamie Cucinotta. Team captain Jeff Izant led Brian Bayes, Christine Chin, Mary Collins, Grayson Fahrner, Leyla Isik, David Marsh, Jordan Mandel, Samiksha Nayak, Shridha Nayak, Sarah Rahaman, Zaki Rahaman, Brian Stoeckel, Bianca Verma, and Nora Ward in representing Fayetteville-Manlius so successfully at the tournament.

I would like to express my congratulations to the team for such an outstanding achievement and wish them luck in all their future endeavors.