

Management and Budget have been miscalculating the anticipated cost of loan programs to the taxpayer, or the subsidy rates for loan programs.

The Administration's subsidy rate estimates for the Small Business Administration's 7(a) loan program and the 504 guaranteed loan program have regularly been miscalculated, leading to unnecessarily high fees charged to the borrowers who use the Small Business Administration's loan programs. This is, in effect, a tax on small businesses, and must be rectified.

The Administration and the Office of Management and Budget must re-estimate the subsidy rate calculations to ensure that the 7(a) loan program as well as the 504 guaranteed loan program are not threatened, and to reduce the tax burden on our nation's small businesses.

#### 125TH ANNIVERSARY OF REGIS UNIVERSITY

#### HON. BOB SCHAFFER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Monday, October 28, 2002*

Mr. SCHAFFER. Mr. Speaker, I rise today to recognize the 125th anniversary of Regis University, a highly acclaimed Jesuit institution in Denver, Colorado.

Founded in 1877 as Las Vegas College in Las Vegas, New Mexico, Regis University has undergone three name changes, two moves and significant growth since its inception one hundred twenty-five years ago. The university now enrolls more than 13,500 students in three constituent schools: Regis College, for traditional liberal arts; School for Professional Studies, with programs designed for working adults; and School for Health Care Professionals, which houses Regis' doctoral program in physical therapy. An additional 15,000 students attend the university's five branch campuses in Colorado and one in Las Vegas, Nevada.

As 1 of 28 Jesuit institutions of higher education in the country, Regis University has developed a reputation for academic excellence and a commitment to the Jesuit mission of developing leaders committed to the service of others. For seven consecutive years, U.S. News and World Report has ranked Regis University to be among its top tier of colleges and universities in the Western United States. The University has also been recognized for its leadership in the field of student character development. The university was 1 of 100 colleges and universities honored in the "Templeton Guide: Colleges that Encourage Character Development."

As a U.S. Representative from Colorado, I know my Colorado colleagues join me in expressing appreciation to Regis University for its significant contributions to the state, country and world at large. It has hosted numerous world leaders to its Colorado campus, including, ten Nobel Prize winners, Mother Theresa and the historic meeting between Pope John Paul II and the President in 1993. The school has also produced an American Rhodes Scholar, two Fulbright professors and two athletes named to USA Today's College All-Academic Team.

Mr. Speaker and Members of the House, please join me in honoring Regis University as

it celebrates 125 years of dedicated service to the academic enrichment and development of thousands of college graduates. The university and all of its faculty and staff are to be congratulated on this momentous occasion.

#### DOMESTIC VIOLENCE AWARENESS MONTH

#### HON. LUCILLE ROYBAL-ALLARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, October 28, 2002*

Ms. ROYBAL-ALLARD. Mr. Speaker, I rise to recognize October as Domestic Violence Prevention Month and add my strong support to the struggle against domestic abuse.

Domestic Violence Awareness Month is an opportunity for us to remember those who have been victims of abuse, to support those who are survivors, to educate ourselves about the barriers and hardships domestic violence victims face, and to find effective and lasting solutions to this horrific crime.

I would like to share a story with you about a domestic violence survivor named Anna. Anna is married to an abusive man, who regularly harasses, threatens, and hits her. One evening, he flew into a rage and brutally beat her, because she was considering leaving him.

Anna came into work the next day and confided to her supervisor that her injuries were the result of domestic violence. Her boss referred her to the Human Resources office where the staff had training in working with employees who are victims of domestic violence. Human Resources helped Anna contact a local domestic violence service provider.

The employer gave Anna the rest of the day off to meet with a counselor and figure out other precautionary steps. When made aware that she would need several days off to get a restraining order and move into a shelter, Anna called her boss who gave her additional time off.

Before returning to work, Anna was able to develop a safety plan with her boss and counselor that included one afternoon off per week to attend group counseling sessions at the local service provider.

Anna's ability to get help and support from her employer had a significant positive impact on her life. Anna found a safe place to live and remained economically independent. Anna's boss also gained significantly by retaining a productive and contributing employee. Further saving the company time and money in not having to recruit and retrain a new employee.

Mr. Speaker, I use this story to underscore the benefits of having a supportive system in place to help domestic violence victims break the vicious cycle of violence. Sadly, however, this story is fiction rather than fact. Anna's story is a far cry from what most domestic violence victims currently encounter when they seek help from their employers. Federal law does not specifically allow women to take leave from work to effectively deal with abuse. Nor do most states allow women who leave work as a result of domestic violence to collect unemployment compensation.

Instead, victims of abuse live with the added fear of losing their job and falling into poverty if they take time off to go to a shelter or seek

a protective order. In addition employers also lose out. It is estimated that it costs employers \$100 million a year as a result of higher turnover, lower productivity, absenteeism and health and safety expenses.

To address the inadequacy of our current laws, I have introduced the Victim's Economic Security and Safety Act also known as VESSA. This bill ensures that victims of domestic violence are allowed to take time off from work to make necessary court appearances, seek legal assistance, contact law enforcement officials or make alternative housing arrangements, without the fear of being fired or demoted. Further, to make sure victims can retain financial independence VESSA requires states to provide unemployment benefits to women who are forced to leave work as a result of domestic violence. In addition, VESSA creates a workplace safety program tax credit for 40 percent of the costs incurred or paid by an employer who implements a domestic violence workplace safety and education program.

Mr. Speaker, Anna's story, although fiction, clearly illustrates how a comprehensive support system can help to break the cycle of violence as well as, benefit business and society as a whole. I am extremely pleased to announce that VESSA has already garnered the support of 115 of my colleagues in the House of Representatives. I'm hopeful that with the increased support of my colleagues in Congress VESSA will soon become law, and help turn victims of domestic abuse into survivors.

#### TRIBUTE TO MRS. MARIA LOUISE BROOKS JONES

#### HON. ROBERT A. BRADY

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, October 28, 2002*

Mr. BRADY of Pennsylvania. Mr. Speaker, I rise to honor and celebrate the accomplishments of Mrs. Maria Louise Brooks Jones, a resident of Philadelphia for more than fifty years. "Mom Jones" as she is affectionately called, has been a blessing to many in the great city of brotherly love. She is a wife, mother of nine children, grandmother of twenty-six, great-grandmother of seventeen, and an adopted "mother" to a host of children and grandchildren that have claimed her throughout many years. Mom Jones gained some of these "children" because encouraging others is her way of life. The people in her community know that they can get assistance from her in the form of prayer, clothing, or shelter.

Mrs. Jones joined the church at an early age, and from Richmond, VA via Baltimore, MD joined Second Pilgrim Baptist Church in Philadelphia under the pastorate of the late Rev. R. L. Thomas. At Second Pilgrim Baptist Church, she has actively served as a member of the Combined Mass Choir and held various offices on the Jones Gospel Chorus, Senior Choir, Hospitality Ministry, Nurses Ministry, Widows' Ministry, Youth Supervisor, and the Delaware Valley Hospitality Circle.

Mom Jones is an activist and leader in the education of children both in and around her community and church. She worked in the public and private schools of Philadelphia for over fifty years, and remains active in the private sector to this day. As far as she is concerned, she'll help educate children as long as children need to be educated.

Mrs. Jones is a true lady, full of grace, honor, and respect. She has lived a life of honor and service. Along with her family, friends, and community, I ask that you and my other distinguished colleagues to join me in wishing Mrs. Jones a happy 77th birthday and commending her on her multiple accomplishments.

TRIBUTE TO OFFICER BILL  
CLEVELAND

**HON. BOB SCHAFFER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Monday, October 28, 2002*

Mr. SCHAFFER. Mr. Speaker, I rise today to honor Officer Bill Cleveland of the United States Capitol Police. During my service in Congress, Officer Cleveland has made a lasting, impression on me as a motivated public servant.

Often referred to as "Officer Fantastic," Bill greets Members, staff and visitors at his Cannon House Office Building post each morning with a smile and pleasant greeting. Every time an individual responds and asks how he is doing, Officer Cleveland replies, "Fantastic!" Although he works high intensity, twelve-hour days securing the building's entrances and consistently directing visitors around the maze of hallways, Bill always remains upbeat and friendly.

The more remarkable traits of Officer Cleveland's public duties reach beyond the halls of Congress. In 1988 Bill Cleveland became the first black Republican since Reconstruction to be elected to the City Council in Alexandria, Virginia. Furthermore, he currently serves as the Vice Mayor of Alexandria and is running for mayor in May 2003. If elected, Bill would be the first black mayor of Alexandria.

When I first met Officer Cleveland, I witnessed his motivating spirit and humble service. After countless encounters I have learned Bill's actions are inspired by his deep Christian faith. At work he not only serves the people, but he does so because of his fervor for the Lord. Officer Cleveland's leadership, enthusiasm, and sense of duty have been extraordinary examples for my staff and me. Each day be is a welcoming reminder of how truly great it is to serve in Congress.

Mr. Speaker, Officer Bill Cleveland is a great American and I ask the House of Representatives to join me in thanking him for such outstanding service.

TRIBUTE TO THANKSGIVING

**HON. BOB SCHAFFER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Monday, October 28, 2002*

Mr. SCHAFFER. Mr. Speaker, I rise today to recognize the national holiday of Thanksgiving to be held this year on the 28th of November.

This traditional holiday, bringing together families and celebrating what we are blessed with as individuals and as a country, takes on an ever more important meaning now as Americans confront terrorism. For the nation to give thanks to God is a hallowed custom, one which is truly American.

Initially celebrated by our forefathers, this holiday became a tradition of thanks for a bountiful harvest, which provided colonists with enough food to last through the winter. The observation was also a time to pray and give thanks for peace with their Native American neighbors. In 1863, President Abraham Lincoln officially appointed a national day of Thanksgiving. Since then, each president has issued a Thanksgiving Day proclamation, designating the fourth Thursday of each November as the official holiday.

As we take the time out of our busy lives to stop and give thanks for the food on our table, our loved ones, the homes we live in and our magnificent nation, let us also remember our forefathers and the sacrifices they made to build our great country and the freedoms by which we may celebrate and express our thanks.

TRIBUTE TO THE HONORABLE  
BILL OWENS

**HON. BOB SCHAFFER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Monday, October 28, 2002*

Mr. SCHAFFER. Mr. Speaker, I rise today to express gratitude and congratulations to the Honorable Bill Owens, Governor of Colorado. Four years ago, Gov. Owens promised to improve education for Colorado's children, reduce the tax burden on families, and make transportation a top priority. Gov. Owens has not only kept his promises to Colorado, but has managed to accomplish much more in his tenure as Governor.

On education, Governor Owens has made schools more accountable for the academic achievements of children. He has expanded assessment testing to better measure the success of children and has pushed for accountability reports that detail the safety and academic performance of Colorado schools. For the first time in a decade, the state is fully funding public education. Gov. Owens has also managed to create smaller class sizes for children in kindergarten through third grade and many full-day kindergarten programs. Other impacts of the education reform include a Read to Achieve grant to provide new programs and new textbooks for many Colorado classrooms.

Governor Owens has also made history by pushing the state's largest tax-relief package. That effort has amounted to \$1 billion in rate cuts of personal income, sales, and capital gains taxes. He also has eliminated the marriage penalty tax. More over, Owens has managed to keep the budget balanced by making responsible decisions to veto \$47 million in line items. He then called on state agencies to cut an additional 4 percent from their budgets.

As governor, Owens has paid special attention to Colorado's long-neglected transportation system. Under Owens' leadership, the state will invest more than \$15 billion in Colorado's highway system in the next 20 years. Although this plan funds projects through the state, Owens constructed it without raising taxes. Colorado will now have better, cleaner, and safer roads for years to come.

Governor Owens has managed to accomplish all this under the pressure of other challenges facing the state and nation demanding

his action. These calls to action include school violence, drought, wildfires, economic slowdown, terrorism, and much more.

Owens' leadership skills are unmatched, and his ability to work in a bipartisan manner earns him daily praise. More importantly, Gov. Owens is firmly committed to making Colorado a better place to live for present and future generations of Coloradans. I ask the House to extend its congratulations and sincere thanks to Governor Bill Owens for his success and accomplishment as Colorado's Governor.

CHANGING LIVES CHARACTER  
EDUCATION PROGRAM

**HON. BOB SCHAFFER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Monday, October 28, 2002*

Mr. SCHAFFER. Mr. Speaker, I rise today to recognize the Changing Lives character education program, an exceptional curriculum being used throughout the country with proven results to improve individual lives and schools.

The development of character among our young people today is critical to the stability and success of our nation and society. John Adams, the second President of the United States, recognized the immense importance of character and morality to our nation. "Our Constitution was made only for a moral and religious people," he said in an address to the military. "It is wholly inadequate to the government of any other."

Unfortunately, Mr. Speaker, there is a real vacuum of values in our culture today. Too many of our youth are growing up without the guidance and modeling of basic, time-honored character traits, which at one time were reinforced by one's family, church, school and community.

Two well-respected teachers and coaches have joined together to respond to this need for character development among elementary and secondary students. Dennis Parker and D.W. Rutledge, in conjunction with Zig Ziglar, have created a character curriculum called "Changing Lives." The curriculum involves several innovative components, including "Word of the Week" character concepts, a mission statement for the school, banners and posters in the halls about character education, books and readings, journal writing, and focused activities facilitating student, parent, teachers and community involvement in the character education process.

While there are many character education programs on the market, the Changing Lives curriculum is the only one I know which has received extensive study and evaluation. Two psychologists at the University of Dayton recently conducted a scientifically based study of the Changing Lives program. They found that schools with the Changing Lives curriculum demonstrated positive behavior changes and results among the student body in comparison with schools that did not incorporate the curriculum into the classroom. Teachers reported less frequent negative student behaviors and fewer disciplinary actions. Students reported fewer unruly behaviors and a greater expectation from teachers for them to behave in positive ways. Parents were also more likely to attend school activities and rated the schools more positively.