work who, even in the midst of a partisan election campaign, was never in doubt that he should speak the truth as he saw it and let the chips fall where they may.

Neither Dave nor I were successful in the 1974 campaign, but I looked forward throughout subsequent years to our meetings. We not only reminisced about battles of the past, we discussed the future with expectations that great things could occur in our country through constructive leadership.

David Dennis remained a leader after returning in 1975 to practice law in Richmond, Indiana. Still active in Republican politics, he continued his career as an attorney, where he was loved and respected by the Richmond community. He was known for his fairness and his dedication to the practice of law. Describing Dave's legal calling, a friend quoted in the Richmond Palladium-Item summed up his dedication: ''He understood it as a service to the community. In the same way, David Dennis saw politics as a profession, not a way to get ahead.'' Dave was truly an advocate who loved the roles he played in both the legislative and the judicial systems of our country.

I last saw David Dennis at a Republican dinner in Richmond during the 1994 campaign. He was introduced and received a wonderful ovation from Wayne County Republicans, who revered his service and were so grateful for his continuing citizenship in the community he loved. I was able to keep in touch with news of Dave through his son, William C. Dennis II, who served as a remarkably energetic professor at my alma mater, Denison University.

In addition to his extensive public service, David Dennis is remembered by friends and family as an engaging storyteller and a skilled tennis player. Most of all, he is remembered as a loyal friend and loving husband and father.

My sympathy is with his children, Bill and Ellen, as well as with his four grandchildren as they remember and celebrate the life of an exemplary Hoosier statesman. This standard bearer of a great Quaker tradition at Earlham College added something very special to Indiana Political life. We will miss his wisdom and grace.●

AMERICAN WORKER LONG TERM CARE AFFORDABILITY ACT OF 1999

● Mr. GRAHAM. Mr. President, on Tuesday of this week, Senator GRASSLEY and I introduced S. 36, The American Worker Long Term Care Affordability Act of 1999, a bill creating a model long-term care insurance program for federal employees. Today, I would like to comment on a related long term care bill also introduced on Tuesday by Senator GRASSLEY and myself. S. 35, The Long Term Care Affordability and Availability Act of 1999, would give all Americans a tax deduction for the premiums they pay for long term care insurance.

The cost of long term care has risen to astonishing levels in recent years. In 1995, it averaged $37,000 per year. What this means is that a chronic illness requiring long term care can represent a financial catastrophe for retired Americans and their families. A retired couple might have a pension and basic health care, but the couple is not secure in retirement so long as their financial resources can be depleted by long term care bills.

Many Americans think Medicare covers the cost of long term care. In fact, it covers only the first 100 days of care following a hospital stay. Yet the average nursing home stay is 2.5 years.

Medicaid, unlike Medicare, does cover long term care—but only for beneficiaries who use up their life savings and income first. Medicaid, after all, is a program for the poor, and long term care beneficiaries must become impoverished to qualify. Furthermore, beneficiaries who rely on Medicaid must use providers that are chosen for them—not providers of their own choice. Even with these restrictions, Medicaid currently pays more than $30 billion per year for nursing home care.

The budgetary challenges provided by Medicare and Medicaid are on course to become ever more acute in coming years, as the baby boom generation ages. By 2030, as the number of people over 65 doubles, fully 32 states will have the demographics that Florida has today. The fastest growing segment of the population will be those over 85 with an expected 143% increase by 2030. People over 85 are at least 5 times more likely to reside in a nursing home than people who are 65. In real terms, nursing home expenditures are expected to quadruple in the next three decades.

Mr. President, given the accelerating cost of long term care and the demographic pressures on Medicare and Medicaid and other entitlement programs, Congress started several years ago to provide incentives for people to plan ahead for their own needs. The way most Americans plan ahead for long term care is by purchasing long term care insurance. With insurance, people can be confident that they won't have to impoverish themselves to deal with a chronic illness. They won't have to fall back on the Medicaid program or family members.

In the Kennedy-Kassenbaum health reform legislation in 1996, Congress permitted the deduction of premiums on long term care insurance in the same manner as health expenses. The trouble is that few people—other than the self-employed—can deduct health expenses since the tax code allows only the portion of health expenses over 7.5% of income to be deducted, and then only as an itemized deduction. Thus, a typical employee planning ahead for retirement cannot purchase long term care insurance on a tax deductible basis.

The bill we are introducing today would improve on Kennedy-Kassebaum by allowing Americans to deduct long term care insurance premiums regardless of whether or not they are self-employed or whether they itemize deductions or have any other health expense. Effectively, the bill would put long term care insurance on a par with pensions. Just as everyone can save for a pension on a tax deductible basis, everyone should be able to purchase long term care insurance in the same fashion.

A better deduction for long term care insurance premiums could also help us by encouraging younger Americans to purchase insurance now, when the coverage is readily affordable. For example, a quality long term care insurance policy purchased at age forty, can cost less than $50 per month.

Mr. President, every person who is covered by long term care insurance is one fewer potential Medicaid claimant. A recent study by the American Council for Life Insurance indicates that long term care insurance has the potential to reduce future out of pocket expenditures on long term care by 40 percent and future Medicaid long term care expenditures by more than 20%. In other words, long term care insurance has the capacity both to protect seniors from financial catastrophe, and to help protect entitlement programs from long term insolvency.

Mr. President, I also want to applaud the President's long term care initiative, which he announced two weeks ago. In proposing a tax credit for individuals who provide long term care to dependents, President Clinton also pledged to increase efforts to educate Americans about the importance of long term care. Both of these proposals are consistent with the legislative effort that Senator GRASSLEY and I are undertaking, and I look forward to working with the White House on this important issue.●

BMC ANTHONY LAWRENCE PETIT AND THE SCOTCH CAP LIGHTHOUSE

● Mr. MURKOWSKI. Mr. President, I rise today to honor the five heros who perished in the Scotch Cap Lighthouse disaster of April 1, 1946—five Coast Guardsmen who gave their lives so that others would survive. The lighthouse keeper was Chief Boatswain's Mate Anthony Lawrence Petit. His crew included Fireman 1st Class Jack Colvin, Seaman 1st Class Dewey Dykstra, Motor Machinist's Mate 2nd Class Leonard Pickering, and Seaman 1st Class Paul James Ness.

Lighthouses will always have a place in our history. They have warned mariners of danger, their crews have rescued survivors in the worst conditions imaginable, and their brilliant lamps have comforted and reassured those who are bound homeward at last.

In 1903, Scotch Cap Light Station was the first light put in place on the outside coast of Alaska. Located at the western end of Unimak Island, approximately 425 miles southwest of Anchorage, the light marks the entrance to Unimak Pass. Its only contact with the outside world was—every three months or so—a visit from a buoytender bringing supplies.

It was, and is, one of the most isolated places imaginable, especially in the winter, and its hardships were legendary—one lighthouse keeper froze both his hands just trying to go from the lighthouse tower to his quarters during a blizzard. It was so hazardous that no families were allowed, and in the early days, lighthouse keepers were allowed a full year off for every three years they spent on the island.

In 1940, the original building was replaced by a brand-new, reinforced-concrete structure built on a bluff near the shore, raising the light to 90 feet over the ocean, and protected by a concrete sea wall. But it wasn't enough.

The disaster began early, on April 1, 1946. At 1:30 a.m., the crew woke to an earthquake lasting about 30 seconds, strong enough to knock things off shelves. After the quake, the watchstander at a radio-direction-finding (RDF) installation—built a little farther up the hill during World War II—radioed the lighthouse crew and was told there was no major damage.

Then, just before two o'clock in the morning, a second quake hit. The second tremor was expected, but not the million-ton wall of water—a tsunami—that quickly followed it.

The RDF station logbook reported: ''Terrific roaring from ocean heard, followed immediately by terrific sea, top of which rose above cliff and struck station, causing considerable damages.''

The watchstander again used his radio to contact the lighthouse. This time, there was no reply. This time, he wrote in the logbook: ''Light extinguished and horn silent.''

The wave from the second earthquake is now estimated to have been over 100 feet high. It completely erased the concrete lighthouse, killing the five crewmen instantly, and leaving only wreckage. The bodies of Chief Anthony Petit and his crew were gone. They washed ashore again a few days later, identifiable only by their bridgework and jewelry.

Chief Anthony Lawrence Petit was just a man—an ordinary man—but his life and death offer a glimpse at the thousands of ordinary men and women who join the Coast Guard and serve their fellow citizens in extraordinary ways. He was born and raised on Michigan's Upper Peninsula, in the town of Hancock, on a ship canal crossing the Keweenaw Peninsula. As a boy, he would have known the ships well, along with the Coast Guard buoy tenders and lighthouses that kept them safe. Petit enlisted in the Coast Guard as a young man in 1926. He never married, and served faithfully in the Coast Guard for the next 20 years. And we know that just before his final transfer to Scotch Cap, he was quoted saying, ''I hope to serve at as many Coast Guard ships and stations as I can before I retire in ten years.'' We know that in the end, he died doing the job he loved; keeping the light burning for those in peril on the sea. And we know his life was not wasted, nor forgotten—and we celebrate the christening of the USCGC Anthony Petit this 30th day of January, in the year of our Lord 1999.●

TRIBUTE TO RON AND BEVERLY GENDRON OF MANCHESTER ON THEIR RETIREMENT

● Mr. SMITH of New Hampshire. Mr. President, I rise today to honor Ronald and Beverly Gendron, two remarkable people who have been dedicated to making a difference in the lives of the less fortunate for over ten years in the city of Manchester, New Hampshire.

Ronald and Beverly founded the Helping Hands Outreach Center over ten years ago and have been committed to helping New Hampshire's needy ever since. Ronald and Beverly have now retired from the Helping Hands Outreach Center and are continuing their dedication to helping others by organizing a new outreach center in Laconia, New Hampshire.

Ronald and Beverly Gendron founded the Helping Hands Outreach Center of Manchester in 1986. The Center is dedicated to assisting in the problems of homelessness, hunger, and drug and alcohol addictions.

Ronald and Beverly have retired from Helping Hands of Manchester to embark on a new endeavor. They are organizing a new social service organization in Laconia, New Hampshire. With the Gendrons' help, the Open Arms Outreach Center of Laconia will be a ministry dedicated to providing assistance to troubled families. Ronald and Beverly will work closely with Laconia and State officials to offer housing and shelter in the Greater Laconia area.

Mr. President, the Gendrons have devoted their time and their hearts for over ten years to serve the homeless and suffering in the Greater Manchester Area. Ronald and Beverly served southern New Hampshire's needy well.

I would like to extend my best wishes to them as they embark on their new endeavor to assist in the lives of the needy in the Lakes Region of New Hampshire. It is people like the Gendrons that help make New Hampshire a special place to live. It is an honor to represent them in the United States Senate.●

WRECKED CARS, ON THE ROAD AGAIN

● Mr. LOTT. Mr. President, I rise today to call our colleagues attention to an article that appeared in the January 8, 1999, edition of the Washington Post. It is important because it touched on a serious and growing problem plaguing our nation's consumers and motorists everywhere. Under the title, ''Wrecked Cars, On the Road Again,'' the Post writer detailed how easy it is for a person to unwittingly purchase a rebuilt salvage vehicle completely unaware of the car's previous damage history.

At this time Mr. President, I ask unanimous consent to have printed in the RECORD the January 8, 1999, article from the Washington Post.

The article follows:

[From the Washington Post, Jan. 9, 1999]

WRECKED CARS, ON THE ROAD AGAIN—REPAIRED U.S. TEST VEHICLES POSE SAFETY PROBLEMS FOR UNSUSPECTING OWNERS

(By Cindy Skrzycki)

The huge concrete barrier rolled down a track at 20 miles an hour and smashed into the 1996 Mustang GT convertible. The Mustang fishtailed, the windshield shattered and the side of the car was heavily damaged.

This Mustang was essentially cannon fodder in a regular series of safety tests conducted by the government—in this case, to determine whether the fuel system would stay intact in an accident. The car passed the National Highway Traffic Safety Administration test and, as usual, the Government Services Administration sold it at an auction on July 2, 1997. Stamped at the bottom of the GSA's sales receipt: ''Salvage Only—Not to be Titled for Highway Use (wrecked/inoperable).''

So why did David Staber end up tooling around Cadott, Wis., in the Mustang after paying $9,500 for it? And why did Daniel Mencheski of Green Bay, Wis., sink $22,000 into a 1995 Chevrolet Tahoe that had been rear-ended by a moving barrier in another government test?

You have to go back to Arkansas, where investigators believe a car salesman figured out how to doctor the bills of sale from the GSA and pass the cars off as any other damaged used car. In other words, cars sacrificed to the altar of safety by the government are illegally finding their way back to the street—where they constitute a safety hazard.

''All of these cars have gone through some form of destructive testing and have extensive to severe damage. There's no assurance they could be repaired or meet safety standards,'' said Philip Recht, deputy administrator of the NHTSA, who called it ''the ultimate contradiction of our mission and whole compliance program.''

It's a problem that happens all too often in the used car business, in which unsuspecting buyers purchase cars with ''washed'' titles that remove any warnings that the cars may have been in accidents and sustained damages that would make them junk in some states.