

We need special outreach efforts dedicated to bringing new business skills and financial resources to Native-American communities. But these efforts have fallen victim to the administration's budget priorities. For the second year in a row, the administration has proposed to eliminate all funding for Native-American business outreach.

The list of small business programs on the chopping block is too long to mention here. Cumulatively, the SBA has already seen its resources reduced by this administration by 25 percent, giving it the unfortunate distinction of being the most cut of all 26 Federal agencies. This, to me, does not demonstrate a commitment to economic development in job creation. We need to restore adequate funding to the SBA.

While the SBA's budget has suffered the deepest cuts under the administration, it is not the only agency that has seen its small business and rural development programs cut. The Treasury Department oversees a fund that provides capital to community development financial institutions, or CDFIs. These are specialized private sector institutions that provide financial products and services to people and communities underserved by traditional financial markets.

The Treasury Department estimates that every dollar it invests in a CDFI leverages 12 non-Federal or private sector dollars.

There are 13 CDFIs in South Dakota, and they do enormous good. The Lakota Fund is one that operates on the Pine Ridge Indian Reservation. The two counties that make up the reservation are the twenty-sixth and second poorest counties in America. Few areas need economic development as badly as Pine Ridge.

When the Lakota Fund began lending in 1986, there were 40 businesses on the reservation, and most of them were owned by nontribal members. Today, thanks in large measure to the financial and technical assistance delivered by the Lakota Fund, Pine Ridge has nearly 100 businesses, and many of them are owned by members of the Oglala Sioux Tribe.

If the more than 800 CDFIs around the United States had more funds to lend, there is no telling how much good they could achieve. But instead of helping CDFIs meet the growing demand for their services, the administration has underfunded them dramatically. This year, like last year, it requested only three-fifths of what the CDFIs received in 2002.

The President's proposed budget cuts also provide cuts in the 2002 Farm Bill. Democrats worked alongside Republicans to establish new initiatives under the Department of Agriculture to bring new jobs and opportunities to rural communities. When the President signed the Farm Bill into law, many people believed those programs would become a reality. I believed the Presi-

dent when he expressed his support for those programs with the stroke of his pen. But since then, many of these programs have languished due to inaction or even opposition by the White House.

From my State and several neighboring States, including Iowa, Minnesota, Nebraska, and North Dakota, the establishment of a Northern Great Plains Regional Authority was one of the most exciting features of the Farm Bill. This authority was modeled on the successful Appalachian Regional Commission, which demonstrated the power of a regional approach to economic development.

Unfortunately, nearly 3 years after its creation, the Northern Great Plains Regional Authority has yet to fulfill even a fraction of its promise, in large part because the administration has not fulfilled the responsibilities to the Authority. The administration failed to appoint Federal and tribal cochairmen to lead the Authority, and it has failed to support any funding for the Authority's activities.

Other programs in the Farm Bill are also neglected. The Rural Business Investment Program, which is supposed to provide millions of dollars to private companies willing to invest and leverage that money in rural areas, has not been implemented even though the Farm Bill was enacted over 2 years ago.

The same goes for the Rural Strategic Investment Program which was designed to help rural areas develop plans to attract new investment.

And the list of underfunded programs goes on and on. They include cuts to firefighter assistance grants, coupled with proposed changes in the eligibility criteria to favor urban areas; cuts in assistance for rural hospitals, where costs are rising fast—many rural hospitals are already in danger of having to close their doors; cuts to USDA community facility loans, which help finance construction of fire halls, clinics, daycare centers, senior centers, and critical community facilities; cuts to rural housing loans; cuts to rural electric contribution and telecommunication programs.

It is hard to understand how we can slash and eliminate programs that are designed specifically to strengthen the economy of rural America and then claim to be champions of rural communities and small business.

Unfortunately, the President's two-word solution to the economic struggles of rural America is the same two-word answer he offers on virtually every other problem: tax cuts. In the face of exploding deficits and rising health care costs that threaten the long-term sustainability of our economy, the President continues to insist on the wrong kinds of tax cuts.

Many of us support tax cuts if they are smart, if they are targeted, if they are fair, if they are affordable. The right kinds of tax cuts can help stimulate the economy during times of economic distress.

That is why some of us introduced S. 2245 to create a small business health tax credit that would reduce the burden of health costs on small business and enable them to retain and hire more workers. That is also why we worked to reach a compromise on the estate tax that would exempt all but the very richest Americans and fully exempt farms, ranches, and small businesses that parents pass on to their children.

But tax cuts cannot be our only weapon in the battle against rural poverty. Independent analysis shows the vast majority of small businesses receive little or no benefit from the President's tax cuts.

And let us not forget that these cuts have a cost, or as Chairman Greenspan put it, "The free lunch has still to be invented."

In order to help finance his tax cuts, the President has proposed cutting or eliminating program after program designed to help small business and residents of rural America.

If the choice is between ruinously expensive tax cuts that overwhelmingly benefit the wealthiest Americans and proven, cost-effective, and desperately needed economic development programs for rural America, I think the answer should be clear. We should stick with what works. We should invest in the targeted, proven solutions we know will bring new prosperity to Main Street, not just to Wall Street.

We need to continue to support programs designed to improve the quality of life in rural America, and we need to uphold our common commitment to ensuring that those programs succeed.

Mr. President, I yield the floor.

#### RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

#### MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Under the previous order, there will now be a period for the transaction of morning business for up to 60 minutes, with the first half of the time under the control of the Democratic leader or his designee and the second half of the time under the control of the majority leader or his designee.

The Senator from Alaska.

#### ORDER OF PROCEDURE

Mr. STEVENS. Mr. President, I ask unanimous consent that I be recognized to speak in morning business, to be followed by Senator MURKOWSKI, provided that following our remarks, the Democratic time be extended by an equal amount of time that we use.

The ACTING PRESIDENT pro tempore. Is there objection?

The Senator from Nevada.

Mr. REID. Mr. President, I would just like to say to my Democratic colleagues, the reason we are doing this is

because this involves the death of a police officer, and they have to leave very soon. So I apologize to my friend. We were supposed to get the first half hour of morning business, but we understand and acknowledge the tragedy in the State of Alaska.

Mr. President, on behalf of Senator DASCHLE, I extend 5 minutes of our morning business time to Senator KOHL, 15 minutes to Senator CORZINE, and 10 minutes to Senator BOXER.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

The Senator from Alaska.

Mr. STEVENS. Mr. President, I thank the distinguished deputy minority leader. The family of our lost officer is in attendance, and I did wish to speak at this time.

#### TRIBUTE TO OFFICER JOHN WATSON

Mr. STEVENS. Mr. President, I was deeply saddened last Christmas evening to learn that Alaska had lost a true hero. Officer John Watson, an 18-year veteran of the police force, was the Kenai Police Department's longest-serving officer. He served with distinction, earning numerous commendations and citations throughout his career. He was a dedicated public servant, taken from us in the line of duty. He will be missed by his family, friends, and the community he served.

The stories I have heard since his passing have demonstrated his strength of character and his impact on the community.

Nearly 2,000 peace officers, emergency personnel, State officials, and community members remembered Officer Watson at a service held in his honor. I think John's pastor said it best when he remembered Officer Watson as someone who "throughout his life walked the talk, protecting and serving."

Officer Watson is the first Kenai police officer to be taken from us in the line of duty. Understandably, our community has been stunned by this loss. But it is my hope we can reflect upon John's life and renew our commitment to the causes he defined and that defined him: particularly, his dedication to public service and his willingness to help his fellow citizens. That will be a most fitting tribute to the life he spent protecting others, if we remember him in that way.

I extend my deepest sympathies to John's wife Kathy, his daughter, and six stepchildren. They have been, and will continue to be, in our thoughts and prayers, and in all Alaskans' prayers, since he has passed.

The ACTING PRESIDENT pro tempore. The Senator from Alaska.

Ms. MURKOWSKI. Mr. President, this evening, in a candlelight vigil at the National Law Enforcement Officers' Memorial on Judiciary Square, thousands of law enforcement officers from all corners of our Nation will

come together. Many will be accompanied by their spouses, some by their children. Law enforcement is truly a family business.

Tonight, we will come together to honor 362 heroes whose names were inscribed on that marble wall last month. These heroes are law enforcement officers who have lost their lives in the line of duty. Mr. President, 145 of those officers lost their lives just last year.

I rise this morning to pay tribute to the men and women whose names are inscribed on that wall. I rise to lend my support to their survivors and to their colleagues.

The 362 individuals we will honor tonight were each distinct individuals. Together, they represent all of the diversity that is America. Together, they shared a commitment to service that is central to the tradition of American law enforcement.

This commitment to service means spending Christmas Day in the patrol car instead of with family. It means working on your spouse's birthday, checking on the welfare of others.

The officer's name is John Patrick Watson. On Christmas Day, 2003, he went to work, leaving behind his beloved wife Kathy on her birthday, to do the job he loved, which was protecting the people of Kenai, AK. That had been his job for 18 years.

That Christmas night, answering a call for a "welfare check," Officer Watson would become the first member of the Kenai Police Department to lose his life in the line of duty.

Officer Watson was shot to death with his own weapon, allegedly by the individual on whose welfare he was checking.

The individuals who will be remembered this evening at the memorial are regarded as heroes, not for the way they died but for the way they lived. So let us not dwell on how Officer Watson lost his life but on the way he lived it.

During the memorial services in the city of Kenai, Chief Chuck Kopp recounted another call, 3 years earlier, which began with the words: "My name is Officer Watson and I am here to help."

Officer Watson was responding to aid a woman who almost died from a sleeping pill overdose. The woman, writing after Officer Watson's tragic death, stated that she did not remember much of what had occurred that night, but the peace she felt as his unshaken voice reached her is something she will never forget.

The woman whose life Officer Watson saved, ironically, never had an opportunity to thank him during his lifetime. In a letter that was read during Officer Watson's memorial service, the woman wrote:

Please know that with every breath I take, I thank you. . . . I will make every day count. Your time and energy were not wasted.

I never had the opportunity to meet Officer John Watson. It is troubling to

me that in spite of his many good works, only in death have his many contributions been recognized on the Senate floor.

So to Kathy, to John's children, and to the members of his family in Michigan, I say that John Watson's time and energy were certainly not wasted. He trained nearly every member of the Kenai Police Department. He was a pillar of the community, devoted to his church and to God, a bear of a man with a smile for everyone.

John Watson was an Alaskan by choice rather than by birth, but he will remain forever in our hearts as a true Alaskan hero. For in valor, there is hope.

I thank the Presiding Officer and yield the floor.

The PRESIDENT pro tempore. The Senator from Wisconsin is recognized for 5 minutes under the previous order.

#### COVER THE UNINSURED WEEK

Mr. KOHL. Mr. President, today I rise to address the growing problem of the uninsured in America. This week is Cover the Uninsured Week. It is not only appropriate but necessary that we take this time to acknowledge the tragedy of American families living without health insurance, and often, as a result, without adequate health care. Solving this problem is going to take a lot more than talk; it is going to take decisive action by the Congress and, very importantly, by the administration.

The number of Americans without health insurance continues to grow. In 2002, 15 percent of our population—over 43 million Americans—were uninsured. Since the year 2000, 3.8 million more Americans have become uninsured. While Wisconsin is doing better than the national average, we still had nearly 474,000 people uninsured in 2002—almost 10 percent of our population.

More than half of the nonelderly uninsured are full-time workers or their spouses and children. It makes no sense to blame this staggering figure just on business. Good businesspeople want to provide health insurance to their employees. They know the value of a workforce that is receiving necessary preventive health care. They know the bottom-line productivity losses that occur when workers have to struggle with the costs of a serious illness in their families, and they are, in great part, family members themselves, often relying on the same insurance coverages as their employees, never wanting to see someone they work with suffer because they cannot afford adequate health care.

Businesses want to offer solid, affordable health insurance to their employees, but it is getting harder to find every year.

As premiums increase at double-digit rates every year, employers are forced to drop coverage or pass on more costs to their workers in the form of higher cost sharing, deductibles, and copays.