

could work as a nurse in other capacities.

These insurers have access to medical records and know full well when their customers are unable to perform any job. Yet they mandate that all of their customers, even those who are only temporarily injured, apply for Social Security disability. This adds to the backlog and costs taxpayers millions of dollars, all because insurers want to delay paying legitimate claims.

My legislation would require that insurers play by the same rules that they require of individuals. If an insurer is going to mandate a policyholder apply for Social Security disability, that insurer should have to certify to the government that the claim is a legitimate, permanent claim.

This legislation will root out this practice so that bad actors won't be able to clog the system with frivolous claims. When frivolous claims are weeded out, access for legitimate applicants increases and the time to process legitimate claims decreases.

This is just one of the issues I am working on to benefit California's seniors. I look forward to working with my colleagues and passing this bill into law.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Kansas (Mr. MORAN) is recognized for 5 minutes.

(Mr. MORAN of Kansas addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

SMALL BUSINESS JOB CREATION

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from New York (Mr. TOWNS) is recognized for 5 minutes.

Mr. TOWNS. Mr. Speaker, I rise to express my thoughts on a matter of deep concern to me, small business job creation.

We have seen a lot of progress this year. Our economy has created over 500,000 jobs in 2010 alone. Last month, 290,000 jobs were created, with 231,000 of them in the private sector, the largest number of new jobs created in the last 4 years. While these are great statistics, we still have a long, long way to go. It will take time to recover the 8 million jobs lost over the course of this recession.

One positive thing that Congress could do to support jobs is to do all that we can to support small businesses. With two out of every three new jobs created by small businesses, they are the driving force of our economy. Unfortunately, they have also been the hardest hit by the recession, having lost over 2.4 million jobs.

As President Obama indicated in his meeting with the small business leaders, this is the Nation where anyone with a good idea and the will to work hard can succeed, and I agree with President Obama.

New York City is no stranger to good ideas, hard work, or small businesses. The city is home to over 200,000 small businesses which create hundreds of thousands of jobs, provide valuable goods and services, and help drive our local economy.

While the government can't get small businesses through all of the tough times, it can remove barriers that prevent businesses from growing and being able to succeed. We must do all that we can to support the work of the countless entrepreneurs that sustain our economy.

I encourage my colleagues in the House and in the Senate to work together to enact policies that will support small business job creation. We must work to eliminate these barriers and to permit people to be able to expand their businesses and to be able to create jobs.

We need to make certain that folks have an opportunity to work. We have people that have gone to college and are coming out with degrees and still cannot find a job. I think the time has come when the Congress must come together and create jobs and job opportunities for these young people in particular that want to work but are being denied the opportunity because they lack a job.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. POE) is recognized for 5 minutes.

(Mr. POE of Texas addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

YOUNG CUT

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Mr. HASTINGS) is recognized for 5 minutes.

Mr. HASTINGS of Florida. Mr. Speaker, last evening I spoke on the House floor about the newly devised YouCut program and how it undercuts our representational responsibilities as Members of Congress.

I would like to revisit this theme, which has become a recurring one, given the Republicans' most recent efforts.

I repeat, government by referendum is not representation. Just because 81,000 people voted for a program in a Republican ploy doesn't mean that it is the will of the American people or informed policy.

Let me make it very clear: Referenda have their place, but in this, the world's greatest deliberative body, we are not in the position of needing to have that kind of ploy put forward here in this body. Republicans seem to think that online gimmicks are an effective substitute for good government.

What they fail to understand is that national policy cannot be made in a matter of minutes or within a few clicks of a mouse. Instead of worrying

about friend requests, Republicans should contribute to meaningful debate. If they did, then they would have known that according to the non-partisan Center on Budget and Policy Priorities, cutting funding for the Temporary Aid to Needy Families Program, as they attempted to do, would have resulted in 100,000 people losing their jobs.

This Chamber isn't going to be fooled or bullied or be controlled by the misguided ideological intention or misleading rhetoric of the few. Republicans have called for voter input on programs of national significance in the name of civic participation. But spreading misinformation is not in the best interests of the American people.

To the contrary, it is only in the best interests of the Republicans and their agenda. Not only are the summaries provided on YouCut, which I have called CutYou, inaccurate, they are specifically written to elicit a specific response.

As I have said, I do not fault my friends on the other side of the aisle for taking their upcoming election campaigns into consideration and doing those technological undertakings that they deem necessary for themselves. What I do fault them for is wasting the time of this Chamber with their ulterior motives and legislative tricks. They are playing with short-term decisions that have long-term consequences.

YouCut provides no effective way to change policy, does little to reduce our Federal deficit, does nothing to allow for people to talk about saving themselves, and hurts everyday Americans, especially the poor and the elderly, who probably, some of them, cannot participate in their poll for the reason that they don't have BlackBerrys and computers.

Instead of continuing to be the Party of No, Republicans should say "yes" to the American people and help pass the legislation that this Nation needs and deserves.

I urge my Republican friends not to undercut with their CutYou YouCut representational democracy and not just substitute selective, push polling, robotexting, tooting and tweeting for the work of the greatest deliberative body in the world.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from North Carolina (Mr. JONES) is recognized for 5 minutes.

(Mr. JONES addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

NATIONAL SMALL BUSINESS WEEK

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Illinois (Ms. BEAN) is recognized for 5 minutes.

Ms. BEAN. Mr. Speaker, I rise this evening to recognize National Small

Business Week. This year marks the 47th annual Small Business Week, during which we honor the immense contributions of entrepreneurs, their companies, and their workforce to our country.

Our Nation's economic rebirth relies on the ability of our community businesses to innovate, develop, and market solutions that deliver measurable value to their clients. Their growth and success creates up to 80 percent of new jobs in our Nation, including 25,000 already this month.

As a former business owner, I recognize today's many challenges, including getting access to capital, lowering energy costs, funding R&D, workforce training, and improving efficiencies.

When I host Small Business Federal Resource Seminars in my district, I encourage community businesses to connect with Federal agencies whose resources and programs could be useful to their operations, including—I have the SBA come out and share information with our businesses about 504 and 7(a) and Express loan programs. We also talk about small business development tools from the SBDCs.

The IRS is available to provide information about small business tax incentives, which include 179 expense provisions and bonus depreciation, the NOL carryback that has already refunded \$2.6 billion to small businesses that had been in the stimulus, so that as they had been profitable in previous years, they can get those dollars back at a time they need to cover payroll and operating expenses. There are also tax credits for health care, which the IRS elaborates on as well.

The Commerce Department talks about export programs, and the Department of Energy talks about Webinars and grants, tools, and incentives for energy development and energy efficiencies.

Small firms are the engine of our U.S. innovation and competitiveness, producing 13 times more patents for employees than those in larger firms. And they support our communities. In addition to goods, jobs, and services, small firms invest in local real estate. Their suppliers grow as they grow, and they contribute to charities and provide leadership and mentoring services to their neighbors.

To help small firms weather the recession and access the capital that is critical to their growth, Congress and the SBA have stepped up. The Recovery Act included \$288 billion worth of tax cuts, not just to 95 percent of working Americans, our consumers, but business incentives as well, including bonus depreciation, 179 expensing, the NOL carryback, and capital gains exclusions for small business stock. The first-time home buyer tax credit helped bring 700,000 new buyers back into the market.

This broad-based stimulus went further with infrastructure investment in roads, bridges, energy, and water projects, and included investments in

education, smart grid technology, and health IT.

We have seen a positive return. GDP growth has gone from negative 6 to positive 6 since the stimulus, and U.S. manufacturing is now growing at its fastest pace since 2006. While these signs of recovery are encouraging, more needs to be done.

Creditworthy businesses need to have access to working capital, and many need to restructure their debt in the months and years ahead. When businesses can't access financing, they delay contracts, hiring, equipment purchases, and other expansions.

The Recovery Act provided higher guarantees and reduced fees on SBA 7(a) and 504 loans. Since its passage SBA has driven over \$27 billion in small business loans into the hands of our community businesses, yet many are still struggling to access affordable capital. Banks are operating under tightened lending standards and have greater risk aversion and greater exposure to the instability of the commercial real estate market.

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Their strained balance sheets make it difficult to continue extending credit, where appropriate, to small businesses.

The experience of the Recovery Act has shown that the SBA guarantee can make a difference for an entrepreneur in need of capital. When it comes to Congress' approach to fostering recovery, every week must be Small Business Week.

My colleagues and I will continue to address the capital access gap with measures we move forward in the weeks ahead. Congresswoman DAHLKEMPER and I have a bipartisan measure to increase the maximum loan size and guarantee on the SBA express loan, a critical tool that provides working capital so firms can restock inventory and make new hires.

Today I introduced the Small Business Asset Investment and Modernization Act, which will enhance the SBA 504 loan program for commercial real estate, buildings, and heavy equipment.

Businesses are facing a collateral program as their loans mature and their equity is down in value. Many small business owners obtained loans during the bubble, getting loans at inflated appraised values on their property or with balloon payment structures. Banks are reluctant to restructure debt, particularly if the borrower is equity challenged or if the bank is capital challenged.

My bill will temporarily enable business owners to refinance their commercial real estate debt through the 504 program, addressing an acute near-term need in that sector. Over the next few weeks, I look forward to advancing these and other initiatives to help our growing businesses get the capital they need.

I urge my colleagues to join us in moving forward on further programs to

support the work ethic and entrepreneurial spirit of our small businesses, the cornerstone of our economy.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana (Mr. BURTON) is recognized for 5 minutes.

(Mr. BURTON of Indiana addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

OUT OF AFGHANISTAN CAUCUS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Ms. WOOLSEY) is recognized for 5 minutes.

Ms. WOOLSEY. Mr. Speaker, in the year 2005, I joined my colleagues and fellow Californians, MAXINE WATERS and BARBARA LEE, and other strong progressives in forming the Out of Iraq Caucus. That group was critical in galvanizing support for an end to the Iraq war and a return of our troops safely home.

Before we formed the Out of Iraq Caucus, Mr. Speaker, questioning the occupation of Iraq was considered a political death wish, but because we had the courage to speak out and to organize, ours became a firmly mainstream position. Without the work we did and the pressure we applied and the growth of our Out of Iraq Caucus, we would not be poised for redeployment out of Iraq later this year.

It's now time for those of us who oppose the war in Afghanistan—a bloc that's growing every single day—to do the same thing. I urge Members on both sides of the aisle to join the new Out of Afghanistan Caucus, formally launched by my friend Mr. CONYERS from Michigan.

As Afghanistan becomes more bloody, more expensive, and, frankly, more hopeless, we must rally with the same sense of purpose and fearlessness as we did in 2005 in the debate over Iraq. Every day, it seems, brings more bad news out of Afghanistan. The United States death toll has topped 1,000. According to news reports, for the first time we now have more troops in Afghanistan than we do in Iraq, and the combined costs of both wars is fast approaching \$1 trillion—that's trillion with a "T," Mr. Speaker.

The American people are losing patience with this war, and who can blame them? For 8½ years, they have sent their finest men and women and their hard-earned taxpayer dollars halfway around the world only to find that the Taliban is resurgent, the terrorist threat remains strong, and Afghanistan remains mired in corruption, violence, and poverty. At just the moment when we need to draw down, we are doubling down. We're pouring thousands of troops into Kandahar for an all-eggs-in-one-basket offensive that no one seems confident will succeed.

With all that in mind, how can we, in the House of Representatives, not