

and his two children, Candace and Bill, are as proud as I am of his many accomplishments and his dedication to his profession.

### AMERICA'S LOOMING LONG-TERM CARE CRISIS

**HON. DAN BURTON**

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, January 17, 2008*

Mr. BURTON of Indiana. Madam Speaker, while I was back home in Indiana for the recent congressional recess, I came across an excellent op-ed in the Indianapolis Star written by the CEO of Consecro Inc—one of our Nation's premier insurance, annuity and financial security firms—C. James Prieur. The topic of this op-ed was a subject that I have been deeply concerned about for some time, namely, the question of long-term health care. Not since the days of Hillarycare back in the early 1990s has the issue of health care been raised to such prominence in political and civic debates all across the country. However, one aspect of health care that I believe is still not garnering the kind of attention it should is long-term care, LTC, insurance.

Back in December 2006, the AARP released a shocking survey, which found that a full 59 percent of American adults age 45 and older overestimate Medicare coverage for long-term care. Other studies have shown similar results. Taken together, the implication is clear; far too many Americans do not have a clear perception of long-term care costs or to what extent long-term care is covered by public programs. For example, Medicare pays for care delivered in skilled nursing facilities to patients who require longer term medical treatment, but Medicare does not pay for custodial care needed to assist frail and disabled beneficiaries with eating, bathing and other activities of daily living. Medicaid only covers those types of services if you are impoverished or become impoverished, and it provides far fewer quality care choices than are offered through typical long-term care insurance plans.

With the impending retirement of roughly 76 million baby boomers in the next 10 to 20 years, and the average cost of a private room in a nursing home running about \$75,000 a year, in current dollars, we are facing a potential long-term care train wreck. Fortunately, the solution is already in place, and it is not a Government-run insurance program; it is the private insurance industry. As Mr. Prieur clearly says in his op-ed, and I agree with him, long-term care insurance isn't for everyone. But, millions of Americans have already put their trust in LTC insurance, and when 97 percent of long-term care claims submitted to private insurers are being paid out—which is the finding of a survey of the leading LTC insurers done by America's health insurance plans—the facts seem to show that this trust is well placed.

I urge my colleagues to read this op-ed and to talk to your constituents about Medicare and long-term care issues. And I urge my colleagues to come together to enact simple, commonsense changes in Federal policy that can help Americans take an important step towards preparing for their long-term care and retirement security needs. One of the easiest

things we could do is to allow long-term care insurance to be offered among employer-sponsored cafeteria plans and flexible spending arrangements, FSAs. Currently, benefits such as medical insurance, disability income, life insurance, and a variety of other voluntary benefits are cafeteria style but long-term care insurance is not. Moreover, long-term care insurance cannot be purchased using FSA dollars. That simply makes no sense.

[From the Indianapolis Star, Dec. 31, 2007]

LET'S WORK TO AVOID LONG-TERM CARE CRISIS

(By C. James Prieur)

Here's a question: What percentage of the long-term care claims submitted to private insurance companies were paid in 2006? 10 percent? 25 percent? 50 percent? The actual answer—according to a survey of the leading LTC insurers by America's Health Insurance Plans—is 97 percent. If that high percentage surprises you, it may be because a small number of problem LTC insurance cases have been grabbing the headlines.

Public attention is focusing as never before on the important issue of how Americans will pay for their long-term care needs. Soaring health care costs, the looming retirement of millions of baby boomers, and the fear that Medicare and Medicaid will be dangerously strained are behind this concern. Unfortunately, misleading media accounts may be driving away the very people who would benefit most from LTC insurance.

Far-sighted leaders in Congress who are pushing to broaden the number of Americans who have LTC insurance are doing so for good reason. The cost for providing long-term care will be a major, potentially crippling expense for many households. Contrary to what many think, government programs will pay only part of the tab. Sen. Chuck Grassley of Iowa noted recently that “preparing for long-term care needs can make a big difference in both the quality of life for individuals and the solvency of Medicaid.” How the success of these products and their new variations will affect public programs is a serious issue. Many seniors mistakenly believe their LTC costs will be covered by Medicare. In fact, Medicare does not cover home health care, nursing home care or the type of care one may need for a severe cognitive impairment like Alzheimer's disease.

This means that most seniors will have to bear a meaningful share of their own long-term care costs, and that's where private LTC insurers enter the picture. It is our mission to provide seniors with the assurance that their long-term care needs will be covered and their legacy will be preserved.

Millions of Americans have put their trust in LTC insurance, and the facts show that this trust is well placed. Overwhelmingly, insurers are meeting their obligations. Across the country in 2005 (the most recent full-year data available), the LTC industry paid more than \$3 billion of claims.

LTC insurance isn't for everyone. If you are among the wealthiest of Americans, you might be able to afford to pay your own LTC expenses. If you have a very low income or few assets, Medicaid may help you. If you fall somewhere in between, LTC insurance may be the smart choice to relieve the financial strain on your family and help you protect assets.

LTC insurance is getting more expensive. Many LTC insurers today are asking state insurance departments for authority to raise their LTC insurance rates. Policyholder premiums are based on several factors that have changed significantly over time, and in ways that few anticipated.

### PERSONAL EXPLANATION

**HON. TOM COLE**

OF OKLAHOMA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, January 17, 2008*

Mr. COLE of Oklahoma. Madam Speaker, on Wednesday, January 16, 2008, I missed a vote.

I would have voted as follows: rollcall vote No. 3: “yea,” passage of H. Res. 912 under suspension of the rules, condemning the assassination of former Pakistani Prime Minister Benazir Bhutto and reaffirming the commitment of the United States to assist the people of Pakistan in combating terrorist activity and promoting a free and democratic Pakistan.

### RECOGNIZING CATHOLIC SCHOOLS WEEK 2008

**HON. W. TODD AKIN**

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Thursday, January 17, 2008*

Mr. AKIN. Madam Speaker, I rise today in recognition of Catholic Schools Week 2008.

From January 27 to February 2, 2008 nearly 2.4 million students who attend the Nation's 7,800 elementary, middle and secondary Catholic schools will celebrate Catholic Schools Week.

I laud the efforts of faculty and parents who provide our Nation's children with an excellent education focused on faith and values.

The 2008 theme, “Catholic Schools Light the Way” focuses on the leadership that Catholic Schools provide to our Nation by producing graduates who “light the way to a brighter future for all humankind.”

The Archdiocese of St. Louis has a long-standing tradition of leadership. I thank the Archdiocese for their commitment to enriching the lives of children.

Catholic Schools Week is a testament to the outstanding work by the Archdioceses across the country.

### COMMEMORATING THE ONE YEAR ANNIVERSARY OF THE ASSASSINATION OF MR. HRANT DINK

**HON. JOSEPH CROWLEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, January 17, 2008*

Mr. CROWLEY. Madam Speaker, I rise today to solemnly remember the life of journalist and activist, Hrant Dink,

On January 19th, 2007, Mr. Dink was gunned down by a Turkish ultra-nationalist outside his newspaper office in Istanbul, Turkey.

Hrant Dink was a man who called for tolerance, peaceful dialogue and greater civil rights for all Turkish citizens. He was a fierce defender of freedom and believed all people have equal rights under the law. He believed that everyone should have the right to know the truth about their nation's past, however dark that past was.

Hrant Dink had been prosecuted by the Turkish government under penal code 301—a

law that bans free speech and was used to suppress a wide range of dissenting opinions, from criticism of Turkish government institutions to opposing official Turkish denial of the Ottoman campaign of genocide against its Armenian population. Under the all-encompassing phrase "insulting Turkishness" a citizen in Turkey can receive a prison sentence of up to three years, with the offence being increased 50 percent if the so-called offence is committed abroad.

Nearly 100 journalists and intellectuals have been prosecuted under Article 301—including Nobel Prize author Orhan Pamuk. Many informed observers believe Hrant Dink's prosecution under Article 301 opened him up to a campaign of harassment and death threats from ultra-nationalists, which led to his eventual murder. To this day, citizens of Turkey live under threat of this gag-law, with Hrant Dink's own son prosecuted because he reprinted his father's newspaper articles.

This is not the actions of a true democracy—it is reflective of how a totalitarian state would behave.

And, this is not the Turkey we—the United States of America—have aligned our country with.

Amnesty International has called for a complete repeal of this punitive legislation.

The European Commission has repeatedly asked for its repeal.

One year ago, Members of Congress, their staffers, and members of several communities came together to watch "Screamers"—a film about genocide in the last century featuring amongst others, Hrant Dink. Here, in the halls of Congress, we saw watched as Hrant Dink discussed the problems of Article 301.

Just two days after the film's premier, Hrant Dink was shot dead. A man who only wanted to speak the truth about historical fact. A man who wanted every citizen to be equal. A man we should applaud here in America for his courage and dedication to democracy.

I hope my colleagues will join me in honoring the memory of Hrant Dink and continuing to urge the repeal of Article 301.

## ECONOMIC GROWTH PACKAGE

### HON. MIKE PENCE

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 17, 2008

Mr. PENCE. Madam Speaker, one year into a liberal Democratic majority in Congress the economy is struggling. The big government policies of the new majority are taking their toll. High gasoline prices, the sub-prime market crisis in housing, and news that inflation is at a seventeen year high, all demand a bipartisan stimulus package in the next thirty days. Congress must act; and must act swiftly.

I submit that Congress must focus economic relief on the kind of stimulus that will create jobs and growth for small businesses and family farmers. The real antidote to the impending downturn is more money in the hands of the wage-earner, and the wage-payer. This is, and always has been, the pathway to prosperity in the American economy.

## INTRODUCTION OF "THE DEBBIE SMITH REAUTHORIZATION ACT OF 2008"

### HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 17, 2008

Mrs. MALONEY of New York. Madam Speaker, Along with Representatives JOHN CONYERS and LAMAR SMITH, I am introducing "The Debbie Smith Reauthorization Act of 2008." I have been working on the issue of DNA technology since 2001 when I, along with former Representative Steve Horn, held a hearing in the Government Reform Committee where we heard from a courageous rape survivor, Debbie Smith. Debbie recounted her horrifying story . . . how on a Friday afternoon in March 1989, she was in the kitchen of her home in Virginia, when a masked intruder broke in and blindfolded and robbed her. He then took her to the woods nearby and savagely raped her. Years later, Debbie learned that DNA processing techniques had produced a "cold hit" identifying her assailant, who had been jailed 6 months after her assault for another crime. He was charged with Debbie's rape in 1995, freeing Debbie from a life of fear.

It was for Debbie, and the thousands of rape survivors like her, that I authored a bill to provide Federal funding to process the unconscionable backlog of DNA evidence. Originally introduced in 2001, "The Debbie Smith Act" was signed into law in 2004 as part of "The Justice for All Act," comprehensive legislation that ensured that DNA evidence could be used to convict the guilty and free the innocent.

Since 2004, millions of dollars in funding have been appropriated under the Debbie Smith DNA Backlog Grant Program to process thousands of unprocessed DNA evidence kits across the country. Because this groundbreaking program's authorization expires at the end of FY2009, "The Debbie Smith Reauthorization Act of 2008" extends the program through FY2014.

According to the Rape, Abuse, & Incest National Network, every 2 minutes someone is sexually assaulted somewhere in the United States. DNA evidence does not forget and it cannot be intimidated. By processing this evidence, we can prevent rapists from attacking more innocent victims and ensure that the survivors and their families receive justice.

## CONGRATULATIONS TO LEROY HIGH SCHOOL ON THEIR 2007 2A STATE FOOTBALL CHAMPIONSHIP

### HON. JO BONNER

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 17, 2008

Mr. BONNER of Alabama. Madam Speaker, it is with great pride and pleasure that I rise to honor Leroy High School on their 2007 2A Alabama State Football Championship.

Head coach Danny Powell led the Bears to their second straight Class 2A state football championship. The title is the third for Leroy in past four seasons and the third for Coach

Powell in the last two years. Like Coach Powell, I am so proud of his players, and I know they worked hard for this great accomplishment.

The Leroy Bears proved they are a team of champions in their victory on December 7, 2007, at Legion Field in Birmingham. They defeated Fyffe High School in a thrilling fourth quarter comeback to win the state crown.

Both teams had strong support from their families and fans. They traveled to Birmingham to support and cheer on their team. The fan support is a strong symbol of encouragement.

Madam Speaker, I ask my colleagues to join me in congratulating Leroy High School on their winning season and state championship. This school deserves public recognition for this great accomplishment.

I extend my congratulations to each member of the team and coaching staff:

#### LEROY HIGH SCHOOL ROSTER

1—Stephen Scoggins, 2—Aerik Davis, 3—Laurence Powell, 5—Grant Brown, 6—Josh Ervin, 7—Jerome Taylor, 8—Jared Elmore, 9—Patrick Wilson, 10—Josh Trotter, 11—Patrick Rivers, 12—Brandon Jones, 14—Paul Gartman, 15—Clint Moseley, 16—Alan James, 17—Zach Flowers.

18—Kenny Mitchell, 19—Ryan Daugerty, 20—Sammie Coates, 21—Johnny Williams, 22—Victor Lovick, 23—Andrew Williams,

24—Michael Bracy, 25—Clent Collins, 26—Terrence Brown, 27—Rob Reeves, 28—Phillip Ervin, 30—Deon Smith, 31—Luke Griffin, 32—Terrence Yelder, 33—Chris Weaver.

34—Detrick Powell, 35—Chet Elmore, 37—Jarrette Davis, 38—Andre Thomas, 43—Avery Nash, 44—John Truitt, 45—Tobias Roper, 46—Christian Smith, 47—Crayton Motes, 48—TJ Brannon, 51—Cody Overstreet, 52—Eddie Satterfield, 53—Anthony Payne, 54—Johathan Hammons, 55—Cody Childs.

56—Raymond Williams, 57—Jonathan Woodyard, 58—Keith Barnes, 59—Jacob Trujillo, 60—Chris Powell, 61—Tyler Faith, 62—Kyle Hayes, 63—James Foster, 64—Neil Hayes, 65—Brett Ayers, 66—Marquis Land, 67—Johnathan Sullivan, 68—Micah Bailey, 69—Tyler Chastain, 70—Frank Turner.

71—Devin Byrd, 72—Harris Long, 73—Aaron Williams, 74—Coby Powell, 75—Kendall Williams, 76—Jonathan Overstreet, 77—Tevin Anderson, 79—Payton Goldman, 83—David Morris, 84—Matt Delegal, 85—Ronny Reed, 88—Ross Reed, 89—Cody Sullivan, 90—Tyler Brown, 98—Richard Weaver, 99—Scottie McBride.

Head Coach: Danny Powell, Assistant Coaches: Jason Massey, Emanuel King, Matt Braun, Jason Rowell, Rodney Loper, Tony Nader, and Saul Worthy.

## HONORING CYNTHIA "CINDY" HARRISON

### HON. JAY INSLEE

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 17, 2008

Mr. INSLEE. Madam Speaker, I rise today to honor Cynthia "Cindy" Harrison for nearly twenty years of hard work and dedication as Bainbridge Island's head librarian. After two decades of extraordinary service, Cindy is retiring from Bainbridge Island Public Library. In 2006, Cindy was recognized with the highly-coveted New York Times Librarian of the Year Award, bringing her library national recognition