

## EXTENSIONS OF REMARKS

CONGRATULATING THE CITY OF  
KOCHI, JAPAN

**HON. GEORGE RADANOVICH**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 6, 2001*

Mr. RADANOVICH. Mr. Speaker, I rise today to congratulate the city of Kochi, Japan, on celebrating their 400th year of existence. Kochi has a special relationship with Fresno, CA, because the two have been Sister Cities since February 11, 1965.

Kochi is a city that is rich with history. Yamanouchi Kazutoyo, a successful warrior of that period, took up residence in the city of Tosa in the year 1601. Kazutoyo's status as a warrior and his loyalty to the Tokugawa Ieyasu earned him a vast area of land to farm and develop. He recognized that the future development of the town would be impossible at the site in Tosa. So he moved his government back to the Otaska area and built Kochi Castle, the foundation of the great city.

Kochi is a progressive city that has long been at the forefront of social and political progress. Kochi is proud to be the first city in Japan to grant voting rights to women. Several key figures in the birth of modern Japan, such as Sakamoto Ryoma and Itagaki Taisuke, were from Kochi.

Fresno is proud to be a Sister City with Kochi, Japan. This relationship encourages growth, fosters understanding, and develops friendships through cultural, educational, and personal exchange.

Mr. Speaker, I rise to congratulate the city of Kochi, Japan on their 400-year anniversary. I urge my colleagues to join me in wishing the city of Kochi many more years of prosperity and good fortune.

AMERICAN LIVER FOUNDATION,  
DISTRICT OF COLUMBIA CHAPTER'S 3RD ANNUAL LIVER WALK

**HON. CONSTANCE A. MORELLA**

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 6, 2001*

Mrs. MORELLA. Mr. Speaker, I rise today, in honor of the American Liver Foundation, District of Columbia Chapter's 3rd Annual Liver Walk. The walk is designed specifically to raise awareness and funds necessary to combat liver diseases such as hepatitis and bilateral atresia. I ask my colleagues to join me in support of the American Liver Foundation and their tireless work and dedication to eliminate liver disease.

The American Liver Foundation is a national, voluntary nonprofit organization dedicated to the prevention, treatment, and cure of liver disease through research, education, and advocacy. Nearly 4 million Americans are infected with Hepatitis C and 8,000 die each year as a result and the number of fatalities is

expected to reach 30,000 annually within the next two decades. In 1998, 573 liver transplants were performed on children in the United States and over 80 percent were under the age of 2 years old, a child's liver transplant will cost \$200,000 to \$300,000 during the first year of care. An increase in research can make it possible to develop improved treatments and find cures and a major effort is necessary to control the increase in liver diseases.

Mr. Speaker, it is estimated that 1 in 10 individuals in the Washington, DC, metropolitan area suffer from liver disease. Broad-based chapter support and activities generate support in our communities that will result in more effective treatment and prevention, improved care to those afflicted, and cures for those who now have only hope. The Greater Washington DC Chapter of the American Liver Foundation offers hope and assistance to the many suffering with liver disease and their families through programs such as their upcoming "Liver Walk." I applaud their efforts and I am proud to lend my support to this program.

### PERSONAL EXPLANATION

**HON. CHARLES F. BASS**

OF NEW HAMPSHIRE

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 6, 2001*

Mr. BASS. Mr. Speaker, I was regrettably absent on Wednesday, October 17, 2001, and consequently missed a recorded vote on H.R. 390. Had I been present, I would have voted "yea" on rollcall vote No. 390.

AMERICAN SMALL BUSINESS  
EMERGENCY RELIEF AND RE-  
COVERY ACT OF 2001

**HON. DONALD A. MANZULLO**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 6, 2001*

Mr. MANZULLO. Mr. Speaker, I am pleased to join with my good friends, Representatives JIM MORAN and JERROLD NADLER in introducing the American Small Business Emergency Relief and Recovery Act of 2001. The purpose of this emergency legislation is to help small businesses meet their payments on existing debts, finance their businesses, and maintain jobs in the aftermath of the terrorist attacks on September 11 by strengthening and expanding access to the Small Business Administration's (SBA) loan and management counseling programs.

To help turn the economy around, this bill includes changes to two of SBA's main non-disaster lending programs in order to encourage borrowing and lending for new and growing small businesses that may otherwise be reluctant to start or expand their businesses in

the post-September 11 economy. This bill also includes provisions to aid our small business federal contractors facing increased costs such as when they have found it difficult to access federal facilities to work on existing contracts due to security constraints. Finally, this bill increase authorization levels for SBA's various technical assistance programs to insure that adequate individualized help is available to small businesses coping with the aftermath of the terrorist attacks.

This bill includes changes that will be included in the manager's amendment in the nature of a substitute to the Senate counterpart of this legislation, introduced by the chairman and ranking member of the Senate Small Business and Entrepreneurship Committee, Senators JOHN KERRY and CHRISTOPHER "KIT" BOND (S. 1499). Most of the changes contained in the manager's amendment in the nature of a substitute to the original S. 1499 are technical in nature mainly to accommodate concerns raised by the Congressional Budget Office, the SBA, and the Office of Legislative Counsel. These changes have been developed jointly between the Senate and House Small Business Committees, and are identical, word for word.

After two hearings and listening to dozens of small business owners across the Nation, small businesses in need of help fall into three categories for the purposes of this Act: (1) those suffering from direct, physical damage, (2) those suffering from indirect damage, and (3) those in need of general economic stimulus. This legislation is not the only source of help for our nation's small businesses. It is meant to complement—not supplant—the efforts undertaken by other congressional committees and the executive branch to revitalize our economy.

For those small businesses still suffering from direct damage as a result of the terrorist attacks on September 11, this legislation first modifies the SBA's disaster loan program to deal with concerns raised by small businesses, particularly from the downtown Manhattan area. For small businesses located in the areas of New York, Virginia, or contiguous areas declared disaster areas, the bill increases loan amounts from \$1.5 million to \$6 million for both economic injury disaster loans and physical disaster business loans. It also increases the aggregate amount that a small business may borrow through the SBA from \$1.5 million to \$12 million. The bill increases the size standards for certain industries, in terms of number of employees or gross annual receipts and gives the SBA Administrator the authority to waive or increase a size standard through an expedited process. It also defers the payments and forgives the interest on these loans for 2 years.

Second, for those small businesses suffering indirect damage, this legislation modifies the 7(a) or General Business guarantee loan program of the SBA. These are small businesses not physically damaged or destroyed or in the vicinity of such businesses, but affected because they are a supplier, service

● This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

provider or complementary industry to any affected industry, especially the financial, hospitality, travel and tourism industries, or are dependent upon the business of a closed or suspended business or sector. These businesses would be eligible for 7(a) Guaranteed Business Loans, under more unfavorable terms, including a reduced interest rate, elimination of the upfront borrower fee, a reduction of the lender's annual guarantee fee by half, and an increase in the government's guarantee percentage to 90 percent. This temporary change to the 7(a) program would sunset one year after enactment.

In the third category of assistance, this bill contains a general economic stimulus for those small businesses in need of capital and investment financing, procurement assistance, or management counseling in the economic aftermath of September 11. There are incentives for small businesses and lenders to use the 7(a) program, the 504 Certified Development Company guarantee loan program, which is used for plant construction and expansion and equipment acquisition, and the Small Business Investment Company (SBIC) program.

As an economic stimulus, the bill reduces by half the upfront 7(a) guarantee fee paid by the borrower; reduces the lender's annual guarantee fee from 0.5 to 0.25 percent for the life of the loan; establishes a government guarantee percentage of 85 percent on all such loans (regardless of size); and gives the SBA Administrator the authority to waive or increase a size standard. In addition, the bill eliminates the upfront 504 loan program guarantee fee of 0.5 percent paid by the borrower and reduces by half the borrower's annual guarantee fee for the life of the loan. These changes to the 7(a) and the 504 program would expire one year after enactment. The bill also raises the authorized program level of the SBIC program, the SBA's venture capital initiative, by \$900 million to meet anticipated demand as other private sector sources for venture capital dry up.

The legislation also establishes an expedited procedure whereby federal small business contractors can apply for an equitable adjustment to their contracts if costs have been incurred due to security or other measures resulting from the September 11 terrorist attacks. An adversely affected small business owner would first apply to the contracting officer for monetary relief. The contracting officer would work with the agency's Office of Small and Disadvantaged Business Utilization and the SBA to determine the amount of any monetary adjustment. A decision is required within 30 days. The provision establishes a \$100 million fund at the SBA to pay for these contract adjustments. The program would sunset, permitting small businesses 11 months after enactment to apply for the adjustment.

The bill also authorizes additional funds for various SBA management assistance programs to help small business successfully utilize the temporary changes to the SBA loan guarantee programs as outlined above. It increases funding for Small Business Development Centers (SBDCs) by \$25 million, of which \$2.5 million will be available for businesses in New York's disaster area and \$1.5 million for businesses in Virginia's disaster area. The funds would be used to provide free individualized assistance for small businesses adversely affected by the terrorist attacks. No matching state funds would be required.

The bill increase funding for the Women's Business Centers Program by \$2 million and also waives the non-Federal matching requirement. Funding for Microloan Technical Assistance is also increased by \$5 million for similar purposes. Lastly, the legislation increases funding for the Service Corps of Retired Executives (SCORE) by \$2 million to provide free advice from experienced businesspersons to struggling small business owners dealing with the aftermath of the events of September 11.

Finally, the SBA's Office of Advocacy is authorized in this bill to expend \$500,000 to study and report on small businesses adversely impacted by the attacks of September 11, and measure the effect of this legislation on small businesses.

This bipartisan bicameral legislation is endorsed and strongly supported by small business groups, including the U.S. Chamber of Commerce, National Small Business United, the Small Business Legislative Council, the National Association of Government Guaranteed Lenders (NAGGL), the National Association of Development Companies (NADCO), the Association of Women's Business Centers, the National Community Reinvestment Coalition, and the National Limousine Association.

Mr. Speaker, I invite my colleagues to join me in passing this emergency legislation so that we can get assistance to needy small business owners as soon as possible.

#### HONORING LAVERNE SCHWALM

##### HON. GEORGE RADANOVICH

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 6, 2001*

Mr. RADANOVICH. Mr. Speaker, I rise today to honor Laverne Schwalm for his service to our country as a member of the U.S. Merchant Marines. Mr. Schwalm passed away 1 year ago, on October 26, 2000.

Ensign Schwalm was born in Toledo, OH, and attended high school in Deerfield, MI. After high school he joined the U.S. Merchant Marines at the age of 17. He began his service in the Merchant Marines in 1944 and worked as a radio operator. He and his family first lived in California in 1947, when he was stationed in San Francisco. Laverne and his wife moved to Fresno when he left the Merchant Marines in 1949. After the Merchant Marines Laverne worked as a foreman at Pittsburgh Steel Company for 25 years.

Laverne and his wife Billie were married for 53 years. He is survived by his wife, 4 children, 10 grandchildren, and 11 great-grandchildren.

Mr. Speaker, I honor Laverne Schwalm for his service to our country. I urge my colleagues to join me in honoring Mr. Schwalm's accomplishments.

#### HONORING THE 41 YEARS OF SERVICE OF ANDE YAKSTIS

##### HON. JERRY F. COSTELLO

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 6, 2001*

Mr. COSTELLO. Mr. Speaker, I rise today to ask my colleagues to join me in recognizing

the 41 years of service and the retirement of Ande Yakstis from the Alton Telegraph Newspaper in Alton, Illinois.

Ande Yakstis, award-winning reporter, retired on Friday, November 2, 2001 from the Alton Telegraph after a distinguished 41 year career at the historic newspaper. Ande has been described by his colleagues as a skilled veteran reporter as well as a community-minded journalist.

Throughout his 41 years, Ande witnessed many changes at the Alton Telegraph, ranging from different newspaper ownership to changing news philosophy, but Ande has always kept the importance of freedom of speech and community journalism in the forefront of his mind.

Ande started his career at the Telegraph in 1960 with the late publisher Paul S. Cousley and well-known editor Elmer Broz. Ande has previously described Cousley as a publisher with great integrity and respect. Cousley was credited with carrying on the tradition of Elijah P. Lovejoy, the abolitionist newspaper/publisher/editor. He had a great impact on Ande, teaching him about being a newspaper person, how to inform people about issues in government, reporting on school district affairs and coverage of the business community.

When Ande started as a cub reporter, Madison County was noted for illegal gambling and other related activities. He gained a reputation as an investigate reporter who exposed the racketeering empire of local mobster, Frank "Buster" Wortman. As a result of his stories exposing the gangsters, the Illinois Crime Investigation Commission teamed up with FBI and other law enforcement authorities to shut down organized crime operations in both Madison and St. Clair Counties.

Another highlight of his career came in 1969, when he and former Telegraph reporter Ed Pound began an investigation of an Illinois Supreme Court Justice who allegedly received a gift of stock after he set a defendant free in a crime. After the story appeared, an investigation of the Supreme Court was undertaken by both the Illinois and Chicago Bar Associations. Following the hearing, two justices of the Court resigned. Both Ande and Ed Pound were then nominated for a Pulitzer Prize for their stories on the Supreme Court Investigation. They were also honored with the National Associated Press Managing Editors Award for the Supreme Court Expose.

In addition to these honors, Ande was awarded the Illinois Associated Press First Place award for news and feature writing 10 different times and twice was nominated for a Pulitzer Prize for his news reporting. His career was further distinguished in 1997, when he was awarded the Elijah P. Lovejoy award for a lifetime of writing stories to improve the quality of life of people of all races and nationalities.

Ande is known for his writing ability, but most of all, he has been involved in many humanitarian efforts in the community during his 41 year career. In the early 1960's, Ande spent time tutoring young black children to help them to read. Ande has said his greatest reward as a journalist comes when one of his stories helps a child get an organ transplant or when a story he writes helps a local food pantry receive donations of food for hungry families. It is then, that Ande believes his life as a writer has been worthwhile.

In 1975, Ande was presented the Brotherhood Award from Black Churches in Alton for