

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.

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#### 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.

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#### 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

his stories promoting justice and racial harmony in the community. He organized a campaign to rebuild the historic Rocky Fork New Bethel A.M.E. church in Godfrey after it was burned by arsonists. Ande has also volunteered at the Salvation Army to help the poor with food and clothing and helped the late Frances Jackson to start the Alton Food Crisis Center which feeds hundreds of people each month.

Ande is a veteran of the Korean War and has spent a lifetime as an advocate for the rights of men and women who served in the armed forces.

Mr. Speaker, I ask my colleagues to join me in honoring the 41 years of service of Ande Yakstis and to wish both he and family the very best for an enjoyable retirement.

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INTRODUCTION OF THE SAFE  
NURSING AND PATIENT CARE ACT

**HON. FORTNEY PETE STARK**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 6, 2001*

Mr. STARK. Mr. Speaker, I rise to introduce the Safe Nursing and Patient Care Act of 2001 which I am introducing with a group of colleagues today.

There are some 500,000 trained nurses in this country who are not working in their profession. Of course, their reasons for leaving nursing are many. But consistently cited are concerns about the quality of care that nurses' feel able to provide in many health care settings today and increasing requirements to work mandatory overtime.

Listen to these words of a nurse in the state of Washington:

I have been a nurse for six years and most of the time I have worked in the hospital environment. It is difficult to tell you how terrible it is to "work scared" all the time. A mistake that I might make could easily cost someone their life and ruin mine. Every night at work we routinely "face the clock." All of us do without lunch and breaks and work overtime, often without pay, to ensure continuity of care for our patients. Yet, we are constantly asked to do more. It has become the norm for us to have patient assignments two and a half times greater than the staffing guidelines established by the hospital itself. I cannot continue to participate in this unsafe and irresponsible practice. So I am leaving, not because I don't love being a nurse, but because hospitals are not safe places: not for patients and not for nurses.

If we want to ensure quality patient care and a strong nurse work force today and in the future, we must make stories like this nurse's much less frequent. One way to do that is to enact legislation prohibiting hospitals and other health care providers from forcing nurses to work hours beyond what that professional nurse believes to be safe for patient care. That is the purpose of the Safe Nursing and Patient Care Act.

The current practice of mandatory overtime is jeopardizing the quality of care patients receive. It is also contributing to the growing nurse shortage. Current projections are that the nurse workforce in 2020 will have fallen 20 percent below the level necessary to meet demand.

A recent report by the General Accounting Office, *Nursing Workforce: Emerging Nurse*

*Shortage Due to Multiple Factors*, concludes as follows:

[T]he current high levels of job dissatisfaction among nurses may also play a critical role in determining the extent of current and future nurse shortages. Efforts undertaken to improve the workplace environment may both reduce the likelihood of nurses leaving the field and encourage more young people to enter the nursing profession . . .

We have existing government standards that limit the hours that pilots, flight attendants, truck drivers, railroad engineers, and other professions can safely work before consumer safety could be impinged. However, no similar limitation currently exists for our nation's nurses who are caring for us at often the most vulnerable times in our lives.

The Safe Nursing and Patient Care Act would set strict limits on the ability of health facilities to require mandatory overtime from nurses. While nurses would be allowed to continue to volunteer for overtime if and when they feel they can continue to provide safe, quality care, mandatory overtime would only be allowed when an official state of emergency was declared by the Federal, State or local government. These limits would be part of Medicare's provider agreements. They would not apply to nursing homes as there are alternative staffing and quality measures moving forward for those facilities.

To assure compliance, the bill provides HHS with the authority to investigate complaints from nurses about violations. It also grants HHS the power to issue civil monetary penalties of up to \$10,000 for violations of the act and to increase those fines for patterns of violations.

Providers would be required to post notices explaining these new rights and to post nurse schedules in prominent workplace locations. Nurses would also obtain antidiscrimination protections against employers who continued to force work hours for nurses beyond what a nurse believes is safe for quality care. Providers found to have violated the law would be posted on Medicare's website.

This legislation is not the final solution. I believe that standards must be developed to define timeframes for safe nursing care within the wide variety of health settings (whether such overtime is mandatory or voluntary). That is why the legislation also requires the Agency on Healthcare Research and Quality to report back to Congress with recommendations for developing overall standards to protect patient safety in nursing care.

I know that our Nation's hospital trade associations will claim that my solution misses the mark because it is precisely the lack of nurses in the profession today that is necessitating their need to require mandatory overtime. Let me respond directly. Mandatory overtime is dangerous for patients plain and simple. It is also a driving force for nurses leaving the profession. These twin realities make mandatory overtime a dangerous short-term gamble at best. We should join together to end the practice.

This bill takes the first step to address the problem by strictly limiting the ability of providers to force nurses to work beyond their professional opinion of what is safer for fear of losing their jobs. This is a very real problem facing the nursing profession and that is why my bill is endorsed by the American Nurses Association, AFSCME, AFT, SEIU, AFGE,

UAW, and the AFL-CIO—organizations that speak for America's nearly 3 million nurses.

I urge my colleagues to join with me in support of the Safe Nursing and Patient Care Act. Again, my bill is not the only solution. I also support efforts to increase the number of people entering the nursing profession and have cosponsored legislation to achieve that goal. But, we must also take steps to improve nursing now so that today's nurses will remain in the profession to care for those of us who need such care before new nurses can be trained and be there as mentors for the nurses of tomorrow.

Mandatory nurse overtime is a very real quality of care issue for our health system and I look forward to working with my colleagues to enact the Safe Nursing and Patient Care Act which will start us down the right path toward protecting patients and encouraging people to remain in—and enter—the nursing profession.

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WORDS OF VERNON JORDAN

**HON. ELEANOR HOLMES NORTON**

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 6, 2001*

Ms. NORTON. Mr. Speaker, I rise to draw to the attention of the House the words of a distinguished American, Vernon Jordan. In this House, he is well known through the major roles that chart his extraordinary life: civil rights worker, civil rights leader, leading lawyer, international investment banker. Mr. Jordan's life will be understood through his own words in his autobiography entitled *Vernon Can Read*, just released and excerpted in the October 29th issue of *Newsweek*.

However, Mr. Speaker, in light of what September 11 brought down on our country, what I want to submit for the RECORD today is a remarkable, recent speech by Mr. Jordan to the First Congregational United Church of Christ located in his hometown, Atlanta, Georgia.

I can only imagine how the hometown congregation must have received these inspiring and thoughtful words from Vernon, whom they saw off to DePauw University as a boy and have seen him return as one of the nation's wise men. I have no doubt that Mr. Jordan is also so regarded by this House and ask that excerpts from his remarks be made a part of today's RECORD.

FIRST CONGREGATIONAL CHURCH IN ATLANTA

Thank you, for inviting me here today and for this opportunity to join you for your homecoming service.

For what I am and what I have achieved, I owe that experience and to the people who guided me while I have run this race . . . through all of life's trials and tribulations, joys and triumphs.

I had planned to talk about those people today . . . about my parents who steered me on a straight and narrow path . . . about my teachers at Walker Street, E.A. Ware and David T. Howard High Schools, the counselors at the Butler Street YMCA . . . and about the role of the black church, and its historic mission as a beacon of hope and opportunity for black people.

But like all Americans, my thoughts this past fortnight have been elsewhere.

My thoughts have been with those many thousands of innocent victims of horror . . . with their families and friends . . . and with our wounded nation.