SMALL BUSINESS JOBS ACT OF 2010

SPEECH OF

### HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES Thursday, September 23, 2010

Ms. SCHAKOWSKY. Madam Speaker, I rise today in strong support of H.R. 5297, the Small Business Jobs Act. Legislation that provides much needed lending to millions of small businesses and offers tax incentives to help small businesses grow, hire, and fuel our economy.

As we all know, small businesses are a key engine of our economy, creating two-thirds of the new jobs over the last 15 years. America's 27 million small businesses continue to face a lack of credit and tight lending standards, with the number of small businesses loans down nearly 5 million since the financial crisis in 2008 under President Bush.

Last month, I went on a tour of small businesses throughout my district. I have also met individually with many small business owners who are struggling to stay open. While visiting these businesses, I saw firsthand the serious challenges they face while the United States struggles to overcome its most significant economic crisis since the Great Depression. It was clear to me that they have all the tools necessary to prosper but need our financial institutions to function properly and provide them the resources to succeed.

H.R. 5297 will provide small businesses with this opportunity by increasing access to capital and spurring investment and growth throughout our country. In fact, it is estimated that this bill alone will create 500,000 new jobs in America.

Madam Speaker, I am proud to support this legislation, which will provide our small businesses with the assistance they need to compete in this difficult economic climate. I know it will have a substantial impact on my district and strongly urge my colleagues to support it.

VETERANS BENEFITS AND ECO-NOMIC WELFARE IMPROVEMENT ACT OF 2010

SPEECH OF

### HON. LAURA RICHARDSON

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 28, 2010

Ms. RICHARDSON. Mr. Speaker, I rise today in support of H.R. 6132, which improves the social services currently offered by the U.S. Department of Veterans Affairs, VA, by reaching out to and providing benefits for many veterans not currently enrolled accounted for under our current federally-funded programs.

I want to thank Chairman FILNER for his leadership in bringing this resolution to the floor. I also thank the Congressman for sponsoring this legislation and for his dedication to ensuring that this nation does everything it can to repay our veterans for the sacrifices they have made to protect us.

Mr. Speaker, as the representative of a district that is home to over 23,000 veterans and the VA Medical Center of Long Beach, I know how important it is to ensure that our veterans have the resources to access affordable health care, housing, and financial security.

H.R. 6132 establishes a transition program for new veterans not eligible for other employment aid programs. With 40 percent of young veterans from who Iraq and Afghanistan more likely to be unemployed than anyone in their age group, it is vital that we continue to demonstrate our support for them through bills such as this.

The bill's provisions are aimed at directly improving the disability claim system by extending the 120-day limit for filing an appeal to the Court of Veterans Appeals after a final decision of the Board of Veterans' Appeals. The bill would also increase the pension amount for Medal of Honor recipients, establish an award program that will allow the VA to recognize businesses for their contributions to veteran employment, and protect veterans from losing their non-service connected pension benefits.

Mr. Speaker, the bold actions taken by Congress and the Administration thus far have been critical in assisting our courageous Veterans. Not only have they provided the vital services that our veterans have earned, but they also equip our former soldiers with the resources they need to lift them out of unemployment and live stable, healthy lives.

Mr. Speaker, I urge my colleagues to join me in supporting H.R. 6132.

HONORING THE KALISHMAN FAMILY

# HON. RUSS CARNAHAN

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES Wednesday, September 29, 2010

Mr. CARNAHAN. Madam Speaker, I rise today to honor an extraordinary St. Louis family dedicated to community service and who embodies the spirit of volunteerism. The Kalishman family is receiving this year's Netzach Award from the St. Louis Chapter of the American Jewish Committee.

The Kalishman legacy of community service began with Nancy and late husband Jerry, and continues today through their children. Nancy has a long record of service but continues to show her dedication and compassion by reading to underserved children as part of the Ready Readers Program. Formerly a teacher, she is a past and lifetime member of the board of the Scholarship Foundation of St. Louis, past president of the Temple Israel Sisterhood, and has served on the boards of many other community organizations.

Daughter, Susan Goldberg, follows in her mother's footsteps by currently serving as board president for Ready Readers and as vice-chair of the Barnes-Jewish Hospital Foundation. She is also a board member of the Scholarship Foundation and the Magic House. Closer to home Susan serves as troop leader for both her daughter's Brownie troops and as president-elect of their school's parents' association.

John Kalishman serves as vice president of finance/treasurer of the Jewish Federation. He previously served six years as chair of the investment committee for the St. Louis Jewish Community Foundation in which he was responsible for managing its endowments.

Jim Kalishman and his family just moved back to the St. Louis area five years ago and did not wait to get involved with the community. He is now vice president of the board of Congregation Shaare Emeth and was selected to participate in an emerging leader program. He also led the launch of the successful campaign to pass Proposition 0 for the Ladue Schools.

The Kalishman family has shown unwavering dedication to the Jewish and St. Louis communities in the past, and there is no doubt that they will continue to serve and provide as examples of how volunteerism is alive and well in this country. Please join me in congratulating the Kalishmans in their much deserved honor in receiving this year's Netzach Award.

IRAQ ELECTED OFFICIALS

## HON. ALCEE L. HASTINGS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 29, 2010

Mr. HASTINGS of Florida. Madam Speaker, I rise in strong support of the resolution I am introducing today that encourages all elected officials and political leaders in Iraq to redouble their efforts to form a government that is just, representative, and accountable to the people of Iraq.

More than six months ago, on March 7, 2010, the Iraqi people went to the polls and elected 325 members of the Council of Representatives which, pursuant to the constitution of Iraq, must select the new Prime Minister and President. Iraq currently remains without a Prime Minster or President, and negotiations between the elected political parties seem to have reached a stalemate.

This is not good for Iraq or for the region. The vacuum created in the absence of a new government has encouraged violent attacks against government officials and Iraqi civilians by terrorist thugs who are intent on destabilizing the country.

Destabilizing as well is the fact that more than two million citizens of Iraq remain displaced both inside Iraq and in countries in the region and around the world, and the failure of the government of Iraq to enact comprehensive oil and gas sector framework and revenue-sharing legislation to meet development needs

Madam Speaker, I urge my colleagues to support this resolution that calls on the leaders of Iraq to form, as quickly as possible, a capable and representative government that is accountable to the people, to address the needs of its displaced citizens and to effectively, fairly and transparently develop its oil and gas resources in order to meet its pressing development needs.

HONORING MR. IAN SEIVWRIGHT ON THE OCCASION OF HIS RE-TIREMENT AS DEPUTY CHIEF OF THE WESTERN SPRINGS FIRE DEPARTMENT AFTER 50 YEARS OF SERVICE

### HON. DANIEL LIPINSKI

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES Wednesday, September 29, 2010

Mr. LIPINSKI. Madam Speaker, I rise today to honor Mr. Ian Seivwright, who has contributed to the safety and welfare of Western Springs residents over the last 50 years as a member of the Western Springs Fire Department. His final day with the fire department will be October 1, 2010.

Western Springs was founded in 1886 and established its fire department eight years later in 1894. During its 115-year history, the fire department has been invaluable to the residents of Western Springs thanks to the bravery and commitment of its volunteer, fulltime, and part-time firefighters.

As a member of the Western Springs Fire Department for almost half of its long history, Mr. Seivwright has touched many lives, whether through extinguishing fires, saving lives, or by leading and teaching young firefighters. Mr. Seivwright showed an early interest in firefighting and public service at age 13 when he was a junior high student in Western Springs. He would observe and follow local firefighters, waiting for the day when he would be old enough to serve. Mr. Seivwright eventually became a full-time member of the Western Springs Fire Department, and thanks to his skill, integrity, and dedication, rose to the position of Deputy Chief.

In addition to serving his community, lan Seivwright also served his country as an officer in the United States Navy in the late 1960s and early 1970s, where he distinguished himself in his service with the Pacific fleet

Mr. Seivwright's commitment to residents of Western Springs and the fire department will be sorely missed as he retires. He has been a great asset to his community. His retirement is truly worthy of special recognition and commendation.

Mr. Seivwright has inspired those around him to be courageous, helpful, and professional just as he has been. I am certain his legacy will continue to motivate young public servants for years to come.

I ask you to join me in honoring Mr. lan Seivwright for his work on behalf of the residents of Western Springs, and to wish him a well-deserved, long, and happy retirement.

#### HONORING TYLER RADER

# HON. SAM GRAVES

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES Wednesday, September 29, 2010

Mr. GRAVES of Missouri. Madam Speaker,

proudly pause to recognize Tyler Rader. Tyler is a very special young man who has exemplified the finest qualities of citizenship and leadership by taking an active part in the Boy Scouts of America, Troop 394, and earning the most prestigious award of Eagle Scout.

Tyler has been very active with his troop, participating in many scout activities. Over the many years Tyler has been involved with scouting, he has not only earned numerous merit badges, but also the respect of his family, peers, and community. Most notably, Tyler has contributed to his community through his Eagle Scout project. Tyler constructed two outdoor benches to allow people who come to the local Harvesters food pantry a place to sit and eat.

Madam Speaker. I proudly ask you to join me in commending Tyler Rader for his accomplishments with the Boy Scouts of America and for his efforts put forth in achieving the highest distinction of Eagle Scout.

IN TRIBUTE TO JUDGE STEVE McGUIRE

### HON. MARION BERRY

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES Wednesday, September 29, 2010

Mr. BERRY. Madam Speaker, I rise here today to pay tribute to the Honorable Judge Steve cGuire, an eight term County Judge of Mississippi County, Arkansas. For 16 years he has worked hard to maintain a strong, unified Mississippi County that has benefited in overall wealth, job growth, and prosperity for its residents. Over the years, he has kept an open ear and mind to everyone he has worked with, and although he surely deserves his retirement he will be missed by all.

Steve has been a lifelong resident of Mississippi County. After graduating from the University of Arkansas with a business background, he earned an advanced degree in Agricultural Engineering.

A former intelligence officer of the U.S. Navy himself, Steve made it an important part of his life to continue to support veterans as a member of both the American Legion Post 24 and Veterans of Foreign Wars Post 7075.

Steve has continued to share his knowledge and passion throughout his career as a member of the Osceola Rotary Club, Arkansas Waterways Association, Lower Mississippi Valley Flood Control Association, County Judges Association, Blytheville/Gosnell Regional Airport Authority Board of Directors, and as an Honorary Board Member of both the Blytheville and Osceola Chambers of Commerce.

I wish Steve, his wife of 46 years, Anne Tyler, and the rest of his family all my love and respect, and a long happy retirement.

#### CHRISTOPHER BRYSKI STUDENT LOAN PROTECTION ACT

SPEECH OF

### HON. JOHN H. ADLER

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES Tuesday, September 28, 2010

Mr. ADLER of New Jersey. Mr. Speaker, I rise today to support the passage of H.R. 5458.

Like all of my colleagues, I receive thousands of pieces of mail a week. When a letter from my constituent Ryan Bryski came across my desk I knew I had to act.

Ryan's brother Christopher, for whom this bill is named, was a young man attending Rut-

gers University when he suffered a traumatic brain injury after an accidental fall.

Christopher was in a vegetative state for 2 years before his passing in 2006.

For a parent, that situation would have been enough to endure, but for the Bryski family, their suffering was far more than just the loss of their voungest son.

Like most college students. Christopher had to borrow money to finance his education.

He had received loans through both the Federal Government as well as a private lender. Like most college aged kids, Christopher did not have enough credit to receive a private loan on his own, so his father Joseph cosigned his loan.

Federal loans discharge upon the death of a student, however private loans do not. Since Joseph cosigned Christopher's loan he was now responsible to pay it back in full.

This situation puzzled the Bryski family because nowhere in their loan contract was a clause specifying what would happen to the loan upon the borrower or cosigner's death or disability.

Their lender told them that according to the bank Christopher's persistent vegetative state and subsequent death was a simple "inability to pay," so the financial burden was placed on Joseph.

This was not the only problem the Bryskis encountered after their son's fatal accident.

Due to the fact that Christopher was over 18 when he left home to attend school he was, according to the law, an adult who was able to make his own financial, legal, and health care decisions.

With Christopher in a vegetative state, his parent needed to maintain his financial standing with his school, as well as pay his bills and fulfill all of his contracts.

The Bryskis spent countless time and money regaining custody of their own son so that they could prevent him from defaulting on other bills in case he should recover.

They were not only being responsible parents, but responsible Americans.

The Bryskis also endured a personal interview of Christopher, so that the courts could be sure Christopher was indeed unable to make decisions on his behalf. Literally, someone from the court came to Christopher's hospital room and yelled in his face to ensure that he would not respond and he was indeed in a vegetative state.

As a father of 4 boys, 2 of whom are in college, I cannot imagine going through what the Bryskis went through.

This is why I introduced H.R. 5458 the Christopher Bryski Student Loan Protection Act or Christopher's Law.

This bill would help prevent other families from going through what the Bryskis did by ensuring that private educational lenders clearly describe the obligations of borrowers and cosigners upon their death or disabilitywhat the banks call "an inability to pay." The rest of us would call it a family tragedy.

Christopher's Law will also urge the Federal Reserve Board to adopt and interpret the same definitions of death and disability as the Department of Education, mainstreaming and clarifying the law.

This bill does not require that private loans be discharged in case of death or disability. It simply requires private educational lenders to define death and disability so that borrowers and cosigners can refer to these definitions should a catastrophe happen to their family.