huge organizations, but to small businesses. It is focused on unlocking credit for small businesses. You and I have absolute agreement on that. We need to do that. You talk to your small businesses; all of us do.

I had a meeting with my Chamber of Commerce, and we probably had a hundred small businesses in the auditorium at that point in time. You are absolutely right, they are having real trouble getting credit. I talked to a county commissioner who has a small business in Calvert County. Normally he could go into his bank and get a loan on a handshake for \$30,000 or \$40,000 to expand his business. This time he was looking for \$40,000. He has dealt with this bank for 35 years, and they said, I don't know whether they said Mr. Clark or Mr. Commissioner, but they said, yes, but fill out the form. And it took him 30 days. Now he got it, but he has done business with that small bank for that period of time. So we share that view.

By the end of the month, the Treasury Department will start making direct purchases of up to \$15 billion in securities backed by SBA loans to get the credit market for small businesses moving again.

In addition, in the Recovery Act, we eliminated, as I am sure the gentleman knows, all SBA-backed fees on SBAbacked loans, again to try to facilitate small businesses getting credit.

And it raises from 85 to 90 percent the proportion of loans that the Small Business Administration will guarantee.

Lastly, the U.S. Chamber of Commerce has endorsed these steps to unlock the credit markets for small businesses.

So we are very pleased at the definitive action that we have taken to further the interest you and I share of making sure that small businesses can make it in this extraordinarily bad time which we believe previous policies have caused and which we have inherited.

Mr. CANTOR. I thank the gentleman. Mr. Speaker, how I would respond to that is let's take a step back and look at sort of the events that transpired that led up to the need for today's vote on the AIG bonus payments, okay. I think that the events if we follow them teach us a lesson.

The stimulus bill that included a provision prohibiting the government from disallowing the bonus payments was in that 1,100-page bill. I think it is fair to say, Mr. Speaker, no one in this House read the bill in its entirety. Nor did the public have its right to know realized. I think that ought to give us the sense that we need to be much more deliberative and open about this process.

These ideas, Mr. Speaker, that the gentleman is proposing to help small business, most of which we probably do agree on, but, frankly, the better way to ensure success and a positive result is to have an open process where we all

have the ability to offer our ideas, that the ideas and the policies are not just handed down from the majority leader or the Speaker's office and imposed upon the will of the people of this country.

So I would just reiterate to the gentleman that if we can see our way forward to allow the minority the ability to offer up real, positive alternatives if we disagree, it would all behoove us to work in that fashion. We can end up avoiding the type of result that came from the rushed way that so-called stimulus bill passed this house.

Mr. HOYER. Mr. Speaker, before the gentleman yields back, I just want to make an observation.

I understand what the gentleman said, but the gentleman will recall, of course, that your party had a substitute that it offered that lost on a bipartisan vote, as you recall. So the gentleman did have the opportunity. his party had the opportunity, to offer a substitute which a significant number in his party did not agree with and certainly an overwhelming majority of our party did not agree with, in part because we perceived it as creating far fewer jobs. There is a difference of opinion on that, I understand that, but our perception was that it created about a third of the jobs or saved about a third of the jobs that our bill did.

But that aside, putting aside that disagreement on the figures, the fact is there is no disagreement that you had a substitute. You offered it, and it was defeated.

Mr. CANTOR. I thank the gentleman. How I would just respond before I yield back my time is that there was a stronger bipartisan vote in favor of our substitute than there was in support of the actual bill that passed. I think that we can take that as a signal that this House ought to be open, ventilated, and available for debate.

With that, I yield back the balance of my time, Mr. Speaker, and I thank the gentleman.

## ADJOURNMENT TO MONDAY, MARCH 23, 2009

Mr. HOYER. Mr. Speaker, I ask unanimous consent that when the House adjourns today, it adjourn to meet at 12:30 p.m. on Monday next for morning-hour debate.

The SPEAKER pro tempore (Mr. KISSELL). Is there objection to the request of the gentleman from Maryland? There was no objection.

#### GENERAL LEAVE

Mr. COHEN. Mr. Speaker, I ask unanimous consent that all Members may be permitted to extend their remarks and to include extraneous material on H. Con. Res. 76.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Tennessee?

There was no objection.

#### FURTHER MESSAGE FROM THE SENATE

A further message from the Senate by Ms. Curtis, one of its clerks, announced that the Senate has passed with amendments in which the concurrence of the House is requested, a bill of the House of the following title:

H.R. 146. An act to establish a battlefield acquisition grant program for the acquisition and protection of nationally significant battlefields and associated sites of the Revolutionary War and the War of 1812, and for other purposes.

# REPUBLICANS WANT TAXPAYER DOLLARS BACK

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, House Democrats today chose to introduce an unconstitutional joke of a bill in order to clean up the AIG mess Democrats alone created. It was a Democrat spending bill, Democrat language, and only Democrat votes that authorized AIG to hand out bonuses. Democrats wrote the bill alone, secretly, and yet they act surprised.

Republicans have offered a bipartisan solution to get 100 percent of the taxpayers' dollars back, not 90 percent like our Democrat colleagues seek. The American people deserve to have all of that bonus money back, money authorized and spent by Democrat leadership.

The American taxpayers are justly outraged that their tax dollars are lining the pockets of AIG executives. Republicans have a solution to fix this problem, but Democrats don't want to talk about it. Democrats don't want to talk about the mistakes that they have made. American taxpayers deserve better.

In conclusion, God bless our troops, and we will never forget September the 11th.

### VETERAN HEALTH CARE

(Mr. SMITH of Nebraska asked and was given permission to address the House for 1 minute.)  $\,$ 

Mr. SMITH of Nebraska. Mr. Speaker, approximately 150,000 veterans live in Nebraska, many of whom live in my Third District. I am grateful for their sacrifice and certainly honored to represent them here in the United States House of Representatives.

I rise today to expression extreme disappointment, but also some gratitude for a policy that was made and then rescinded. I am grateful it was rescinded because it would cause a great burden for our veterans who have served us so admirably with sacrifice when they would have to go through the private sector health insurance rather than the VA.

Mr. Speaker, I rise again to express my gratitude because our veterans deserve better than that. They shouldn't be burdened with such a bureaucratic