

When he added the losses from Medicare reimbursements and accounts receivables that have doubled in the past six months, Johnson realized he needed to borrow an amount that nearly equaled the value of his farm.

"I got lucky," he said, "because the farm has been taking care of itself financially. Now, it's going to take care of us and our patients."

Johnson is finalizing a loan for two-thirds of his farm's value. It's an amount that realistically, he said, can sustain his practice for another year—two at the most—depending on factors including future Medicare reimbursement rates, the local economy and land values.

"I'd never thought I would spend this much of my time being a businessman," he said. "It's such a joy to sit down and see a patient. I thought that was what I was training for."

AAFP Director Arlene Brown, M.D., of Ruidoso, NM., said she and her staff "saw the writing on the wall" when Medicare physician payments dropped and accounts receivables increased. Something had to happen to keep her "frontier medicine" practice open.

Brown serves 8,000 patients, some of whom must drive 50 miles on a dirt road to reach a paved road—then must drive another 100 miles to her office. At least 30 percent rely on Medicare, she said, "and we can't stop accepting these patients."

So Brown took a pay cut and turned to her staff for help. The employees—a close-knit "family"—didn't want to see anyone lose his or her job, she said. Instead of eliminating a position and/or cutting patient services, all staff members agreed to cut their hours and pay by 15 to 18 percent.

"We must stay open," Brown said. "We now if my patients have to get their primary care 200 miles away from home, they won't go get it. They depend on me, and on us."

How long can her practice hold out for a permanent financial solution? Not long, Brown said. She's hoping efforts to get the federal government to rethink Medicare and correct the physician payment formula will succeed soon.

"If not, we'll be cutting some services we don't have to provide," she said. "The first to go will be flu shots." Next to go will be the free assistance older and low-income patients get when they need help to buy prescription drugs.

"It all makes for bad medicine," Brown said, "but it could help keep our doors open."

If her practice closes, the entire community—her community—could collapse, she said. "A majority of Americans eat, live, sleep and die in small communities. If we shut down the very things that help small communities survive, like medicine, then those communities will die."

(At the request of Mr. DASCHLE, the following statement was ordered to be printed in the RECORD.)

ADDITIONAL STATEMENTS

CONGRATULATING AUSTIN AND LYDIA WARDER

• Ms. MIKULSKI. Madam President, today I bring your attention to Austin and Lydia Warder. On August 12, 2002, they celebrated their 60th wedding anniversary, and I ask you to join me, their family and friends in congratulating them.

The Warders have devoted 60 years to each other, to their family, to their community of Indian Head, MD, and to the service of their country through the United States Navy. Our country

could not ask for two more dedicated citizens.

Austin Warder was born in Marbury, MD in 1922, just a few miles away from his future bride, Lydia Eastburn, born in 1924. The two met and soon married on August 12, 1942, in Austin's hometown, just before he shipped out for World War II. Austin served his country as a United States Navy Seabee in the South Pacific from 1942 until the war ended in 1945. During that time, Lydia joined the war effort and began working at the Naval Ordinance Station in her hometown of Indian Head, MD.

After the war, the Warders settled down in Indian Head. Austin continued his service with the U.S. Navy, joining Lydia at the Naval Ordinance Station where she worked as a housing project manager. Austin began his career there as Director of the Public Works Department, Maintenance Division. Both received numerous letters of commendation and many outstanding performance ratings over their long careers. They worked together over the years. They finally decided to retire, together, in January of 1977. Lydia was retiring after 35 years and Austin after 32 years.

The Warders have left an important legacy with the Federal Government. Together, they have 70 years of service, and I am sure the Navy joins me in congratulating them. But their most important legacy, and I know their favorite, is their family. Austin and Lydia have been blessed with a large and loving family. They have one daughter, Sandra Benson, two grandchildren, five great grandchildren and one great-great grandchild.

I am honored to share this couple's story of commitment and service with the Senate today. Austin and Lydia Warder are fine Marylanders. Their shared values, hard work, and spirit kept them together through the War, through many years with the Navy, through children and grandchildren and great grandchildren. Please join me in wishing the Warders my most sincere congratulations and best wishes for many more happy years!•

RECOGNIZING THE ENTERPRISE FOUNDATION'S 20TH ANNIVERSARY

• Mr. SARBANES. Madam President, I rise today to recognize The Enterprise Foundation as it celebrates its 20th year of building communities and improving low-income people's lives across America.

Renowned developer James Rouse and his wife, Patty, launched Enterprise in 1982. Jim and Patty were inspired to start Enterprise by three women from the Church of the Saviour here in Washington. They asked Jim for help in turning two run-down, rat-infested buildings blighting their Adams Morgan neighborhood into affordable apartments for low-income residents of the area.

With Jim and Patty's help and thousands of hours of volunteer time, the

group achieved its goal. The buildings still provide a decent affordable home to low-income people in that community today.

Jim and Patty founded Enterprise to help more community groups rebuild their neighborhoods. Today, Enterprise works through a network of more than 2,200 community-based organizations in more than 820 locations to provide affordable housing, safer streets, and access to jobs and quality childcare.

Through these unsung heroes at the grassroots, Enterprise has invested nearly \$4 billion to produce more than 132,000 homes affordable to low-income people. On any given day, more than 250,000 low-income people live in decent, affordable housing made possible in part by Enterprise.

In addition, Enterprise's job training and placement programs have helped more than 32,000 hard-to-employ people qualify for work and retain employment. More than 4,500 children have benefited from Enterprise's childcare initiatives.

President Clinton presented Jim with the Presidential Medal of Freedom in 1995. When Jim passed away a year later, Patty and the rest of Enterprise's leadership continued the work he began.

That work goes on today. I have seen firsthand what Enterprise has achieved in many communities in my State. To cite just one example, Enterprise has been working since the early 1990s with the residents of Sandtown-Winchester in Baltimore City on a comprehensive effort to reverse decades of disinvestment and decay.

After more than a decade, Sandtown is showing signs of a turnaround. The median income in the community increased by 50 percent during the 1990s, according to the Census. Median home sale prices rose 376 percent during that time, according to Johns Hopkins University's Institute for Policy Studies. In the parts of this 72-block community where Enterprise has been most active, crime is down and elementary school students are going better.

More work remains, in Sandtown and in countless other low-income areas around the country. True to Jim Rouse's vision, Enterprise will not rest until all low-income Americans have the opportunity for fit and affordable housing and to move up and out of poverty into the mainstream of American life.

I ask that we pay tribute to Mr. Rouse's legacy and to the profound impact that The Enterprise Foundation has had, and continues to have, on the lives of low-income Americans building better lives for themselves, their families and their communities.•

THE 75TH ANNIVERSARY OF THE INVENTION OF THE TELEVISION BY PHILO T. FARNSWORTH

• Mrs. FEINSTEIN. Madam President, I rise today to honor the late Philo T.

Farnsworth and the Farnsworth family on the 75th anniversary of the invention of the electric television.

It was on September 7, 1927, while working in his small, cramped laboratory at 202 Green Street in San Francisco, that Philo Farnsworth conducted the first successful experiments that form the basis for today's television. Upon completing the very first transmission of an electronic image, Farnsworth sent a telegram to his investors that simply said, "The Damn Thing Works."

Farnsworth first conceptualized these ideas one summer day while tilling a potato field on his family's farm. Riding atop the horse driven plow, the 14 year-old Farnsworth was struck by the crisscrossed patterns in the field. Like the furrows in the field front of him, Farnsworth believed he could separate a picture into lines and reassemble them elsewhere.

In 1930, Farnsworth obtained the patents for his invention, which employs a magnetically deflected electron beam inside a cathode ray tube to transmit a picture. All forms of video in use in the world today, including computer displays, trace their origins to Farnsworth's patents and this seminal event 75 years ago.

When Farnsworth died at the age of 64 in 1971, he held more than 300 U.S. and foreign patents. In September 1983, he was one of four inventors honored by the U.S. Postal Service with a stamp bearing his portrait. My home State of California has recognized his invention of the electronic television by placing a State historical marker memorializing the event in front of his former lab in San Francisco. In addition, the mayor of San Francisco, Willie Brown, recently issued a proclamation making September 7, 2002, Philo Taylor Farnsworth Day in that city.

Before I conclude today, I also want to recognize the important contributions of Elma "Pem" Farnsworth, now 94 years of age and the only living witness to this historic 1927 event. Mrs. Farnsworth, a talented scientist in her own right, worked closely with her husband on many of his inventions. Often called "The Mother of the Television," Mrs. Farnsworth now spends her retirement days residing in Fort Wayne, IN, working tirelessly to ensure that the legacy of Philo Farnsworth's inventions will live on.●

COMMENDING THE SERVICE OF KAYLA J. GILLAN

● Mrs. BOXER. Madam President, I take this opportunity to bring to the Senate's attention the exemplary career and public service of Kayla J. Gillan.

Ms. Gillan has served as General Counsel for the California Public Employees' Retirement System, CalPERS, since 1996, and also worked as Staff Counsel from 1986 to 1990 and as Deputy General Counsel from 1990 to 1996. She

led a team of attorneys and other professionals who have worked to support the retirement, health and investment programs benefitting CalPERS members and employers. Ms. Gillan was instrumental in drafting corporate governance principles for the CalPERS Board of Administration, making CalPERS the first fund in the Nation to articulate roles for its Board, leaders, committees and staff.

Ms. Gillan also facilitated the CalPERS Board's self-evaluation process and helped the Board implement path-breaking corporate governance policies. She was the principal drafter of all CalPERS corporate governance policy statements since 1992, and met with more than 150 companies to address poor financial performance and corporate governance.

Under Ms. Gillan's leadership, the CalPERS legal team successfully fought and won litigation that resulted in a return of over \$2 billion to the fund, and the establishment of the principle that CalPERS members have a vested right to a fiscally secure retirement system. She drafted Board policies on securities litigation, including the CalPERS process for evaluating litigation that served as a roadmap for the CalPERS legal team to win the largest securities fraud class action recovery in history.

Ms. Gillan has been the recipient of numerous industry honors, such as being named one of the National Law Journal's top 50 women lawyers in the United States in 1998, and was included in that publication's 1995 list of the top "40 under age 40 attorneys" in the Nation.

Ms. Gillan's expertise, dedication, and leadership should be commended. Her work has resulted in the advancement of corporate governance principles in corporations throughout the United States. Establishing higher standards and clear accountability for corporate governance is vital to the integrity of the American economy, particularly in light of the burgeoning corporate scandals in our markets.

I wish Ms. Gillan all the best in her future endeavors.●

THE CHALLENGE OF COMMUNITY SERVICE

● Mr. KERRY. Mr. President, we have learned much in the last year about how to measure the strength of America, a Nation built on the willingness of our citizens to give of their time and their energy, knowing that in the end our freedom and strength as individuals is connected to the freedom and strength of our Nation, and when one falters the other suffers in turn. Mothers and fathers have passed along to every successive generation pride in sacrifice and a commitment to our shared values that have become the touchstone of America's strength, grounded in the simple words of DeTocqueville: "America is great because Americans are good."

Arthur Blaustein's book on American volunteerism proves that the spirit of our forebears, that spirit that carried us through the tumultuous early days, a Civil War, a Depression, two World Wars, and the upheaval at home and overseas of the sixties, is alive and well today. From commitments to civil rights and civic bodies to military service and community volunteering, our Nation is a nation committed to strengthening and improving the world around us.

And every time Americans have sought to strengthen our freedom and values, we have found individuals willing to volunteer their time and lead by their example, Thomas Jefferson, Abraham Lincoln, Clara Barton, Rachel Carson, Martin Luther King, Jr., and many more. And today, youngsters in middle school and high school have more opportunities than ever to volunteer in their local communities, in nursing homes, tutoring their peers, or helping protect our environment; and are doing so in increasing numbers.

Arthur Blaustein, a long-time volunteer himself and an active force in American volunteer efforts, has written a book that appears at a crucial moment in our Nation's history, a moment when communal and civic engagement are more important than ever. His book honors the high ideals and values that are found in these organizations that have proven so successful in strengthening the ties of our communities and our country.

His message is an important one: if America is to remain strong and committed to our values, civic and community engagement is a necessity. I applaud his proposals and hope many more, both young and old, will volunteer their time and energy to keep America strong.

Part I, The Challenge of Community Service: The traditions of community service and citizen participation have been at the heart of American civic culture since before the nation was founded; whether through town hall meetings, the local school board, a political party, a hospital auxiliary, or one of our innumerable other national and local organizations, Americans have felt and acted on the need to give something back to their communities. Yet since the events of September 11, this need has become more urgent, as Americans on the whole have become more introspective and more patriotic. This patriotism has taken many different forms, but one thing is clear: our concern for our country, our communities, our families, and our neighbors has become more acute, and our need to contribute more urgent.

With firefighters, police officers, and rescue teams leading the way, ordinary citizens, ironworkers, teachers, public health clinicians, professionals, businesspeople, and schoolchildren, either volunteered to go to Ground Zero or offered their support from a distance. Everything from blankets to blood, peanut butter to poetry arrived