

and regional director of the metropolitan opera auditions for 10 years. Additionally, he served on the New London Board of Education and worked as supervisor of administration in the education department of General Dynamics Electric Boat Division. Not content with a leisurely retirement, Maestro Norman also co-founded the William Billings Institute of American Music, lectured at the University of Connecticut, and 7 years ago founded the National Senior Symphony from which he retired as conductor emeritus.

The citizens of the Second Congressional District of Connecticut owe a great debt of gratitude to the accomplishments and contributions of Maestro Norman. His influence has been felt nationwide with his direct contract with orchestras throughout the country. He will be sorely missed as he moves to New Jersey to live with his son. His rich legacy will be cherished by generations to come. Best of luck and happy birthday.

TRIBUTE TO JAMES MUNROE
OLIVER

HON. JAMES A. TRAFICANT, JR.

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 16, 1995

Mr. TRAFICANT. Mr. Speaker, I rise on behalf of the 17th Congressional District in Ohio to honor James Munroe Oliver—a man of unimpeachable character, considerable talents, and boundless compassion.

Last weekend, the Lord suddenly took Jim from us, but not before he left an indelible impression upon all who came in contact with him. Through his work with countless organizations—from the Youngstown Area Action Council to the National Urban League to the Center for Urban Studies at Youngstown State University—Jim reached out to those who needed him most and gave them everything he had.

Without Jim in their life, who knows where thousands of young people, desperately lacking parental guidance, would be? Who knows how hundreds of families, facing cold, northeast Ohio winters without heat, would have survived? Because Jim came into their lives, they not only had a second chance, but renewed hope to overcome the odds.

It was blessed to know Jim when I was a teenager participating in programs offered through the Hagstrom House, a neighborhood center in Youngstown. Jim's leadership as the center's director had a profound impact on me. Through him I learned to value each and every member of my community. Most importantly, I learned to selflessly give my talents and time to the neediest in our society—to those with nowhere else to turn.

It was Jim who recruited me into public service, serving as my mentor and friend at the action council. Many years later, it was Jim, a one-time parachuter in the U.S. Army, who encouraged me to run for office, to take my place in the great halls of the Capitol. Jim has loyally sat through my cold football games at the University of Pittsburgh, offered sage counsel and advice as I served in Congress and consoled me when my father passed

away. Other than my father, Jim and John Hudzik, my coach at Cardinal Mooney High School, were the two most influential people in my life.

Jim recently returned to the Mahoning Valley to help youth living in public housing resist the temptation of drugs and crime. Together with Dr. Gil Peterson, one of the truly gifted members of our community, Jim made extraordinary progress in the short time he was here. The community will sorely miss his presence, but his energy and spirit will continue to live in us all.

I join his beautiful wife Stella and son Zagery in honoring this veteran, father, husband and friend.

THE VICTIMS OF ABUSE
INSURANCE PROTECTION ACT

HON. BERNARD SANDERS

OF VERMONT

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 16, 1995

Mr. SANDERS. Mr. Speaker, today I am unveiling comprehensive legislation that I have authored entitled "The Victims of Abuse Insurance Protection Act." This sweeping legislation will prohibit all forms of insurance discrimination against victims of domestic violence and has been endorsed by the American Bar Association, the American Civil Liberties Union, the National Organization of Women legal defense and education fund, The Women's Law Project, and the American Nurses Association.

We know that insurers use domestic violence as a basis for determining who to cover and how much to charge with respect to health, life, disability, homeowners and auto insurance. Insurance companies give a variety of reasons for denying victims coverage or for charging higher premiums.

Some insurers say domestic violence is a lifestyle choice, like skydiving or window washing on skyscrapers. We know that domestic violence is not a choice, but a crime. We know that victims do not chose to live with their batterers but are often forced to do so for economic and safety reasons. We know that when a victim tries to leave her abuser, violence escalates and her life is at great risk.

What does it mean for an insurance company to deny coverage—to drop coverage—to charge higher rates for victims of domestic violence?

It means that someone who is already scared for her life, someone who wants to get away from her batterer—wants to get help—has one more major reason to fear telling someone, to not leave, to avoid getting help.

If an insurance company treats domestic violence as a preexisting condition, who will tell their doctor that they have been battered? How will a doctor know to refer a victim to appropriate battered women's groups and authorities in the community? Will a doctor have to continue to fear "publicizing" confidential patient information through medical records—information that will likely result in battered women and children losing their insurance?

What is the message we are sending to women? If you try to get help, not only do you

have to fear the repercussions from your abuser, but you must also fear losing access to health care for yourself and your family or insurance that provides for your families in case of death or disability. Current practices tell women they are better off not getting help and staying in an abusive situation. It also tells victims that after they have invested thousands of dollars in insurance premiums—they are better off not reporting stolen property, damage to their home or even, as has happened in one case, not get help for a child that has been abused at a day care center.

What does this say about the long-honored, sacred relationship between a doctor and a patient? Basically the insurance companies are making our doctors stool pigeons of sorts, rather than enabling them to honestly identify abuse and help provide trained help and referral services to victims.

And this insurance scheme has created a whole new phenomenon for landlords, relatives, employers, and owners of battered women's shelters. In fact, more and more women's shelters are finding it difficult to get property insurance because they house victims.

Insurance companies are effectively tearing down all the work that has been done over the last 20 years in creating safe havens and assistance for victims of domestic violence.

It is important to understand just how widespread this problem really is. An informal survey by the House Judiciary Committee in 1994 revealed that 8 of the 16 largest insurers in the country were using domestic violence as a factor when deciding whether to issue and how much to charge for insurance.

And while we know that at least 4 million American women were physically abused by boyfriends or husbands in 1993, it is hard to get a true understanding of how many victims are impacted by these practices because insurers are not required to tell applicants the reasons for rejecting them, increasing their premiums, or dropping them altogether.

There are laws prohibiting the practice of refusing to insure or raising the cost of homeowners' insurance in high crime areas, yet insurance companies are not prevented from selecting out high crime homes and discriminating against victims who live there.

That is why I am introducing this legislation today with my colleagues PETER DEFAZIO, CONSTANCE MORELLA, and RON WYDEN. Today we are attempting to put an end to insurance discrimination against victims of domestic violence. We are trying to halt discrimination against those who hire or house victims of abuse. We are making every effort to protect the most private and sacred information that is shared between a doctor and a patient.

The legislation that we are introducing today will protect victims across this country—many of whom cross State lines to hide from their batterer—from being singled out as uninsurable. If we reinforce our efforts to root out domestic violence and offer protection and counseling for families. It will stop the practice of insurance and medical data base companies from probing through medical records to find reasons to charge more or deny insurance altogether. And finally, the Victims of Abuse Insurance Protection Act gives victims appropriate civil remedies to fight back against this discrimination.