

many years. Beginning in 1921, Gary's grandfather, Sarwan S. Grewal, left his village in India for the United States, heading to California and then settling in Detroit. With a strong interest in land and building development, Sarwan Grewal purchased the Wolverine Hotel in Detroit, which today is the current location of Comerica Park. Believing firmly in the traditions of family, hard work, and advancement, he brought his grandsons, Tahil, Lushman, Jeat, and Gurmale to the United States for their education. Upon the death of Sarwan, they unanimously agreed to carry on in their grandfather's footsteps. Gary received a degree in Business in 1973 from Wayne State University, and in that same year established the Singh Development Company, Ltd. Chosen as the company's CEO in 1973, Gurmale still heads Singh Development today, now a third generation, family-owned and operated company.

With current developments in many metropolitan Detroit area communities including Auburn Hills, Birmingham, Canton, Detroit, Novi, Northville, Rochester Hills, West Bloomfield, and Wixom, Singh developments comprise over 5,000 multi-family and senior apartments, 2,100 single family homes, and over 400,000 square feet of commercial property space. Today, Singh Development Company, Ltd. is one of the oldest Indian-owned companies in the United States.

The Grewal family is also one of the oldest Sikh Indian families in the United States, and as Sikhs carry the honor in northwest India of being the "Lions" or "Warriors" through their shared middle name Singh, they strive to protect of all that is good. The Grewal family carries the Singh name with pride, and Gary and his family truly reflect this in their business ethics and practices today.

Gary, like his grandfather before him, carries on the traditions of family, hard work, and advancement, and it is practice of these principles that has truly been the driving force in the success of Singh Development. He is a distinguished businessman, family man, and a leader in his community. It gives me great pleasure to honor Gary, for his leadership and commitment, and I urge my colleagues to join me in saluting him for his exemplary years of dedication.

IN HONOR OF BERTA MAY BARKER  
DYER

### HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2001*

Mr. TOWNS. Mr. Speaker, I rise in honor of Berta May Barker Dyer in recognition of her commitment to her community and her family.

Berta May Barker Dyer is a native of Costa Rica. She lived in Colon, Panama for several years before she moved to the United States and became a citizen.

Berta's first career was as an elementary-school teacher. After some consideration, she decided to put aside her career as an educator and take care of her eleven children. Recognizing the importance of education, she supported and encouraged her children's pur-

suit of professional careers. Several of them became professionals working in the areas of education, cosmetics, electricity, medicine, the U.S. Marines, the airline industry, and housewives. She credits her parents the late Joney Dyer de Barker and Steven Parchment with instilling the importance of education in her as well as a guiding and nurturing spirit.

At Berta's tender age of seventy-one she has a wonderful rapport with her thirty-three grandchildren and enjoys visiting with her five great grandchildren in Colon, Panama. She still finds time to read and preach to several of her grandchildren about the importance of education.

Berta is a devout Seventh Day Adventist who credits her strong religious background to her beloved stepfather, Amos Barker Clark (aka "Pa"). She is a member of several community organizations. As a retired Nursing Assistant, she acts as a missionary reaching out to the sick and shut ins throughout her Brooklyn community. In addition, Berta is an avid seamstress who crochets and embroiders as a hobby.

Mr. Speaker, Berta May Barker Dyer has lead a life dedicated to her community and her family. As such she is more than worthy of receiving this recognition and I urge my colleagues to join me in honoring this truly remarkable woman.

### PERSONAL EXPLANATION

#### HON. ROBIN HAYES

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2001*

Mr. HAYES. Mr. Speaker, I would like the record to reflect that, had I been present on December 5, 2001, I would have voted "yea" on Roll Call Nos. 472, 473, 474, and 475. Thank you.

### NATIVE AMERICAN SMALL BUSINESS DEVELOPMENT ACT

SPEECH OF

#### HON. BETTY MCCOLLUM

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 5, 2001*

Ms. MCCOLLUM. Mr. Speaker, today the House of Representatives passed an important bill, the American Indian Small Business Development Act, and I was pleased to support it. This bill creates a three-year pilot program that would provide grants to Small Business Development Centers (SBDC) for the purpose of assisting Native Americans start or expand a small business. These pilot projects will complement programs already in place that are designed to provide culturally-tailored business development assistance by allowing Indian tribe members, Native Alaskans and Native Hawaiians to access additional one-on-one counseling and other technical assistance that is provided by the SBDCs.

I am proud of the successful work that the SBDCs perform in Minnesota. They provided support and long-term counseling services last

year to over 3,500 existing and prospective businesses, including to 77 Native Americans. With the bill we passed today, they will be able to expand and respond even more to the overwhelming need for assistance in our Native American communities.

Mr. Speaker, some Tribal leaders in Minnesota are concerned that the bill today doesn't include the Native American Business Development Centers. These centers were created to address unique Native American cultural and economic problems and opportunities that were not being addressed by the Small Business Administration. I share their concern. However, I feel that we need to create as many opportunities as possible for Native American entrepreneurs and look forward to working with the SBDCs and Minnesota tribes to make sure these resources are put to good use.

The average unemployment rate on Indian lands is 45 percent. Congress has a responsibility to make sure we support all programs that are designed to foster economic development and to assist Native Americans to create new small business opportunities. I'm pleased we addressed this issue today and look forward to working with my colleagues to make sure all programs benefiting Native Americans are fully supported by this Congress.

### KEEPING THE SOCIAL SECURITY PROMISE INITIATIVE

#### HON. E. CLAY SHAW, JR.

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2001*

Mr. SHAW. Mr. Speaker, the success of Social Security in reducing poverty among the elderly and providing essential income security to America's workers and their families is well known. Without Social Security, nearly half of our seniors would live in poverty. Yet Social Security faces significant financial challenge ahead. Unless we modernize the program's Depression-era financial structure, program income will not cover the full cost of paying promised benefits soon after the baby-boomers begin retiring.

Today we must make clear to every American that as we determine the best way to save Social Security for our kids and grandkids, we will not place undue burdens on today's retirees and workers by reducing benefits or increasing taxes.

Social Security provides at least half of retirement income for over two-thirds of seniors and 100 percent of income for almost 1 in 5 seniors. Reducing Social Security benefits would have serious consequences for the majority of seniors and would increase their number in poverty, which is why we must find ways to strengthen Social Security without cutting benefits.

Social Security is also one of the largest financial obligations of many families. For over three-fourths of American families, the payroll tax is their largest tax liability. Increasing this tax burden would hit low- and middle-income families the hardest. In addition, it would reduce the already low rates of return on these contributions that workers may expect. So we

must find ways to strengthen Social Security without increasing taxes.

As we debate how to strengthen Social Security, we must also keep in mind the obstacles women face in ensuring financial security for themselves and their families in the event of retirement, disability or death. Social Security plays an essential role in providing income security for women, without which over half would live in poverty. As we consider program improvements, we must not consider reducing the benefits or cost-of-living increases that are so important to women.

Social Security also plays a critical role in providing financial security for minorities. African Americans are more likely to receive disability benefits. Since their life expectancy is shorter than average, survivor benefits are also important. Also, about 2/3 of African Americans and about 3 out of 5 Hispanic seniors would have income below poverty without Social Security. As we consider changes to the program, we must not reduce the benefits that are vital to preventing poverty among minorities.

As we protect Social Security for those who rely on it the most, we must also work to ensure Social Security is fair to all generations. Our kids and grandkids need us to find a way to improve the low rates of return they will receive from Social Security. For example, a single man who is 31 years old today and earns average wages can expect a rate of return on his contributions of only a little more than 1 percent, and kids born today can expect even less. We cannot, in fairness, allow this to continue.

The President's bipartisan Commission to Strengthen Social Security has talked about the unique needs of women and minorities, as well as the system's low rates of return in its Interim Report and throughout its meetings. Soon, the Commission will recommend several options for modernizing and strengthening Social Security. It's the beginning of a long road to make American's most important income security program secure far into the future.

That road will lead here to the Congress where the first and the final decisions will be made on this critical issue. My hope is those decisions will be bipartisan from the beginning, because that is the environment that the Social Security debate deserves. So let us begin today, as Congress first voices its views, and let that voice be a bipartisan one.

Mr. Speaker, it is for these reasons that I encourage all Members on both sides of the aisle to co-sponsor this critically important resolution. We must act now to assure Americans that any plan for saving Social Security will guarantee current law promised benefits, including cost-of-living adjustments, for current and future retirees without increasing taxes. Our children, our grandchildren, and future generations deserve no less.

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TRIBUTE TO ALBANIAN FLAG DAY

**HON. DAVID E. BONIOR**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2001*

Mr. BONIOR. Mr. Speaker, I am pleased to join the Albanian American community in cele-

brating the 89th anniversary of Albanian Flag Day which symbolizes Albania's independence.

On November 28, 1912 Albania declared its independence by raising its flag in the coastal town of Vlora. Since that glorious day, Albania has endured many hardships but has managed to persevere. The conflict that occurred in Kosova only a short time ago tested Albania and its people. Albania and its proud citizens are entering into a new era of political, social, and cultural growth. They possess a focused vision of their future and will do all they feel is necessary to ensure prosperity.

The United States relationship with Albania is strong and growing stronger. This was evident when Albania pledged its support to us in the wake of the terrorist attacks on September 11, 2001. Today, the United States is enriched by the many Albanian Americans living here. They have made major contributions to nearly every facet of American society. The Albanian community adds to the wonderfully diverse American culture by sharing with us their customs and beliefs.

Mr. Speaker, I join the people of Albania, those of Albanian ancestry around the world and Albanian Americans in celebrating Albanian Flag Day. I salute all of them for the tremendous contributions to freedom and human dignity which they have made.

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IN HONOR OF DOROTHY ISAAC  
FAUSTINO

**HON. EDOLPHUS TOWNS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2001*

Mr. TOWNS. Mr. Speaker, I rise in honor of Dorothy Isaac Faustino in recognition of her tireless commitment to healthcare and serving those in need.

Dorothy Isaac Faustino grew up in Bedford-Stuyvesant and Long Island City. She earned her nursing diploma from Kings County Hospital Center's School of Nursing. Later, she earned her Bachelor's degree from Adelphi University. She also received Adelphi's Eileen Jacobi Leadership Award and was inducted into the National Honor Society for Nursing, Sigma Theta Tau.

Dorothy is not one to allow herself a moment's rest. Following her undergraduate education, while raising a family, working and running a Girl Scout troop for 10 years at Sacred Heart Church, in Cambria Heights, Dorothy earned a joint Master's Degree from Columbia University in Nursing and Public Health. While there she also became involved in working with the homeless. Together with several other students, Dorothy and her team developed a hand book and training curriculum for staff and volunteers working with the homeless from 1985 to 1988.

In addition, to being a tireless worker, Dorothy is a people person who has involved herself in programs that make an impact in her community, such as, teen pregnancy programs and Brooklyn's Perinatal Network—where she worked for over 12 years in the Bed-Stuy and Fort Greene communities. She collaborated with Medgar Evers College's

School of Continuing Education and Fort Greene's Youth Coalition program to develop curricula and training programs for welfare recipients to become nurse's aides.

In 1987, Dorothy became Director of Nursing for Cumberland Diagnostic and Treatment Center. She and her staff were deeply involved in community and school based outreach programs. They provided health care and education to children and teens in the Beacon School Program in Fort Greene. In addition, Cumberland staff provided one of the first back to school campaigns to get children immunized. Dorothy and her staff also worked nights and weekends to provide health care to families in the Auburn Family Shelter, the Atlantic Avenue Men's Shelter and the Brooklyn Emergency Assistance Unit at the Duffield Center.

Dorothy has worked with the Fort Greene Community in providing special outreach and health screening events for its senior citizens, day care centers and its middle and senior high schools. She has mentored students into various careers and continues to work with staff supporting them as their careers progress. Ms. Faustino is currently the Deputy Director for Ambulatory Care Nursing Services for the North Brooklyn Health Network. She was professionally involved in the Queens County Black Nurse's Association for over ten years.

Dorothy says she had the loving support of her husband for 34 years until his recent death and their daughters Nancy and Allison. Anyone who has worked with Dorothy knows her motto is "EACH ONE, REACH ONE, TEACH ONE".

Mr. Speaker, Dorothy Faustino has led a life dedicated to improving her community through her field of expertise, healthcare. Moreover, she has distinguished herself as a caring and committed person who brings a high sense of integrity to her life and work. As such, she is more than worthy of receiving this recognition and I urge my colleagues to join me in honoring this truly remarkable woman.

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EXPRESSING SOLIDARITY WITH  
ISRAEL IN THE FIGHT AGAINST  
TERRORISM

SPEECH OF

**HON. KEN BENTSEN**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 5, 2001*

Mr. BENTSEN. Mr. Speaker, I rise in strong support of this resolution, which expresses solidarity with Israel in the fight against terrorism, and as introduced by my colleagues, House International Relations Chairman HYDE and Ranking Member LANTOS.

Last week, Israel faced another series of terrorist attacks against innocent civilians, many of them children and teenagers. An orchestrated attack on Saturday night in Jerusalem and two bus attacks in Haifa and near Afula in the north of Israel caused the deaths of 32 Israelis and injured more than 200. These attacks have focused the world's attention on the Palestinian leadership's failure and unwillingness to fight terrorism. As we have seen time and again since the launching of the September