

EXTENSIONS OF REMARKS

TRIBUTE TO GEORGE F. HEFFNER

HON. MARK E. SOUDER

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 25, 2005

Mr. SOUDER. Mr. Speaker, today I would like to recognize an individual from my district who has dedicated his life to making our country safer. Not only has this man served our Country in World War II, but he continues to go beyond the call of duty by providing his service to military funerals and always being available to lend a helping hand for the community.

George F. Heffner was born on March 30, 1923 in Osceola, Indiana. He served in the U.S. Army in France and Germany during WWII, and was wounded in action. Mr. Heffner received the Purple Heart three times and was awarded the Bronze Star for his valiant actions. He married Senora who passed away in 2002. Together they have one son and one daughter. After returning home from the war, Mr. Heffner was one of the founders of Auspro Manufacturing in the 1950s which has enabled him the time to freely dedicate his life to service for others. Mr. Heffner has held many offices in the Veterans of Foreign Wars, including Commander in 1964. He is also a member of the Disabled American Veterans and the American Legion.

Mr. Heffner was honored on April 29, 2005 by the United Labor Agency for Community Services as their "Retiree of the Year" for his volunteer work in Elkhart County with the Harvest Basket for the past 8 years. He has spent many hours assisting the Salvation Army in ringing bells at Christmas time and helping with their community-wide breakfasts. He has been active in the VFW in helping with purchasing the food and delivering the baskets to the needy at Christmas. He always volunteers to distribute "Buddy Poppys" at Memorial Day and helps put crosses on the gravesites of deceased members during the month of May. Every January he hosts a meal at the VFW Post of ham and beans, paying for the food and cooking it himself. He is an active member of the Goshen Military Funeral Detail which conducts gravesite services for deceased veterans. He always insists on driving members to the cemetery in his van. He always has a smile on his face and tries to make everyone smile. His personality shines through to make everyone a happier person. He has helped many organizations in many different ways and continues to make a difference in the community.

PERSONAL EXPLANATION

HON. CHRISTOPHER SHAYS

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 25, 2005

Mr. SHAYS. Mr. Speaker, on May 19, I was participating in the World Economic Forum in Amman, Jordan and, therefore, missed 10 recorded votes.

I take my voting responsibility very seriously and would like the CONGRESSIONAL RECORD to reflect that, had I been present, I would have voted "yes" on recorded vote No. 190, "no" on recorded vote No. 191, "no" on recorded vote No. 192, "no" on recorded vote No. 193, "yes" on recorded vote No. 194, "no" on recorded vote No. 195, "yes" on recorded vote No. 196, "no" on recorded vote No. 197, "no" on recorded vote No. 198, and "no" on recorded vote No. 199.

SBA MICROENTERPRISE
IMPROVEMENT ACT

HON. BOBBY L. RUSH

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 25, 2005

Mr. RUSH. Mr. Speaker, I rise today to introduce the "SBA Microenterprise Improvement Act". This act would revise the eligibility for microloan intermediaries, increase the maximum microloan small loan amount from \$7500 to \$10,000, increase technical assistance contracting to 30 percent, adjust the term limit for loans, and create reporting requirements that will highlight the successes of public-private partnerships.

This bill will also provide several improvements to the "Program for Investment in Microentrepreneurs Act of 1999", also known as the PRIME Act, a bill that I introduced in 1999 to help disadvantaged microentrepreneurs obtain technical and training assistance.

The SBA Microloan and the Program for Investment in Microentrepreneurs (PRIME) are unique from other SBA programs because they combine training and technical assistance with loan capital. These programs serve small businesses without access to loans through conventional means because they lack business experience, collateral, or the credit scores needed. Loans that are very small are unprofitable for banks to service and often are not available in rural or low income communities.

The combination of technical support and small loans has made these programs the most successful in the SBA portfolio. In FY2004 the default rate was five hundredths of one percent even though the loans were made to the riskiest category of borrowers. Microloan programs create jobs that stay in

the community, which is very important these days as we hear of increased off-shore movements by large corporations to remain competitive worldwide. With most small businesses participating in this program employing less than five people the cost for job creation in the microloan program averages approximately \$3000 per employee which is eight times less than SBA's stated goal of creating one job for every \$23,000 loaned through the 7(a) program.

The "SBA Microenterprise Improvement Act" also amends the Riegle Community Development and Regulatory Improvement Act of 1994 to extend the program to disadvantaged Native American entrepreneurs and prospective entrepreneurs by providing 2 million dollars annually over the next three years for loans and training programs.

I believe that the SBA Microloan and the Program for Investment in Microentrepreneurs has proven that it can help unbankable small business owners with intensive technical assistance; training and small loans to succeed financially and become important service providers in our communities. I hope that all my colleagues will join me in supporting "The SBA Microenterprise Improvements Act" legislation.

HOME SCHOOL STUDENTS IN THE
MILITARY

HON. MARK E. SOUDER

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 25, 2005

Mr. SOUDER. Mr. Speaker, recently I was made aware of a discriminatory policy within the Department of Defense that is preventing some of America's best young people from enlisting in the military. At a time when we need as many individuals as are interested to consider a career in the military, it is outrageous that the DoD is turning away home school students—a group of young people who happen to be, generally speaking, very mature, smart, well-disciplined and highly patriotic. What more is our military looking for? If any students should qualify for priority enlistment it is these students!

Instead, however, a young man in my district was recently informed that he would have an extremely difficult time being accepted into the Air Force merely because he was educated at home. He was told that home-schooled students were categorized as Tier 2 applicants—the same category in which high school dropouts are classified. Upon further inquiry by my office, the Air Force confirmed that, yes, home school applicants could not be considered on a level playing field with other high school graduates and that, "as a rule, less than 1 percent of [the Air Force's] annual non-prior service accessions [would] be alternate credential holders." Additionally, even if a home school student is accepted into a branch of the military, the fact that he or she started

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

in Tier 2 means that they will not qualify for the same benefits and positions available to traditional high school students.

I am aware that a 5-year pilot project was initiated in 1998 that allowed home-schoolers greater access to the Armed Services by considering them as Tier 1 applicants. While the project was extended an additional year, it expired without further extension on September 30, 2004. In January of this year, the DoD appeared to make an effort to remove remaining obstacles to home-schoolers entering the military. However, the memo that was issued contained conflicting language, and ultimately, the classification of home school students as Tier 2 applicants remains on the books, perpetuating the military's policy of discrimination.

While the Army has recently found a way to get around the Tier 2 categorization, the other branches of the military are still excluding home school students from priority consideration. It doesn't matter how qualified and motivated a home school student may be, it is highly unlikely that he or she will be able to serve their country in the Marines, Navy or Air Force.

Mr. Speaker, I raise this disturbing situation to the House today to highlight the lack of fairness and equality within our military with respect to home school students. While I will not be offering an amendment today, it is my intention to introduce a bill soon to address this problem. I sincerely hope that with the Armed Services Chairman's support, we will be able to find a resolution to this issue that will enable all qualified students to live out their dream of serving their country in the U.S. Armed Services.

PERSONAL EXPLANATION

HON. CHRISTOPHER SHAYS

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 25, 2005

Mr. SHAYS. Mr. Speaker, on May 23, I was participating in the World Economic Forum in Amman, Jordan and, therefore, missed three recorded votes.

I take my voting responsibility very seriously and would like the CONGRESSIONAL RECORD to reflect that, had I been present, I would have voted "yes" on recorded vote number 200, "yes" on recorded vote number 201, and "yes" on recorded vote number 202.

SMALL BUSINESS INTERMEDIARY LENDING PILOT PROGRAM ACT OF 2005

HON. BOBBY L. RUSH

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 25, 2005

Mr. RUSH. Mr. Speaker, I rise today to introduce the "Small Business Intermediary Lending Pilot Program Act of 2005" (SBILPP). This bill would establish a pilot program to provide low interest loans to nonprofit, community-based lending intermediaries. The program would also provide midsize loans for small businesses.

Small businesses and startups continue to face barriers when accessing midsize loans

between \$35,000 and \$200,000, with affordable terms and conditions. With all of the banking industry consolidation, the method by which banks make small business credit decisions has changed to the disadvantage of small or startup businesses. Nonprofit intermediary lenders, including community development corporations, are in a better position to provide financial support to small businesses.

These nonprofit intermediary lenders provide riskier, up front capital to small businesses, with more flexible terms and underwriting procedures. These lenders also offer technical assistance to reduce the transaction costs and risk exposure of banks. The effectiveness of these types of programs has been demonstrated by several Federal programs, including the Microloan Program under the Small Business Act, and the Intermediary Lending Program in the Department of Agriculture. There are more than 1,000 nonprofit intermediaries around the country that are addressing the needs of small businesses by providing financial and technical assistance, leveraging additional capital for borrowers, and creating employment opportunities for low income individuals through their lending and business development activities.

This bill would establish a midsize loan pilot program, providing loans averaging \$150,000 to eligible intermediaries, particularly for startup, newly established, or growing small businesses. The bill would also assess the effectiveness of nonprofit intermediaries, and determine the feasibility of implementing a midsize loan program nationwide.

I hope my colleagues will join me to support this initiative.

HONORING JUDGE SOLOMON CASSEB, JR., ON HIS 90TH BIRTHDAY

HON. CHARLES A. GONZALEZ

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 25, 2005

Mr. GONZALEZ. Mr. Speaker, I rise today to honor a jurist of distinction and a good friend, Judge Solomon Casseb Jr. on the occasion of his 90th birthday. He has been a pillar of the Texas legal community for over half a century and God willing will continue to wield his expertise and knowledge in the years to come for the betterment of our State. This San Antonio native has been pivotal in the affairs of our city but also throughout South Texas.

During his long and distinguished career, Judge Casseb has served as judge of the 57th District Court in Bexar County for two terms, as Presiding Judge for the Fourth Administrative District and he now serves as a Senior District Judge of Texas. He presided over a critical phase of the Pennzoil versus Texaco case which led to the largest jury award in American judicial history.

Judge Casseb's hard work and dedication have been recognized and honored by a variety of organizations. In 1961, St. Mary's University named him the Outstanding Ex-Student and in 1968 he was given the St. Thomas More Award which St. Mary's Law School annually awards to a "judge, lawyer, law teacher or layperson who has made exceptional con-

tributions to legal education, the legal profession, or government." Judge Casseb's dedication to jurisprudence and service has earned him his place alongside other luminaries such as Archibald Cox, Alexander Haig, and Leon Jaworski.

The Texas Trial Lawyers Association named him the Outstanding Judge in 1985, and two years later he won the Texas Bar Foundation's Outstanding Jurist Award. In 1991, the University of the Incarnate Word gave Judge Casseb the Insigne Verbum Award and the University of Texas Law School named a Professorship in his honor, the Judge Solomon Casseb Jr. Research Professorship in Law. Finally, the first Joe Frazier Brown Award for Excellence, the San Antonio Bar Association's highest honor was bestowed on Judge Casseb on Law Day in 1994. In fact, this list of awards contains representation from nearly every legal association, society or school in Texas which should convey an idea of the breadth and depth of his contribution to the field of law in our State.

In addition to his myriad legal contributions, Judge Casseb has sought to help those less fortunate than him. He has been pivotal in the administration of the Lamar Bruni Vergara Trust, an organization that has improved the lives of many in Laredo. The Trust he co-administers with JC Martin III supports a wide range of organizations and institutions dedicated to helping the youth of Laredo. The Trust gave the largest philanthropic gift in Laredo history to Texas A&M International University in the form of the Lamar Bruni Vergara Science Center and Planetarium.

On the wondrous occasion of his 90th birthday, I wish many more years of health and good fortune for him and his family and may he continue his service to San Antonio and Texas.

COMMEMORATING DR. PHILIP A. GARY FOR HIS OUTSTANDING CONTRIBUTION TO UKIAH HIGH SCHOOL

HON. MIKE THOMPSON

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 25, 2005

Mr. THOMPSON of California. Mr. Speaker, I rise today to honor Dr. Philip A. Gary who is retiring in June 2005 after 19 years as principal of Ukiah High School in Ukiah, California and nearly 40 years in education.

Dr. Gary is widely recognized for his dedication to staff, students, parents, community and profession. He has received numerous awards, recognitions and recommendations from students and parents, including Mendocino County's High School Principal Administrator of the Year and California Schoolmasters' Mendocino County Educator of the Year for exemplary commitment to children and leadership in an educational profession.

Dr. Gary brought creative problem solving to many sections of the school curriculum. Under his guidance the state recognized vocational education classes, which developed between industry ties and local businesses for student job placement. Large numbers of Advanced Placement classes were added; a widely lauded Mathematics Engineering Science Achievement (MESA) program increased the