

Mayor Bridges became its Chairperson the following year. From 1985 to 1994, he was elected and served on the Township Committee, during which his peers on the township committee elected him to serve in the capacities of both Major and Deputy Mayor. In 1995, Ewing Township held its first mayoral election and elected Alfred W. Bridges to serve as Mayor.

Throughout his tenure, Mayor Bridges' contributions have enriched and enhanced our community. He has overseen the preparation and approval of the Green Acres grants valued at \$1.5 million dollars as well as the extension of the Hollowbrook Community Center valued at \$800,000. Mayor Bridges also oversaw the building of a new municipal and police complex, the creation of an Economic Redevelopment Agency and the procurement of a \$4.5 million dollar low interest loan to reduce flooding in Ewing Township.

In addition to his public service, Major Bridges is the Vice President for Government Relations at The College of New Jersey, where he was worked in various capacities since 1970. Mayor Bridges worked as a high school teacher in the Trenton school system after receiving his Bachelor of Arts degree from The College in 1969. He holds a Masters Degree from Rider College.

Once again, I rise to commend Major Al Bridges on his contributions to our community and to wish him much success in all of his future endeavors, and I ask my colleagues to join me in recognizing his lifetime of service to citizens of Ewing Township and New Jersey.

**EXPRESSING THE SENSE OF CONGRESS REGARDING THE CRASH OF AMERICAN AIRLINES FLIGHT 587**

SPEECH OF

**HON. JOSEPH CROWLEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Friday, November 16, 2001*

Mr. CROWLEY. Mr. Speaker, I rise in support of this important resolution expressing the feelings of this body regarding the crash of American Airlines Flight 587. I commend my colleague from New York, Mr. WEINER, for sponsoring such an appropriate measure in the immediate aftermath of this tragic event. The resolution speaks for itself, but I would like to speak on behalf of those in the 7th District who have been hurt, in very different ways, by this tragedy.

First, I would like to express my condolences to the families and friends of those who died. There are many in my District, including myself, who have personal links with the area that has been hit. My mother grew up in the Rockaways just blocks from the crash site, and my aunt still lives there today. There are many others with similar ties to this neighborhood. We all hope that the community there will come together and recover both swiftly and strongly. The events of September 11th, have really hit this wonderful community hard. It is going to take even more courage and strength for this neighborhood to rebuild.

Second, I would like to pay tribute to the many individuals who selflessly and instinctively threw themselves into the rescue efforts. There acts were a noble reminder of the heroism displayed only weeks before, during the

terrorist attacks of the World Trade Center, which touched the hearts of us all. The emergency services once again lived up to their outstanding reputation and performed with dedicated professionalism. Once again, several volunteers disregarded their personal safety and helped any way they could. Twice now in two months tragedy has hit our city from the air; twice also has the brave endeavor of our people risen to meet that challenge.

Finally, I would like to express my empathy with the loss that has been borne by the Dominican people both in the Dominican Republic and in New York. This is a grievous blow to the community, much of it residing in the 7th District, which is home to many Dominicans by either birth or descent. In particular, it is a personal tragedy for many individuals and families. We can only have hope in the natural resilience and camaraderie of the Dominican community to support all concerned in this bleak hour.

We here in Congress do express our sympathy and admiration for all that has happened. But we must also once again strive to ensure that all was not in vain and lessons shall be learned from this catastrophe.

**ENSURE SMALL BUSINESSES' FAIR AND EQUAL ACCESS TO COMPETITIVE AND AFFORDABLE INSURANCE PRODUCTS AND SERVICES**

**HON. LUIS V. GUTIERREZ**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Monday, November 19, 2001*

Mr. GUTIERREZ. Mr. Speaker, today I am introducing the "Small Business Insurance Data Disclosure Act of 2001," a bill to provide for public access to information regarding the availability of insurance for small businesses.

There is no doubt that small businesses have played a significant role in the unprecedented economic prosperity we have enjoyed during the last decade.

America's 25.5 million small businesses represent more than 99 percent of our nation's employers. They employ 51 percent of the private sector workforce and create more than 80 percent of all the net new jobs in the United States.

In 2000, there were 612,400 new employer firms, an increase of 4.3 percent from 1999. Small business bankruptcies decreased by 14.8 percent between 1999 and 2000, to the lowest level in more than 20 years. And the business failure index also decreased by 1.7 percent since 1999.

Small businesses, however, are also the most vulnerable market sector in times of economic uncertainty or downturn and assuredly experience difficulties with making loan payments on existing debts, paying employees, paying vendors, paying rent, insurance premiums or other operating expenses and securing financing for their businesses.

The commercial insurers are preparing small business policyholders for rate increases. Please consider the following:

According to an Insurance Insider report, insurance premiums for restaurants are expected to rise by an average of at least 15 percent. More than 70 percent of our nation's restaurants are small businesses and are cur-

rently experiencing declining revenues. Now, their already weakened balance sheets must incorporate anticipated premium increases.

Lack of affordable and adequate insurance will severely limit the ability of entrepreneurs to obtain credit for starting, growing or expanding a small business. Hence, there will be fewer new or increased revenue streams to flow into our already slowed economy.

To address these problems, this Act requires insurance companies to compile and make public sufficient data for analyses of the availability and affordability of small business insurance. That data would include the following information for small business insurance: race/ethnicity, gender, census tract, annual revenue of the small business, number of small business policies and amount of premiums, number of cancellations and non-renewals and the aggregate losses by the insurance companies.

This Act is strongly supported by numerous grassroots organizations among which are the National Community Reinvestment Coalition; National Congress for Community Economic Development; Woodstock Institute (IL); Women's Business Development Center of Chicago (IL); Rural Opportunities (NY); California Reinvestment Coalition; Fairness in Rural Lending (WI); Women's Business Development Center of Philadelphia (PA); Nevada Fair Housing Center; Delaware Community Reinvestment Action Council; Chicago Association of Neighborhood Development Organizations (IL); Center for Women and Enterprise (MA); Coalition of Neighborhoods (OH); Community Equity Investments, Inc. (FL); Dallas/Ft. Worth/Arlington Minority Business Development Center (TX) and the Hispanic Economic Development Corporation.

Mr. Speaker, I urge my colleagues to support this much-needed legislation to ensure that small businesses are afforded equal access to affordable insurance products.

**HONORING THE 50TH ANNIVERSARY OF JET MAGAZINE**

SPEECH OF

**HON. MAJOR R. OWENS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, November 15, 2001*

Mr. OWENS. Mr. Speaker, I rise today to honor a publication which strongly supports the legacy of African American Cultural Identity. For too long the living history and cultural identity of the African American community has been squelched or denied altogether. Our African cultural identity has been diminished by the American political realities of the slave trade, segregation, discrimination and racism.

The historical contributions that Africans have made globally and African Americans have made to America have been shrouded by ignorance and bigotry. The majesty and the grandeur, of the African American cultural experience, can only be told by those who know it. John Johnson knows it and through Jet Magazine the Johnson Publishing Company, has shown it for more than 50 years.

Johnson Publishing Company, one of the nation's largest Black-Owned businesses, has stood on the vanguard, disseminating the beauty, the strength and the pride of the African American community through such publications as: the Negro Digest; Ebony Magazine

and Jet Magazine to name a few. These publications were the only source of information about the African American cultural identity for more than twenty years.

Today, Mr. Speaker I rise to celebrate the legacy of African American cultural identity, Johnson Publishing Company and Jet Magazine in particular. Established in 1951, Jet Magazine has highlighted the cultural expressions and achievements of African Americans. When other mainstream publications refused to focus on the African American community, Johnson's Jet Magazine was there to chronicle our everyday lives, capturing our beauty and our cultural, educational, and professional achievements. With a circulation of nearly 1 million and a pass-along rate of 9.7 readers per copy, the weekly digest of news and information is read by more than 9 million people.

God was having a good day when he created Jet Magazine. Through Jet Magazine, African Americans have been able to share their cultural identity, values and community spirit with each other and the world. "Big Ups" to Jet Magazine on its 50th Anniversary.

#### TRIBUTE TO DR. ROY T. TSUDA

#### HON. ROBERT A. UNDERWOOD

OF GUAM

IN THE HOUSE OF REPRESENTATIVES

*Monday, November 19, 2001*

Mr. UNDERWOOD. Mr. Speaker, I would like to commend and congratulate Dr. Roy T. Tsuda, a good friend and colleague in the field of education, for his contributions to the island of Guam and for his well-earned retirement as president of the University of Guam (UOG).

Dr. Tsuda was born in Honolulu, Hawaii on Christmas day, 1939. A 1957 graduate of Iolani High School in Honolulu, he later earned degrees in Botany from the University of Hawaii. He received his Bachelor of Arts in 1963. From 1964 to 1966, he was the National Defense Education Act Guarantee Fellow—earning a Master of Science degree in 1966. The title of his master's thesis was Quasi-lunar photosynthetic rhythms of a neritic plankton population. In 1970, Dr. Tsuda was awarded a Ph.D. in Botany with a minor in Zoology by the University of Wisconsin at Milwaukee. His doctoral dissertation was entitled A floristic and distributional account of Phaeophyta (brown algae) on Guam, Mariana Islands.

Dr. Tsuda came on board the University of Guam in 1967 as an instructor. In 1974, he was made a full Professor and was assigned to the university's marine laboratory and served as its Director until 1976. As Director, he coordinated the faculty's research, teaching, and service activities of the faculty. He also worked on the budget and served as the university's liaison for biological and environmental projects. Between 1973 and 1976, he also found time to serve as General Editor for Micronesica, the University of Guam's Journal.

In 1978, Dr. Tsuda was named the first Dean of the university's Graduate School and Research Department—a post he held from 1978 until 1984. During this period he concurrently served as Interim Vice President for Operations and Support Services. As Dean, he administered all graduate programs, worked towards the enhancement of scholarly research within the University community and coordinated the Micronesian Area Research

Center, the Water Energy and Resource Institute and the Marine Laboratory—UOG's research units. He also served as the Guam representative to the East-West Center Program and the Fulbright-Hays Program. From 1984 until 1989, he served as UOG's Vice President for Academic Affairs. While in this post he coordinated all academic programs within UOG's four undergraduate colleges, Graduate School and Research, the Library, Student Affairs, Continuing Education and the Computer Center. He served as Interim President between 1987 and 1988 and was elevated to Professor Emeritus of Marine Biology upon his retirement in 1989.

Dr. Tsuda briefly worked as a Foreign Visiting Researcher for the Sesoko Marine Science Center of the University of the Ryukyus in Okinawa in 1990. He conducted research on seaweeds and seagrasses of Okinawa and published three scientific papers. He later came back to Guam to work for Duenas & Associates, Inc. as their Chief of Environmental Services. In addition to field work, he was in charge of preparing the company's proposal and cost estimates for clients, the preparation of environmental reports and permit applications with local and federal agencies.

During some of UOG's most troubled times, Dr. Tsuda was recalled to once again serve as Interim President. Under his watch, the university headed towards a positive direction. Originally expected to serve for seven months, the demand for Dr. Tsuda's service and leadership eventually made his stay a total of eleven months. As he once again leaves, Dr Tsuda is credited for bringing cohesion within the university community.

Dr. Tsuda's distinguished career and extraordinary accomplishments are greatly admired and appreciated. I commend him for his service to the university and to the people of Guam. I hope that he enjoys his well-earned retirement and wish him the best in his future endeavors.

#### IN RECOGNITION OF DR. STEVEN CHAN

#### HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, November 19, 2001*

Mr. STARK. Mr. Speaker, it is my pleasure to pay tribute to Dr. Steven Chan in my congressional district who has just recently been selected as the 30th president of the California Dental Association (CDA).

CDA is the largest state dental association in the country and Dr. Chan, a pediatric specialist, is the second American of Chinese descent to reach this top office. He will now head the association that was founded in 1870, and has more than 18,000 members.

A husband and proud father of two, Dr. Chan continues to prove himself as a leader within his profession and contributor to his community. While he has made it his life's work to attend to the proper health of children, he amplifies those efforts by participating in community events for children as well.

Dr. Chan epitomizes community service, volunteering in many local establishments. He is seated on the Board of Directors for the South Bay Chinese Club and has been a

member for over 14 years. In a continuing effort for more than 7 years, he has assisted local area hospitals in community relations programs. He aided the Fremont Chamber of Commerce as a scholarship foundation trustee. Going on to work as Commissioner of the Fremont Library, he performed many tasks including consultant to special collections and the Alameda County Library Foundation. With all of the activities he is involved in, he still finds time to assist with activities for the school district as well.

I applaud the hard work and community spirit put forth by Dr. Chan. This is an individual who has found time to have a family, a successful business, and volunteer his free time to a wide variety of causes. He has an understanding of selflessness and efficacy that I feel we should all praise. I ask my colleagues to join me in congratulating Dr. Steven Chan on his newest accomplishment as the President of the CDA. I look forward to the opportunity to work with him in this new capacity.

#### "CATCH-UP" CONTRIBUTIONS FOR ALL ACT

#### HON. CONSTANCE A. MORELLA

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Monday, November 19, 2001*

Mrs. MORELLA. Mr. Speaker, I rise today to introduce the "Catch-Up" Contributions for All Act. This bill will amend title 5 to allow all Thrift Savings Plan (TSP) participants who are over 50 to take advantage of "catch-up" contributions.

Recent changes in tax law (Public Law No. 107-16) permit 401(a) plans and others, like the TSP, to accept additional contributions from those age 50 and over. Due to the new law, an individual, age 50 or older, could put an additional \$1,000 next year into a pension plan, in addition to regular contributions allowed by law. The following year the extra contributions would be \$2,000. It would increase each year until the extra contribution level was \$5,000. Each year thereafter the investor could put in an additional \$5,000 (on top of the regular contribution) in a pension plan.

However, this new law does not change the terms of any plan to provide the benefit; in fact, plans are not required to make the benefit available to participants. Instead, plans that choose to do so must take steps to amend their plan documents before such contributions may be accepted. Similarly, FERSA—the plan document for the TSP—must be amended before the TSP may accept additional contributions. Only Congress may amend FERSA. Thus, before the TSP can accept catch-up contributions in excess of the current limits, Congress must change the law. My legislation will make the requisite change in title 5 and allow all TSP eligible participants to contribute more to their pension.

The catch-up provision is particularly justifiable for the Federal plan since the TSP was not created by law until 1986. The "catch-up" contributions will allow workers to make-up for years when they weren't employed, didn't contribute to their plan or otherwise weren't able to save. It is also particularly beneficial for women who have returned to the workforce after taking time away to raise families.