

## MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will be in a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The Senator from Wyoming.

## SENATE LEGISLATIVE AGENDA

Mr. ENZI. Mr. President, I want to associate myself with the remarks of the leader. I want to thank him for all of his efforts to pull these task forces together who are now working across the aisle to come up with this package that we should be able to start working on today or tomorrow.

I appreciate his comments that we are going to work through the week-end. This is unusual for the Senate and for the House, but the Senate is here, the Senate is working, and we are trying to come up with solutions that will keep America moving.

I particularly want to talk about one piece of the package because I have been getting calls from small businesses—small businesses that are saying: We have been shut down; we have been told that we can't do anything with our business right now.

Now, it is not all businesses. I do know that grocery stores are doing very well, probably having their best year ever. That will tail off a little later in the year, when people are over-supplied, but right now grocery stores are probably doing well.

Every other part of the economy is doing poorly, whether it is restaurants or shoe stores. I think I saw where they even got permission now to deliver liquor. Before, you had to buy it in the store. You couldn't get it delivered to your house. But, it is a concession, because of the difficulty that we are having, to keep from shutting down every business. That concession has been made in some places now.

But my point is that small business employs most of the people in this country, and small business is the one that is having difficulty right now. Big businesses always have a little bit of leeway, a little bit more of a forward plan, and because of their size, they have more flexibility. A small business does not have that.

What has been brought to my attention this last week are people who have payroll coming up. They have said: Now, we have been kind of shut down—shut down by the government, they like to say, but it is shut down by the virus, actually. The virus is what is creating this panic, and in order to keep people well, we have suggested all these different things that people ought to be doing, and I hope they are following that.

But, for small business, this is disastrous. If they are not selling anything, they have no cash to pay their employees. If they are not selling anything, they don't need the employees. If they

don't need the employees and they fire the employees, then, they go onto unemployment. And the unemployment lines are long.

That is not where we want people. We want people—particularly the ones who are trained for a particular job—to be available for that job the minute that job is available again.

One of these packages takes care of that situation. One package will provide for loans to small businesses, provided they keep their people on.

Now, remember, these people aren't producing anything. So there is no revenue coming in to pay that loan off. So it also provides that, provided they keep their employees and when the thing is over they still have their employees, the payroll part of that and any immediate need—there are other things that they absolutely have to pay. They have to pay their rent, or somebody else has a financial problem. They have to pay for the electricity and the heat and all of the regular things that a business has to pay for, besides employees. But, provided they have kept those employees on, those direct costs will be forgiven. So that is encouragement for every small business out there to relax a little bit.

I always say that the definition of a small business is when the owner wakes up in the middle of the night and says: Tomorrow is payroll. How am I going to make payroll?

Believe you me. That happens to those small business men out there. If you have a bad week, who doesn't get paid? The owner doesn't get paid. He has to pay those people, and he does pay those people because he wants those people around.

That is the crisis we are facing: How do we keep those people around so that, when the business comes back, they are available and the business can go forward as it did in the past?

This package will do that. I only wish that there was some way we could do it faster than Monday. And don't hold your breath. We are talking about Congress. That doesn't mean things will get done by Monday. They ought to be done today, but Monday looks like the earliest possible time that they can get done.

So the message that I am giving is this: Small business men, hang on. Hang on a little bit longer. If this passes, you will be able to keep your employees.

Their employees will be paid. That is important. That is the way to get money out into the economy: Pay employees, and let them keep their health insurance that way. If they go onto unemployment, they lose their health insurance. We don't want that to happen either.

So this is the solution that needs to happen right away for the employees, as well as the employers. I had a call from one this week who said: I have to declare bankruptcy. If you do something, will I not be eligible because I declared bankruptcy? It is a reorga-

nization bankruptcy, but I need to reorganize so I can find the cash to pay my employees.

So I am pretty sure that the bill has a stipulation in it that, if you declare bankruptcy after March 1, you will be eligible for this plan and be able to keep your business going—not in a comfortable situation, because none of us knows when this is all going to be over. None of us knows what the residual effects are going to be on the business world.

But we do need to have a vibrant business world out there providing for the needs of people. We have really become reliant on others. Hardly any of us produce our own food anymore. Hardly any of us produce anything that we use anymore.

We could and we can—and people probably are—just get by, but that is not what we are used to. That is not what we expect. That is not how we live. That is not how we enjoy life. We enjoy it by being able to have a job and buy the things that we need to have and do the recreation that we want to do.

So I am hoping that this package can go through in an expedited way, and I am particularly hopeful that the small business part, which is where most of the people in the United States work, can go through so that they can be paid, so that they can keep their insurance, and so that they are ready to do what they have been trained to do and want to do and like to do when the time comes that this virus has passed and people can be out there doing all of the things that they like to do again.

So I encourage the small business men to hold on. Help is coming. That is pretty tough to hear from Congress, I am sure, but this is one where I think people are realizing the severity and the importance of speed and how many people there are. Well, I don't think we have quite grasped how many people yet are involved in this and could be saved by this, but we will.

I ask that the businesses hang on while we do our job, and I thank the Senate for staying through the week-end to work this problem so that we can do it in a timely manner—hopefully, by Monday.

Hang on out there, America. Help is on the way.

I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. DURBIN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

## CORONAVIRUS

Mr. DURBIN. Mr. President, yesterday I came to the floor with some optimism about what we could be including