City, TN. Youngest son David lives in Howell, MI. Bart and Fran have nine grandchildren, Karen, Jeff, Brian, Kristen, Angela, Kevin, Courtney, Michael, and Paul; and two great-grandchildren, Justin and Cassandra.

Growing up on stories of the Civil War and early pioneers to standing on the edge of the 21st century, they have seen much, shared greatly, and anticipate the new century. Congratulations and best wishes.

THE FIRST STEP TOWARD A BALANCED BUDGET

HON. RON PACKARD
OF CALIFORNIA
IN THE HOUSE OF REPRESENTATIVES
Wednesday, May 1, 1996

Mr. PACKARD. Mr. Speaker, last week my Republican colleagues and I passed an historic bill which will save the American people $43 billion. It eliminates over 200 wasteful programs—more than 100 in the Labor, Health and Human Services bill alone. And it puts us on target for a balanced budget in 7 years.

In his attempt to put his best spin on this bill, President Clinton demanded we present him with a balanced budget. Apparently, he forgot—we did. He vetoed it. The President has shown little sign that he is truly committed to balancing the budget. He refuses to make tough decisions that count—like real welfare reform and saving Medicare from bankruptcy.

My Republican colleagues and I are now looking toward next year’s budget. We are committed to real budget reform that balances the budget, creates real jobs and ensures a bright future for our children. We remain committed to the five keys to a balanced budget—genuine welfare reform, real reductions in spending, tax relief for families and job creation, moving power out of Washington, and saving Medicare from Bankruptcy.

Mr. Speaker, my Republican colleagues and I have proven our resolve for a balanced budget. When the President presents us with a budget that really balances and tackles the tough issues, we will know he too is serious about solving the budget. When, the President presents us with a budget that really balances and tackles the tough issues, we will know he too is serious about solving the budget.

Mr. DURBIN. Mr. Speaker, today I am introducing legislation to encourage Americans to purchase long-term insurance and address the growing cost to the Medicaid program of long-term care services.

The Long-Term Care Insurance Incentives and Consumer Protection Act of 1996 provides incentives to buy long-term care insurance and assists in paying for long-term care.

This measure helps families afford the cost of long-term care services by treating payments for long-term care services as medical expenditures eligible for the same tax deduction as other health care services—deductible.
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 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 long-term care policy that concerns one-fifth of the House floor, including stronger nonforfeiture legislation previously considered on the House floor, including stronger nonforfeiture 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 waiting period 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 pregnancy.

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 burden on government to provide the care that will be needed later. I urge my colleagues to join me as a co-sponsor of this bill to encourage Americans to purchase long-term care insurance and help reduce our future Medicare 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 Hall of Fame 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 Lublanec, Sr., Ted Lublanec, Jr., Leonard Lublanec, Jean Lublanec, and Mike Ivasih, I am sure this celebration will be a tremendous success befitting the honorees’ accomplishments.

This year’s event is highlighted by the extraodinary 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 Zurich. 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 some of the semi-pro leagues where he became a 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 Hillies. 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 Hillies. 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 Yase, the Hall-of-Famer and Whitey Ford while playing in Ft. 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 World Series games for 16 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, one of the best teams of the Passaic Semi-Pro League. 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 0.909, 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 annually anticipates the semi-pro Baseball Reunion Dinners each year.

Bob “Chick” Varettoni had already developed a nasty sinker ball by the time he hurled