

Then we went to the countryside. We listened to farmers and ranchers. What we heard overwhelmingly is: Mike, do not make this a mandatory program. We realized that producers already comply with a laundry list of Federal regulations. In this administration, it grows by the day. They take numerous steps to ensure the safety of their animals. That is their livelihood. Mandating an animal identification system would have been one more costly burden dictated on the rancher by the Federal Government.

I appeal to my friend Secretary Vilsack. We were Governors together. I know where you are coming from. I went down that road too. I can tell you, Mr. Secretary, it is a dead end. On one hand, USDA has acknowledged the broad and deep opposition in the countryside when the administration seemed to say: We are going to go forward anyway. Our producers themselves have spent years trying to understand what NAIS is about. There is no repackaging that will convince them another Federal mandate is a good idea. Does this administration think States will embrace this hot potato with all the costs and the unanswered questions that go with it? I don't see it. The old NAIS system was not perfect. We always acknowledged that. This is hugely complicated. But calling it voluntary and then leaving producers no real choice is far from perfect, and, most importantly, it is not a solution.

I urge the USDA to reconsider.

I yield the floor.

THE PRESIDING OFFICER (Mr. BURRIS). The Senator from Louisiana is recognized.

#### SMALL BUSINESS

Ms. LANDRIEU. I am pleased to speak as chair of the Small Business Committee with several of my colleagues from the committee who have been hard at work coming up with ideas, drafting and passing legislation in the Small Business Committee over the last 3 months, particularly to get ready for this time. It is time that this Senate and Congress moved a third jobs bill with a focus on small business in America.

I acknowledge the members of the Small Business Committee. Two of them will join me this morning, and we will all, hopefully, be on the floor in the next couple of days talking about the importance of focusing on small business job creation. My ranking member, of course, is the great Senator from Maine, Ms. SNOWE; JOHN KERRY, former chair of the committee; CHRIS BOND, former chair; CARL LEVIN; DAVID VITTER; TOM HARKIN; JOHN THUNE; JOE LIEBERMAN; MIKE ENZI; MARIA CANTWELL; JOHNNY ISAKSON; EVAN BAYH; ROGER WICKER; MARK PRYOR; JAMES RISCHE; BEN CARDIN; JEANNE SHAHEEN; and KAY HAGAN. Let me say that these members have been extraordinary. We have passed not one, not two, not

three, not four, but five fairly significant pieces of legislation in a completely bipartisan fashion. The bills I will highlight this morning have been passed by our committee by large and convincing margins: 18 to 0, 15 to 3, 16 to 4. We are proud of the work we have done.

My call to the Senators this morning is to get our eyes off of Wall Street and onto Main Street. If we really want to dig out of this recession, created by a number of things—failed policies from the past administration, a confluence of the crash of the stock market and the financial sector, poor regulation from us over time—the people who have really suffered are the small business owners who, unlike large businesses and public companies, have put everything at risk—their future, their house, their children's future—everything at risk to create business because that is what Americans do, and we do it better than any country on Earth.

We recognize the strength of American business. It is about entrepreneurship. That is what the Small Business Committee is focused on. We want attention—and we will get it—to this issue.

I thank the members for their hard work and support. In this toxic environment, to get anything out of a committee with that kind of vote, we deserve a round of applause before we even start. But that is another story for another day.

Now we have to move the bills through the process. I want to share this graph, which is telling. Of the share of net new jobs created, 65 percent of the new jobs created by everything we do here will be created by small business, not by big business. Large firms are shrinking, reorganizing, sort of waiting for the market to come back. I understand that. They have a fiduciary responsibility. These folks are out there taking the big risk. When the way is not clear, when it is still cloudy, it is small businesses taking a chance that maybe things will turn around. These are the people we have to get our eyes on.

As chair of the Small Business Committee, I have heard for months that small businesses want to hire new workers. They need to hire new workers. They can expand their business, but they don't have the ability.

Small business owner Ray Meche, who owns several neighborhood pharmacies in southwest Louisiana, has an excellent track record. He has been in business for over 20 years. He has never missed a payment. He can't get a loan because he uses the small business lending program and he is capped at \$2 million. One of our bills would raise that cap to \$5 million. That is something we must do now. Until we do, business owners such as Ray wait. They wait to get larger loans to expand their businesses. They wait for a government contract. They wait for opportunities for counseling as they attempt to boost sales by tapping into potential markets overseas.

I want to show an export chart which is also telling. When I saw this, I had my staff use it at every townhall I do because I actually didn't believe it. I made them go back and do it several times because it was so contrary to my notion of the world. But it is true. This is the truth. Of all small businesses in America, of every one we know, less than 1 percent export their goods out of the country. Think about that. When the market in America is soft and our businesses are trying to create jobs, we can do what we can to energize these markets at home, but we most certainly should be looking overseas. I can tell you why small businesses would be a little nervous about it. Because they have never negotiated with big trade representatives China and Korea and Germany and France. It could be a little intimidating. They have great products. With the Internet, they have the world at their fingertips. What they don't have is an export bill by their own Congress that gives them an opportunity to get the training and technical assistance through departments we already pay for, departments that are already set up but just aren't focused on small business and helping them trade.

I want to see this pie chart expanded. I don't know if we can expand it to 10 percent of small businesses or 20 percent, but we can't sit at 1 percent while our people lose jobs here. That is why this package is important.

I thank Senator SHAHEEN for her extraordinary leadership and also my ranking member, Senator SNOWE, who has spent a great deal of time talking in the committee and in hearings about the opportunity for trade. That is what this package does as well.

I want to present the Access to Capital Coalition that is behind us. We did not come here to the floor alone. We have an extraordinary coalition for a jobs agenda from small business groups all over America, from the small business groups represented by the Chamber of Commerce, to the Federation of Small Business, to the San Francisco Small Business Network, to the Greater Providence Chamber of Commerce, the Marin Builders Association, the Main Street Alliance, just to read a few, Oregon Small Business for Responsible Leadership.

This list represents hundreds of thousands of businesses that say to me every day: Senator, does anybody know we are here? Every day we pick up the paper and we read about AIG, Goldman Sachs, General Motors, Exxon. We think those companies are great. We hope maybe to be as big as they are one day. But does anybody know we are here?

I know you are there. We are going to fight hard for you, and we are going to pull this coalition together to focus on the one group of people in America who can actually create jobs, which would be the small businesses, found in every neighborhood, on every Main Street, in urban areas, suburban areas. And, yes,

even rural areas can create the kind of jobs we need to lift this Nation out of the worst recession since the Great Depression.

I say to the Presiding Officer, you were a banker. You understand the importance of lending money to small businesses and getting it to them when they need it quickly. You established extraordinary opportunities in your home State of Illinois. That is what this package of bills does that has passed out of the Small Business Committee and is pending for action in this Senate.

Small businesses have borne the greatest burden in this economy. They are the business that have the greatest potential to improve it. By making these simple, inexpensive, and commonsense proposals to help small businesses, we can turn pink slips into paychecks for American workers, and we can lift our entire Nation out of this terrible recession into a brighter day in the future.

So, again, I thank my colleagues on the committee for working in such a bipartisan manner.

Mr. President, I ask unanimous consent to have printed in the RECORD an outline of the five bills that make up this package, S. 2869, the Small Business Job Creation and Access to Capital Act; S. 2862, the Small Business Export Enhancement and International Trade Act; S. 2989, the Small Business Contracting Improvement Act; S. 1229, the Entrepreneurial Development Act; and S. 1233 the SBIR/STTR Reauthorization Act.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

#### ADDRESSING SMALL BUSINESS NEEDS TO CREATE JOBS

- S. 2869, the Small Business Job Creation and Access to Capital Act of 2009. (Landrieu/Snowe).  
Increases 7(a) loans limits from \$2 million to \$5 million; 504 loans from \$1.5 million to \$5.5 million, and microloans from \$35,000 to \$50,000.  
Allows the 504 loan program to refinance short-term commercial real estate debt into long-term, fixed rate loans.  
Extends the authorization to provide 90 percent guarantees on 7(a) loans and fee elimination for borrowers on 7(a) and 504 loans through December 31, 2010.  
CBO Score: \$23 million over six years—loan limit increase and refinance programs are budget neutral.  
Passed the Committee on December 17, 2009. Vote of 17–1.  
SBA has estimated the loan increase would increase lending to small businesses by \$5 billion the 1st year.
- S. 2862, the Small Business Export Enhancement and International Trade Act of 2009. (Snowe/Landrieu).  
Improves the SBA's trade and export finance programs.  
Elevates the Office of International Trade within the SBA and adds export finance specialists to the SBA's trade counseling programs.  
Establishes the State Export Promotion Grant Program (STEP), which would increase the number of small businesses that export.  
Improves coordination between federal and state agencies and SBA resource partners.  
CBO Score: \$69 million over six years.  
Passed the Committee on December 17, 2009. Vote of 18–0.  
Leverages more than \$1 billion in export capital for small businesses, creating/saving as many as 40,000–50,000 jobs in 2010.
- S. 2989, the Small Business Contracting Improvement Act of 2010 (Landrieu/Snowe).  
Closes loopholes in bundling.  
Eases payment concerns for subcontractors.  
Eases restrictions on teaming agreements and JV arrangements so small businesses have an opportunity to go after larger contracts.  
CBO Score: TBD  
Passed the Committee on March 4. Vote was unanimous.  
Increasing contracts to small businesses by just 1 percent can create more than 100,000 jobs.  
Reauthorizes for three years and strengthens the SBA's counseling programs: Small Business Development Centers, Women's Business Centers, SCORE, the Program for Investment in Microentrepreneurs (PRIME).  
Creates initiatives to increase business opportunities for veterans and Native Americans.  
CBO Score: \$614 million over five years.  
Passed the Committee on July 2, 2009. Vote of 18–0.  
Estimated to creating/saving more than 190,000 jobs in 2010.
- S. 1229, the Entrepreneurial Development Act of 2009. (Landrieu/Snowe).  
Reauthorizes the SBIR and STTR programs for eight years.  
Increases the allocation from 2.5 to 3.5 percent over ten years for the SBIR program.  
Increases from .3 to .6 percent for the STTR program.  
Adjusts the awards sizes for inflation and caps jumbo awards.  
Makes eligible a certain percentage of SBIR projects for firms majority owned and controlled by multiple venture capital firms.  
CBO Score: \$229 million over five years.  
Passed the Committee on July 2, 2009. Vote of 18–0.  
Estimated to provide more than \$2 billion in R&D funding for public-private partnerships between the government and small, high-technology firms and to create more than 500 new small businesses a year.
- S. 1233, the SBIR/STTR Reauthorization Act of 2009. (Landrieu/Snowe).

Ms. LANDRIEU. We will take them up, hopefully, in a package at a later date, but I want to call my colleagues' attention to the package of bills that will expand loan limits, expand contracting opportunities with the Federal Government, which, by the way, spends billions of dollars right now with business. If we just spend a little bit more with small business, these small businesses—instead of absorbing the contracts, which the big businesses do—will have to hire up.

Mr. President, I ask unanimous consent for 30 more seconds.

The PRESIDING OFFICER. Without objection, it is so ordered.

Ms. LANDRIEU. Small businesses, when they get a contract from the Fed-

eral Government, will staff up because that is what small businesses do. They are very flexible. They are very agile. They will scale down, and they can scale up quickly.

So I am proud of this package. I want to recognize two of my members who are on the Senate floor: former Governor and now a Senator from New Hampshire, JEANNE SHAHEEN, who has been a great leader on this issue—I thank you, Senator—and also Senator BEN CARDIN from Maryland. He has been a particularly strong leader on the contracting for small businesses. So I would like to ask the Senator to join me in her remarks this morning.

The PRESIDING OFFICER. The Senator from New Hampshire is recognized.

Mrs. SHAHEEN. Mr. President, I ask unanimous consent to speak as in morning business.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mrs. SHAHEEN. Mr. President, I am so pleased to join Chairman LANDRIEU and my colleague, Senator BEN CARDIN. Hopefully, he will be able to speak after me to talk about the importance of small businesses and what we have to do to support small business in this country.

Small businesses in New Hampshire and across the country, as Senator LANDRIEU has said, are struggling. Of

the jobs lost last year, almost 40 percent came from businesses with 50 or fewer employees. While we have taken important steps to bring back the economy from the brink of depression, sales and consumer demand are still too low and too many small business owners remain frozen out of credit markets.

This economy is not going to fully recover until our small businesses fully recover. In the past, it has been small businesses that have created most of the jobs coming out of a recession, and this recovery is going to be no different. If we want to see job growth in this country, we need to take action to help small businesses get back on their feet.

Now, as a former small business owner, I know it is business and not government that creates jobs and drives innovation and new ideas. But I also know government has an important role to play in helping small businesses create jobs, especially in these very difficult economic times.

Under the leadership of our chair, Senator LANDRIEU, who has done a great job, along with our ranking member, Senator SNOWE, in the last several months the Small Business Committee has produced five major pieces of legislation to help small companies create jobs again, and Senator LANDRIEU has laid those out for people. I am proud to be a sponsor of all five of these bills.

They spur research and innovation. They ensure small businesses get their fair share of government contracts. They expand SBA lending programs so small businesses can obtain affordable credit. They strengthen the technical services the SBA can provide. And they help small businesses gain access to international markets to sell their goods and services.

These bills, as we have heard Senator LANDRIEU say, are bipartisan efforts that passed the committee with nearly unanimous votes from both Republican and Democratic members. I hope we are soon going to see these bills on the floor of the Senate and that they will pass unanimously.

All of the bills are important. But today I want to focus on what we can do to help open global markets to small business because I strongly believe that in order to have a sustained recovery from this recession, we need to expand exports. Domestic consumer demand in the United States simply will not rise to the level it was before the recession.

The good news is that the potential for export growth is enormous. Over 95 percent of the world's customers live outside of the United States. But as we saw so dramatically on that chart Senator LANDRIEU just showed, only about 1 percent of small businesses export their goods and services, and small companies that do export usually only sell to one foreign market, while larger companies typically sell to five or more foreign markets.

Emerging markets in developing countries such as China, India, and

Brazil offer great opportunities for growth. By 2020, about 90 percent of the world's population will live in emerging markets. There is a huge potential for smaller companies to tap these markets to grow their businesses and to create jobs.

I have long been an advocate for exporting because international markets are very important to New Hampshire. I was the first Governor to lead a trade mission from New Hampshire overseas, and those trade missions I led brought back about \$500 million in sales for New Hampshire businesses.

Small business generates almost half of New Hampshire's total exports, and we have some great success stories.

Dartware, a software developer in West Lebanon, on the western side of our State, first started exporting to Canada—which neighbors New Hampshire, for those people who are not sure on their geography. Now they sell to more than 80 countries. During this recession, exporting has made a huge difference on their bottom line. Last year, their international sales were 33 percent of their total sales. This past January, export sales represented 63 percent or almost double their total sales.

Another company, a small business called Sky-Skan, in Nashua, designs and produces state-of-the-art technologies for planetariums. You would not think there would be that many planetariums around the world, but they have exported their products and services to over 120 countries. Even in the midst of one of the most difficult economies in our Nation's history, Sky-Skan was able to bring on 10 new employees.

In his State of the Union speech, President Obama set a goal of doubling American exports in the next 5 years. He recently signed an executive order creating an Export Promotion Cabinet. I strongly support those efforts. I know other members of the Small Business Committee do as well.

A recent World Bank study found that each dollar spent on export promotion and assistance brought a fortyfold return. Right now, the United States spends considerably less than the international average in helping small businesses export. Government export promotion and assistance is a smart investment that helps create jobs. One of the important actions we need to take in the Senate to help improve export promotion is to quickly enact the Small Business Export Enhancement and International Trade Act of 2009—one of those five pieces of legislation Senator LANDRIEU laid out.

We need to make the SBA a more valuable resource for small businesses looking to export their goods and services, and this bill does just that. I hope as these bills come to the floor of the Senate, we will take a close look and we will recognize that if we are going to help small businesses export, then we have to give them the tools to do that. This legislation does that. It helps small companies finance their ex-

ports by increasing loan limits and guarantees in SBA export loan programs and expanding the number of SBA finance specialists who are posted around the country.

This bill directs the SBA to collaborate more with other agencies that provide services and programs for small exporters—something the SBA has begun doing under the leadership of Administrator Karen Mills.

More U.S. exports abroad mean more jobs at home. We can and must do more. We must do it smarter to help small companies compete globally. If we do not, we risk falling behind, and our economy, our businesses, and our families will lose out.

Mr. President, I yield the floor and look forward to hearing from my colleague, Senator CARDIN.

The PRESIDING OFFICER. The Senator from Maryland is recognized.

Mr. CARDIN. Mr. President, I also ask unanimous consent to speak as in morning business as part of the comments made by Senator LANDRIEU and Senator SHAHEEN.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. CARDIN. Mr. President, we are here today to talk about the importance of job creation in our economy. We all know we need to create jobs. The way to create jobs is to help small businesses. Too much of the focus over the last couple years has been in helping the large companies, the large banks. We need to focus on small companies in order to create new job opportunities for Americans.

I compliment Senator SHAHEEN for her comments. She is absolutely right. Small businesses can create many jobs in the United States by creating products that are wanted around the globe. The problem is, it is very complicated for a small business owner to have the type of staff to deal with the difficulties of entering the international marketplace.

Senator SHAHEEN pointed out very clearly that the legislation Senator LANDRIEU has been instrumental in bringing forward in the Small Business Committee that deals with enhancing international trade for small companies, S. 2862, will provide more jobs in America by helping smaller companies be able to get their products into the international marketplace. That makes common sense.

As I said in the beginning, we need to create more jobs. Senator LANDRIEU, in her leadership on the Small Business Committee, has made that our top priority, and I congratulate her for bringing this to our attention.

We know over 50 percent—over 50 percent—of private sector jobs are with small companies. We know 64 percent of the net new jobs during the past 15 years have come from small companies. That is where the job growth will be. We are talking about creating jobs. We create more jobs through small companies, but we have to help them because they have many obstacles

today to be able to create those new jobs.

Forty percent of high-tech workers work for small companies. This is a very interesting statistic. There are 13 times more patents per employee in small companies than in larger companies. Innovation comes from our smaller companies. It does not mean we ignore larger companies. They have opportunities small companies do not have. But if we are going to create the jobs and innovation, we have to have a healthy atmosphere for small businesses today, and we need to do a better job.

What is the problem? Problem No. 1 is credit. Small companies cannot get traditional credit. Many large banks have just closed out giving loans to small companies. I can tell you of the calls I have gotten in my office, the letters I have gotten. There is a high-tech company located in Hunt Valley, MD. It is a small business that cannot get a bank to make a refinancing loan so that high-tech company can expand. They are doing very well. Their customer base would be very familiar to many of the Members of the Senate. But they cannot get a bank to be their partner in this environment because they are a small company.

As a result, many small companies, many small businesses resort to the use of their personal credit cards—their personal credit cards—in order to finance their business. One-third of small companies have over 25 percent of their overall debt from credit cards. Fifty percent of small businesses' interests rates are 15 percent or higher. That is not sustainable. You can't run a business based upon that type of financing. We have to do much better in that regard.

That is why I was particularly pleased by S. 2869, which Chairman LANDRIEU has brought forward with Senator SNOWE, that would strengthen the SBA's capacity to make credit available to small businesses. It would increase the 7(a) loan program. The 7(a) loans are the traditional loans small businesses get in order to finance their operations. It would increase the amount from \$2 million to \$5 million and continue the 90-percent Federal guarantee. The 504 loans, which are used primarily for bricks and mortar, would increase from \$1.5 million to \$5.5 million. The microloans, which give a business the opportunity for working capital so they can move forward with an innovation and an idea and create jobs, increase from \$35,000 to \$50,000. That tells us how important that is to a small business. That extra \$15,000 can be the difference between developing an idea to create jobs or not.

I congratulate Chairman LANDRIEU for bringing forward that legislation. It passed our committee by a 17-to-1 vote. This is a strong bipartisan bill that we hope will be made permanent.

I think we need to do more. I have introduced legislation that follows in the direction of the President. President

Obama has suggested we take some of the TARP funds and use it to help community banks make loans to small businesses. I think we should look at having direct loans by the SBA to small businesses, certainly as a backup, if the private sector is not going to show enough interest to help our small businesses.

I know there are other suggestions to help our States. Governor O'Malley has suggested a program that could use some additional Federal support and get money out quickly to small businesses for credit. We need to focus on that because there is a credit crisis for small businesses. We need to be able to do better than we are doing today if we are going to be able to create jobs. In every State in the Nation, I know my colleagues have heard from their small business owners that they can't get affordable credit. We need to act in order to bring us out of this current economic downturn.

There are other bills I wish to mention briefly. Chairman LANDRIEU mentioned the bill I have been involved with, S. 2989, the Small Business Contracting Improvement Act. Small businesses depend upon government procurement as an effort to get started and to grow. The problem is, there is this cozy relationship between procurement officers and larger companies, so they have developed into practices that have hurt small companies in being able to get the set-asides that we in Congress said they should get. So what the contractor for the government agency does is bundle a lot of contracts that should be offered individually, but they bundle them to make them too large for small businesses to be able to bid on. This legislation deals with the abuses of bundling. I congratulate our chair for bringing that forward.

It also deals with the abuses between subcontractors and prime contractors. It is no surprise to anyone here that small businesses are more likely to be subs. Well, we don't have transparency and openness and timely payments to the subs. The prime contractor is abusing privileges, and we have a responsibility to make sure the law is carried out with the set-asides to small businesses in our procurement policies. This legislation, which passed our committee by a unanimous vote earlier this month, I think will go a long way to helping small businesses create jobs in our community.

There is other legislation that is out there to strengthen the SBA counseling program that Chairman LANDRIEU mentioned. I think that is an important bill. It passed our committee by a 19-to-0 vote—again, strong bipartisan support.

There is another program I wish to mention quickly, because during the Recovery Act there should have been funds set aside for the SBIR/STTR programs. They were not. We have spoken about that before in this body. The legislation that passed our committee by an 18-to-0 vote would increase the allo-

cations for the SBIR and STTR programs, which are high-tech set-asides for small high-tech companies, which help us develop innovation technology here in America, keeping jobs in America and expanding jobs in America. It would increase that set-aside from a modest 2.5 percent to 3.5 percent. It passed our committee by an 18-to-0 vote.

These are all important bills that I hope we will have an opportunity to take up shortly as we look at the next jobs bill. I hope these provisions can be incorporated into legislation we consider. This is bipartisan. I think all my colleagues understand we have to create more job opportunities in America. The way to do it is to help small businesses deal with their current needs.

I will mention one other bill before yielding the floor; that is, the health care bill which will help small businesses. The problem I used to hear the most from my small businesses was about paying health care costs. Now I hear credit. Credit is their No. 1 problem. But we provide a credit—Senator LANDRIEU was helpful in getting this started earlier—to our small businesses so they can afford to provide health care for their employees. I thank Senator LANDRIEU for that provision. That is going to help small companies and help job growth.

We also created the exchanges. These are the exchanges where a small company can go in and buy health insurance policies. I can't tell my colleagues how many times I have heard from a small business owner saying: I am getting ripped off. I have no choice with an insurance plan I can take. I have a 30-percent increase, a 40-percent increase in premiums. My employees' health didn't deteriorate. Our costs didn't go up by that, but I have no choice. There is no other company I can get a policy with.

Well, under health reform, we provide options and choice and competition for the small business owner. Today, they are paying, on average, 20 percent more than large companies pay for comparable insurance coverage for their employees. That practice needs to end. We shouldn't be discriminating against small businesses in America, and we take major steps forward to eliminate that discrimination.

These are all things we can do to create jobs in America, to help our small businesses, help our Nation, help our recovery, and help us grow as a nation, to be even more competitive, offering good jobs to the people in our communities who are seeking employment.

With that, let me yield the remainder of my time to the chairman of the Small Business Committee, the Senator from Louisiana.

The PRESIDING OFFICER. The Senator from Louisiana.

Ms. LANDRIEU. Mr. President, again, I thank my colleagues both, and particularly Senator CARDIN, for that impassioned plea to focus this place on small business. If we are serious about

creating jobs, then our focus, our effort, our work should be for the millions of small businesses out there that with just a little bit of tweaking, a little bit of help from an export initiative here, some regulation reform here, loan pools here, changing current law, could help them do what they want to do, which is expand and grow jobs.

I see my colleagues are here to speak, so I am just going to take 1 minute to conclude.

I wish my colleagues to know that while this package is five major bills, there is an initiative that is not in bill form yet, but we are very serious about bringing it forward. It is going to include a provision for there to be a pool of capital available. It may be the way Senator CARDIN has envisioned it, which is direct loans from the SBA. It may be the way Senator LEVIN and Senator WARNER have been talking about, which is an idea to provide guaranteed loan pools to leverage private capital in the country. It may be something Bill Clinton spoke with us about yesterday, which is creating a dynamic new opportunity to retrofit public buildings in America and put people to work and use the savings in energy efficiency to pay back the loans so there is no new taxpayer money spent. It is leveraging the private sector to do two great things: provide jobs immediately and make more efficient every public building in America.

There is more we can do. So as the chairman, let me be very clear. I am very proud of this package. It is five bills. It has passed our committee almost unanimously. As we move this package to the floor, I hope we will get the same cooperation from Republican Members on this floor as we did from the Republican Members who serve on our committee. We have been very open, very sincere in our efforts to pull this package together, and we will continue to work in that good spirit. I hope we are met with that same feeling.

Two more things, briefly. I am probably not going to push to put in this bill a reform piece on credit cards to small businesses because it is not the jurisdiction of our committee; it is primarily the jurisdiction of the Banking Committee. However, I want this Senate to know I am on record today. Senator CARDIN says—and he is correct—how in the world are small businesses in America going to stay in business if they have to pay 15 and 20 percent interest rates? Could anybody tell me this? Is there any small business in America that thinks they can make money, hire people, and pay 20 percent interest rates? It is a shame. It is wrong. We are going to do something about small business credit card rates. I will tell my colleagues why. Because in the old days, not too long ago when the housing market was strong, which it is not today, Americans—who believe in the American dream because we tell them about it when they are 4 years old and they actually believe it

when they grow up—their house had \$200,000 or \$300,000 or \$400,000 or \$50,000 in equity. So when they wanted to start a business, they went to their banker and their banker said: How much equity do you have in your house? They said: \$50,000. They wrote them a check that day for \$20,000. They took that amount of money and they bought a stove and they started a business, maybe cooking a little scrambled eggs and ham.

Those days are over with. There is no equity in their homes anymore. When they go to their bank, they don't see a sign that says welcome—and I am not talking about community banks, I am talking about big banks that got all the money from us—they see a sign that says come back next year when things are better. So they have to then dig in their pocket and pull out their credit card. We have done them a great favor. We allow the companies to charge them not 3 percent, not 6 percent, not 10 percent but 20 percent.

I can't put that bill in this package, but I promise my colleagues it is coming. We cannot ask small business to pay 20 percent on their loans. Yes, we have to give them tax relief. But do my colleagues know what they need right now? They need borrowing relief.

So I am going to conclude with that. It is going to be a good package, and we are going to be very smart about how we put it forward. I know we have to take the tough things maybe separately so as to not detain this. But I am on record, and we are going to fight for it until we get it done.

I yield the floor. I thank the Chair.

The PRESIDING OFFICER. The Senator from Arizona.

Mr. MCCAIN. Mr. President, I ask unanimous consent to address the Senate as in morning business.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. MCCAIN. Mr. President, before I get into the main topic, I obviously appreciate the passion of the Senator from Louisiana. It is unfortunate that she and the majority on the other side refuse to vote for the most important thing we could have done immediately for small business; that is, give them payroll tax relief and take the money out of the stimulus package, so much of which is being wasted on issues such as Davis-Bacon and environmental impact statements. We ought to give small businesses payroll tax relief immediately.

#### DEMOCRACY AND HUMAN RIGHTS IN RUSSIA

Mr. MCCAIN. Now I wish to take this opportunity to speak about the ongoing cause of human rights and democracy in Russia. These are not issues we hear much about from the current Russian Government, unfortunately, unless it is to denounce those Russian citizens who aspire to these universal values.

I had an opportunity the other week to meet with one of these brave Rus-

sian champions of human rights, human dignity, and freedom—a man by the name of Boris Nemtsov. I know several other people and other Members of Congress had a similar opportunity to speak with him. Mr. Nemtsov is but one of the many Russians who believe their country deserves a government that enhances and enshrines the human rights of its people in an inviolable rule of law, that allows citizens to hold their leaders accountable through a real Democratic process. This Saturday, March 20, many Russian human rights activists are planning public demonstrations all across their great country—I might add at great risk, since there is very little doubt that the Russian Government may even forcibly repress some of these public demonstrations, which will be peaceful. I asked Mr. Nemtsov what we in Washington could do to support the cause of human rights in Russia, and he simply said: “Speak up for it. Speak up for us.”

It is my pleasure to do that today.

The Russian Government will surely take whatever I say here and similar things said by others and try to paint Russia's champions of human rights and democracy as puppets and proxies of the United States. Of course, they would say and do the exact same thing even if no Americans spoke up for the human rights of Russia's citizens. So we should refrain from internalizing the Kremlin's talking points, especially when Russians themselves are requesting our moral support for their cause. Because the fact is, this isn't about particular individuals or particular demonstrations held this week or any week in Russia. This is about universal values—values that we in the United States embody but do not own, values that should shape the conduct of every government, be it ours or Russia's or any other country's. When we see citizens of conviction seeking to hold their governments to the higher standard of human rights, we should speak up for them.

This is all the more necessary when we realize the obstacles those citizens face, especially in Russia. I wish to read a passage from the 2009 Country Report on Human Rights Practices, which was recently released by our State Department. Here is how they described the human rights situation in Russia:

Direct and indirect government interference in local and regional elections restricted the ability of citizens to change their government through free and fair elections. During the year, there were a number of high-profile killings of human rights activists by unknown persons, apparently for reasons related to their professional activities. There were numerous credible reports that law enforcement personnel engaged in physical abuse of subjects. Prison conditions were harsh and could be life threatening. Eight journalists, many of whom reported critically on the government, were killed during the year. With one exception the government failed to identify, arrest, or prosecute any suspects. Beating and intimidation of journalists remained a problem. The government limited freedom of assembly, and