

come with review of a wide range of issues such as housing, education and people involved with the criminal justice system, to name but a few.

I am confident Jerome will uphold the highest level of judicial decorum and professional integrity as a member of the Tenth Circuit Court of Appeals. I recommend Jerome A. Holmes for appointment to this important judicial position.

If you have any questions, please call me at (619) 338-4708.

Sincerely,

STEVEN BINDER,
Deputy Public Defender.

CITY RESCUE MISSION,
Oklahoma City, OK, June 21, 2006.

Re Nomination of Jerome A. Holmes, Esq. to the United States Court of Appeals for the Tenth Circuit.

Hon. JAMES M. INHOFE,
U.S. Senate,
Washington, DC.

DEAR SENATOR INHOFE: I am writing in support of the nomination of Jerome A. Holmes, Esq., to the United States Court of Appeals for the Tenth Circuit. I have known Jerome since 2001 when Jerome and I were selected for the class of Oklahoma City Leadership. In 2003, Jerome was asked to serve as a director on the board of City Rescue Mission, a local homeless shelter and rehabilitation center located in Oklahoma City.

Jerome is a recognized leader in many levels of community service. Locally, he currently serves as Chairman of the Board for City Rescue Mission. His leadership has greatly contributed to City Rescue Mission's national recognition as a model rescue mission for the homeless and poor. Nationally, he currently serves as a Commissioner on the American Bar Association's Commission on Homelessness and Poverty where his work has received national recognition. I can personally attest to Jerome's leadership ability seasoned with character and integrity.

Jerome is passionately dedicated to his profession as well as his volunteer leadership roles. He has gained the respect of his colleagues in the legal profession as well as those in the human services realm. I have witnessed Jerome in a variety of leadership situations and have always been greatly impressed with his demeanor, temperament, and thoroughness. Jerome is the first person I call when I need a fair unbiased carefully considered point of view—he leaves no stone unturned. I highly recommend Jerome Holmes for confirmation to the United States Court of Appeals for the Tenth Circuit—he will serve our country well.

Respectfully,

REV. GLENN GRANFIELD,
President/CEO.

OKLAHOMA CITY, OK
July 24, 2006.

Hon. JAMES INHOFE,
U.S. Senate,
Washington, DC.

DEAR SENATOR INHOFE: This letter is written to support the nomination of Jerome Holmes to the 10th Circuit Court of Appeals. I am an African American attorney and active member of the community as well as an adjunct teacher at Douglass High School and I hope that Jerome is confirmed by the U.S. Senate. I have known Jerome for almost 15 years and I am very proud to call him a friend. It was that friendship I relied upon when I asked that he serve as a volunteer coach for the Frederick Douglass High School Mock Trial team which has a predominantly African American student population.

Jerome was very instrumental in helping the Frederick Douglass team in the first

year of competition advance in the competition. It was a result of his personal and professional dedication to the students that he was successful in helping inspire these young African American students both male and female to excel in this academic competition. I know Jerome stated that he was greatly enriched by the young men and women that competed on his team.

I strongly believe that Jerome Holmes has the integrity, personal track record and character to represent the 10th Circuit in a successful manner. Jerome Holmes is a good person who has always reflected his strong belief in the American dream. I personally witnessed as he was able to effectively, passionately and successfully share with the Douglass students that the dreams they hold can be realized in the same manner. I am confident that Jerome Holmes if given the opportunity to serve will uphold the Constitution first and foremost and serve in such a manner that I along with the mock trial students at Douglass will celebrate this achievement.

If I can provide additional information please don't hesitate to contact me.

L. DON SMITHERMAN, ESQ.,
Attorney at Law.6

RURAL PLANNING ORGANIZATIONS OF AMERICA

Mr. BOND. Mr. President, this past June, the National Association of Development Organizations, NADO, formed the Rural Planning Organizations of America, RPO America, a national voluntary organization, which was designed to strengthen our Nation's rural transportation planning, development, and infrastructure system.

Under the leadership of NADO, RPO America will support rural transportation planners and practitioners by providing professional development, peer networking, research and educational initiatives in order to promote and showcase the benefits and value of transportation planning and infrastructure development throughout our Nation's rural communities.

Investing in our rural roadways and bridges is more than just investing in concrete and steel; it is also an investment in our future. For this reason, it is essential that our Nation's rural transportation professionals be provided with the necessary tools and support to promote and showcase the value, benefits, and accomplishments of rural transportation planning and development.

Efficient transportation infrastructure plays a critical role in a successful and thriving community. Furthermore, a reliable transportation system within our Nation's rural community is not only critical to our rural communities but also to our Nation's economy.

Mr. President, I ask my colleagues to join me in recognizing this newly formed organization that will support the role of rural transportation planners and the efforts to improve rural community access throughout the country.

SMALL BUSINESS PENSION AND RETIREMENT SAVINGS

Ms. SNOWE. Mr. President, as chair of the Senate Committee on Small Business and Entrepreneurship, I have long believed that it is my responsibility and the duty of this Chamber to help small businesses, as they are the driver of this Nation's economy, responsible for generating approximately 75 percent of net new jobs annually.

On Monday I introduced legislation that would help to address the retirement needs of millions of small business employees. My bill will make it easier for small employers to offer pension and 401(k) benefits to their employees, who typically have lower retirement savings rates. My bill makes it easier for small businesses to offer a "DB/K plan" which is a combination of a defined benefit plan and a section 401(k) plan that is included in a single plan document. Currently, due to defined benefit plans' complex rules and high establishment costs, many small businesses are unable to set up these types of pension plans for their employees. Instead, many small businesses choose to offer less complex 401(k) plans that do not require employer contributions and offer their employees less guaranteed retirement benefits.

Many small employers would like to offer defined benefit pension plans but are currently hampered by top-heavy rules designed to prevent large companies from exclusively offering pensions to key employees. These well-meaning regulations prevent most small companies, with a few key employees, from providing pension benefits. Legislation that establishes DB/K plans would provide small businesses with reasonable exemptions from these top-heavy rules. This increased flexibility will enable employers to offer employees pension benefits as well as the capability to save incrementally in 401(k) type accounts.

Another advantage of DB/K plans is that they offer employees increased flexibility. Employees with DB/K plans would be allowed to take their DB/K assets with them when they switch employers. This portability would make DB/Ks attractive to many younger employees, who tend to change jobs often. Portability is a DB/K innovation not offered by traditional defined benefit plans which have vesting periods and stop accumulating value when the employee leaves a company. For older workers, the main attraction would be the defined benefit feature, which provides that at least part of their retirement savings would provide a monthly pension check at retirement.

According to the Employee Benefit Research Institute, only 16 percent of employees at companies with 10 workers or fewer and 32 percent of employees at companies with 100 employees or fewer participate in their company-sponsored retirement savings plans. Comparatively, almost 60 percent of employees at companies with more