

Rights, we should convert all of the tax deductions to credits, so that those who seek to use these tax incentives are all on a level playing field, and so that the Treasury's scarce resources go to those most in need of help.

The following is data from a March, 1999 report to HHS prepared by LifePlans, Inc., entitled, "A Descriptive Analysis of Patterns of Informal and Formal Caregiving among Privately Insured and Non-Privately Insured Disabled Elders Living in the Community." The data shows how LTC insurance is disproportionately held by those in the upper incomes and with the most assets—and how deductions will help those people far more than they will help the lower income. A credit would be a far fairer tool to help encourage the purchase of LTC insurance.

Socio-demographic characteristics	All privately-insured home care claimants (in percent)	All elders age 65 and over (in percent) <sup>1,2</sup>
<b>Race:</b>		
White (not Hispanic) .....	97	85
Non-White .....	3	15
<b>Living arrangement:</b>	(n=694)	
Alone .....	34	34
With spouse .....	44	53
With relative .....	11	13
Other .....	11	
<b>Total income:</b>	(n=492)	
≤\$30,000 .....	52	65
>\$30,000 .....	48	35
<b>Total income:</b>	(n=432)	
Less than \$10,500 .....	7	319
\$10,501—\$19,999 .....	22	28
\$20,000—\$30,000 .....	28	19
\$30,001—\$39,999 .....	13	11
\$40,000—\$49,999 .....	9	8
\$50,000—\$74,999 .....	11	8
≥75,000 .....	10	8
<b>Estimated current value of home:</b>	(n=431)	
Less than \$50,000 .....	7	425
\$50,000—\$99,999 .....	28	37
\$100,000—\$149,999 .....	19	18
\$150,000—\$199,999 .....	13	10
\$200,000—\$249,999 .....	11	4
≥\$250,000 .....	22	7

<sup>1</sup> AOA (1998). Prolife of Older Americans. Washington, D.C.  
<sup>2</sup> LifePlans, Inc. analysis of 1995 survey of 1,000 randomly selected individuals age 65 and over.  
<sup>3</sup> Money Income in the United States: 1997 Current Population Reports, Consumer Income. Note that data from census table is interpolated to assure comparability of intervals. Also note that among claimants, 15% of the respondents who were willing to indicate whether their income was greater or less than \$30,000 were not willing to answer the more detailed income questions. That is why there is a difference between the estimate for the proportion reporting incomes less than or equal to \$30,000 (52%) and the estimate derived when summing answers for those answering the detailed income question.  
<sup>4</sup> American Housing Survey for the U.S. in 1995. U.S. Census Bureau.

IN MEMORY OF THE LATE LOIS DEICKE

HON. PETER DEUTSCH  
OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES  
Thursday, January 27, 2000

Mr. DEUTSCH. Mr. Speaker, I rise today in honor of the memory of Lois Deicke, a long-time resident of Broward County, Florida, who passed away this past New Year's Eve at the age of 82. Lois will undoubtedly be remembered as one of the most prominent and generous philanthropists in South Florida.

A native of Houston, Texas, Lois moved to Illinois where she met her husband Edwin. Together, they moved to Plantation, Florida, around 1960 after a successful career as an insurance executive. Their impact was felt immediately in the South Florida community, as the Deickes exhibited an overwhelming generosity in donating to a variety of civic, philanthropic, and humanitarian causes.

Throughout her time in South Florida, Lois and her husband both contributed to nonprofit

agencies and projects throughout the community, patronizing the arts, cultural programming, and even research to benefit the disabled. Lois originally began her charitable work by giving to the West Broward Symphony Guild and the Plantation Community Church. She also made a substantial contribution to the city's community center, now commonly referred to as Deicke Auditorium.

Indeed, many organizations have benefitted from their relationship to Lois Deicke throughout the years. She actively supported the Broward Public Library Foundation, the Broward County Cultural Affairs Council, Holy Cross Hospital, and Nova Southeastern University, where she built the Deicke Dorm at the Ralph Baudhuin Oral School. It is also interesting to note that, though Lois was very proud of her residency in Plantation, by no means did her charity stop at South Florida's borders. She also gave to Midwestern universities and charities, founding the Deicke Center for Nursing Education at Elmhurst College in Illinois.

Particularly gratifying is the fact that Lois and her husband both showed a strong interest in programs for the deaf and blind. This interest was undoubtedly rooted in personal struggles: both she and her husband, who passed away in 1984, suffered from hearing loss. Her personal experiences led Lois to form a strong bond with the Fort Lauderdale Lighthouse for the Blind. In 1994, the Lighthouse formally recognized the extraordinary efforts she made in remodeling their facilities, another example of Lois Deicke freely giving of herself for the betterment of others.

Mr. Speaker, Lois Deicke's life can be characterized by her selfless devotion to others and, for that especially, we all owe her a debt of gratitude. Though the South Florida community is undoubtedly saddened by her passing, we should all rejoice in Lois' accomplishments and thank her for her tireless work improving the community around her.

COLORADO'S 2000 TEACHER OF THE YEAR, CRAIG COSWELL

HON. SCOTT McINNIS  
OF COLORADO

IN THE HOUSE OF REPRESENTATIVES  
Thursday, January 27, 2000

Mr. McINNIS. Mr. Speaker, I would like to take a moment to recognize Craig Coswell, who was recently named Colorado's 2000 Teacher of the Year.

Craig's innovative teaching methods are what likely earned him this wonderful award. In Craig's class, the textbooks stay closed. Instead, for instance, he charges his students with finding out who fired the first shot of the Revolutionary War by passing out eyewitness testimony of some of the British and Colonial soldiers who fought the famous Battle of Lexington. Innovative approaches like this have made Craig a wonderful asset to his school and our community.

Additionally, Craig does not test the same way as other teachers; instead, he gives "quests". These are a combination of tests and quizzes that measure if students are getting the major points of the material, rather than quoting memorization.

It is with this, Mr. Speaker, that I say thank you to Craig Coswell for his dedication to the

education of our youth and congratulations on receiving the Colorado 2000 Teacher of the Year. His commitment to the future of this great nation is deeply commendable and highly admirable. We are all grateful for his passionate service.

IN HONOR OF THIS YEAR'S "IRELAND'S 32" MILLENNIUM HONOREE, MR. ROCCO COVIELLO

HON. ROBERT MENENDEZ  
OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES  
Thursday, January 27, 2000

Mr. MENENDEZ. Mr. Speaker, I rise today to recognize Mr. Rocco Coviello of Bayonne, NJ, on being named one of this year's "Ireland's 32" Millennium honorees.

Using his success as a businessman and a proprietor, Mr. Coviello is recognized as a community leader and activist. Perhaps his most prided project, Mr. Coviello has tirelessly promoted the ideals and goals of the Milestones Program, an organization that treats developmentally impaired children. This early intervention program is a full service program, which affords families a resource center, as well as in-home treatment for children suffering from disabilities.

Through Mr. Coviello's efforts, the Milestones Program recently financed a building of its own in Bayonne to house the facility, resource center, and treatment areas. In September 1999, the building was dedicated as Chandelier House, in honor of Mr. Coviello's work.

In addition to the Milestones Program, Mr. Coviello has spearheaded the Chandelier Charity Golf Committee and has raised funds for charities, such as the Scoliosis National Foundation, the D.A.R.E Program, the Bayonne Police Vest Fund, and the Hudson County Hospice.

Mr. Coviello is an active member of the Bayonne Chapter of the Unico Club, as well as the local Rotary Club. He also serves as a board member of the Bayonne Hospital Foundation and is a member of the Bayonne Parking Authority.

Born in Summit, Mr. Coviello attended Summit High School and Fairleigh Dickenson University at Madison. He now lives in Bayonne with his wife, Janet, and their two children, Raquel and Rocky.

For his unyielding commitment to the Bayonne community, I ask my colleagues to join me in congratulating Mr. Rocco Coviello. His remarkable generosity on behalf of his community is truly inspiring.

LET'S STOP KILLING PATIENTS: THE NEED TO ENCOURAGE MAJOR SURGERIES TO BE DONE IN HIGH VOLUME FACILITIES

HON. FORTNEY PETE STARK  
OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES  
Thursday, January 27, 2000

Mr. STARK. Mr. Speaker, I have introduced legislation for Medicare to encourage patients to use certain hospitals that provide better outcomes for sophisticated surgical operations—