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.