

buy-in relief for certain individuals who, through no fault of their own, were not able to participate in the Medicare Program and have received no help from their former employers in buying into the Medicare program in their retirement years.

The bill we are introducing is a less expensive variation of a bill we introduced last December 18, H.R. 2805.

The bill will help about 30,000 people, generally retired school teachers and other public servants, whose governmental unit did not participate in Medicare. For many of these retirees, their original health insurance plans have become insanely expensive or been terminated as the pool of insureds has shrunk. These individuals have been forced into the option of buying into Medicare part A. But the monthly premiums for those who buy-in on their own are now a little over \$250 a month or \$3000 a year. For many older retired teachers, this expense can easily eat up a third to a half—or even more—of their pension.

Our bill would provide that after a person has purchased on their own—without third party help—Medicare part A insurance for 5 years, they will have met their obligation and not owe any additional amounts.

Of the roughly 330,000 people who are buying into part A, approximately 300,000 receive help from their former employer or from another source. The 30,000 people who are strictly on their own are the people this bill would help. After 5 years of buy-in, these individuals will have contributed more to part A than the average worker in similar professions would have contributed in taxes. By limiting the payment to 5 years, we provide some measure of fairness and save these individuals from crippling costs as they grow older.

I want to take a minute to thank Mr. Harold Taylor of San Lorenzo, CA who has worked on this issue for years and has been an invaluable source of information. He has been a constant voice of conscience in trying to help older, retired teachers who are facing these extraordinary burdens.

I hope that when we next consider improvements to the Medicare Program, we can adopt this legislation to help a small group of individuals who are facing terrible financial burdens that are not their fault.

TRIBUTE TO ROBERT H. BOYLE

HON. NITA M. LOWEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 5, 1996

Mrs. LOWEY. Mr. Speaker, I rise today to pay tribute to Robert H. Boyle, a tireless environmental advocate who has pioneered the fight to save the Hudson River from environmental degradation. On Friday, June 7, the Pace University School of Law in White Plains, NY, will honor Mr. Boyle for his leadership in the fight to protect and revitalize the resources of the Hudson River by dedicating the Robert H. Boyle Environmental Advocacy Center in the new offices of the Pace Environmental Litigation Clinic.

Mr. Boyle's efforts to combat pollution in the Hudson River and bring polluters to justice span more than 30 years. In 1966, he founded the Hudson River Fishermen's Association, which went on to win the first prosecutions of

industrial polluters in the United States. Then, in 1983, Mr. Boyle founded the Hudson Riverkeeper Fund as a successor to the Fishermen's Association. Together, the Fishermen's Association and the Riverkeeper Fund have won nearly 100 cases against polluters in Federal court. The Hudson Riverkeeper Fund has also been a model for other areas in our country, with "keeper" programs established for Long Island Sound, New York Harbor, San Francisco Bay, and the Delaware River.

Robert Boyle recognizes that the Hudson River belongs to the residents of the State of New York. That is why he has dedicated himself to ensuring that those who pollute the River are held accountable. In addition to bringing polluters to justice in court, he has authored numerous publications on the Hudson, including "The Hudson River: A Natural and Unnatural History." Boyle has testified on environmental issues before committees in this body, and has won a number of awards, including the Outdoor Life Conservationist of the Year Award in 1976 and the 1981 Conservation Communication Award from the National Wildlife Federation.

I know I speak for many here in Congress—and citizens across the Nation—in expressing our gratitude for Robert Boyle's energy and commitment to protecting our environment.

IN SUPPORT OF H.R. 2579

HON. GARY L. ACKERMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 5, 1996

Mr. ACKERMAN. Mr. Speaker, I rise in very strong support of H.R. 2579, the Travel and Tourism Partnership Act of 1995. The tourism industry makes up an enormous part of our economy, and in fact, it is our Nation's second largest employer. This industry also generates a total of \$58 billion in taxes for our Federal, State, and local governments annually. The revenue generated by travel and tourism has made it our nations leading export. Additionally, the revenue that's been generated by domestic and international tourists has helped to ease the tax burden for American households. In past years the U.S. tourism industry has grown, while enhancing the economic prosperity of communities and cities from across the Nation, resulting in secure jobs and thriving businesses.

The travel industry has exploded worldwide, to the point where it now employs 10 percent of the global work force. And it continues to grow—at a rate 23 percent faster than the world's economy. In a competitive market like this, the United States cannot afford to fall behind in its attraction of world tourists. This was the impetus behind the establishment of the U.S. Travel and Tourism Administration [USTTA]—the promotion of the United States for the international traveler, as well as for the tourist at home. The marketing techniques used by the USTTA allowed this nation to dominate and remain competitive in the world market.

In April of 1996, however, USTTA was closed down in an effort to save money. However, the cost of our actions could be greater with the loss of some 177,000 jobs throughout the tourism industry, as well as the end of or-

ganized U.S. travel promotions efforts. Since 1993, there has been a huge decrease in international travelers inbound for the U.S., while at the same time, an increase in U.S. residents traveling abroad. The obvious result of these trends have led to a loss of revenue, a loss of jobs and a loss of our ranking in the world tourism industry. Clearly, since the closing of the USTTA our Nation has suffered a loss in tourism revenue while the rest of the world benefits in an increase in tourism.

New York State alone generated \$4.8 billion in tax revenue collected from international and domestic tourists, in 1993. Along with the revenue generated, there are 357,000 New York jobs that are supported by these tourists. Obviously, the tourism industry is an important source of revenue for the State of New York, collecting 11 percent of the \$58 billion generated in the United States overall from the international traveler.

Simply put, we need to attract international tourists back to the beautiful sites our country has to offer, while steering them toward use of U.S. companies. This is why I urge my colleagues to support H.R. 2579—already cosponsored by a bipartisan group of 246 Members—to establish a U.S. National Tourist Organization. The organization will advise the President and Congress on policies that will increase U.S. competitiveness in the global arena, in the hopes of alluring the international tourist to the United States, and the American tourist back home.

VICTIMS OF DOMESTIC ABUSE INSURANCE PROTECTION ACT

HON. EARL POMEROY

OF NORTH DAKOTA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, June 5, 1996

Mr. POMEROY. Mr. Speaker, I rise today to introduce the "Victims of Domestic Abuse Insurance Protection Act." The purpose of this legislation is to protect those individuals who are survivors of abuse from being penalized by their insurance companies for injuries that they have not brought upon themselves.

Recently, it has come to light that some insurance companies routinely deny emergency room care, increase premiums, and refuse to issue insurance policies of all types to survivors of domestic violence. Denying insurance coverage and refusing to pay emergency room visits only compounds a victim's problems. Domestic violence is a national problem, and we should not allow discriminatory practices by insurance companies and their underwriters make a victim's circumstances worse.

Specifically, "the Victims of Domestic Abuse Insurance Protection Act" would prohibit insurance companies from denying, refusing to issue or reissue, canceling, or denying the payment of a claim based on incidents of domestic violence.

As the former Insurance Commissioner of North Dakota, I was taken-back when I learned of this practice, and while there is no record—to my knowledge—of denials or cancellations occurring in North Dakota—there is insurance discrimination of this nature occurring in other states.

In fact, the Pennsylvania State Insurance Commissioner surveyed company practices in Pennsylvania and found that 26% of the respondents acknowledged that they considered