

After months of delay following [House passage](#) , the Senate has passed legislation to help ensure that small businesses have the capital they need to get off the ground and to expand operations. It's unfortunate that this bill was held up by partisan obstructionists, because this is something that could have helped small businesses months ago.

I regularly listen to small business leaders describe the difficulty they have finding the loans and credit needed to expand and hire more employees. [The Small Business Jobs and Credit Act](#) will create a new lending fund for small- and medium-sized community banks to deliver loans to small businesses. Community banks provide the credit that small businesses need to grow and create jobs in communities across the country, but the financial crisis on Wall Street and subsequent recession diminished these banks' ability to lend. The legislation includes tough performance-based incentives to make sure that these banks lend to small businesses. The bill also cuts taxes by \$12 billion on small businesses.

Emergency Education Funding for New Jersey

I'm pleased the U.S. Department of Education has awarded New Jersey [\\$268 million to keep 3,900 teachers in the classroom in New Jersey, including about 160 in Central New Jersey](#) . This emergency funding is now available to the state to get to school districts, helping to reduce class sizes and ensure that students benefit from good teachers.

Constitution Day

Every year on September 17, we celebrate Constitution Day, when 39 delegates from 12 state delegations gave this nation our greatest gift. No innovation or invention can compare to the significance and brilliance of the Constitution. The Constitution is a remarkably durable document that has withstood the test of time and continues to serve as the foundation of our country.

As we commemorate the signing of the document that guides and underpins our representative democracy, I am happy to send you a free, pocket-sized copy of the Constitution. I always carry one. To receive a copy, please contact me by clicking [here](#) .