The American financial services system often presents a maze of decisions, and ACB has always made financial literacy a top priority to help consumers choose wisely. ACB's members are dedicated to strengthening America's communities by meeting the financial needs of consumers fairly and efficiently. As the responsibility for individuals to manage their own finances increases, so does our responsibility to provide individuals from every economic background with the tools they need to navigate their financial environment. ACB is committed to ensuring that all Americans have fair and equitable access to credit, and that consumers have the necessary skills to make wise financial decisions.

The goals expressed in H. Res. 273 recognize many of ACB's core principles, and we look forward to continuing to work with both of you, along with the House Financial and Economic Literacy Caucus, to make financial literacy a priority of the 110th Congress.

Sincerely,

ROBERT R. DAVIS,
Executive Vice President and Managing Director, Government Relations.

CONSUMER BANKERS ASSOCIATION,
Arlington, VA.

Re H. Res. 273

Hon. RUBÉN HINOJOSA,
House of Representatives,
Washington, DC.
Hon. JUDY BIGGERT,
House of Representatives,
Washington, DC.

DEAR REPRESENTATIVES HINOJOSA AND BIGGERT: The membership of the Consumer Bankers Association has taken a leadership role in providing financial education, offering instruction in every field of personal finance, including home ownership, foreclosure prevention, credit card usage, basic budgeting and a host of other topics relevant to the needs of our customers. CBA has found that such efforts have helped produce knowledgeable consumers with the financial skills needed for the responsible use of the products and services available today from our member banks.

It is because of the intensive and extensive efforts to educate their customers that our membership welcomes your efforts to recognize the importance of financial literacy by promoting Financial Literacy Month through H. Res. 273. We believe the Resolution is a welcome part of the campaign so that everyone is provided the tools to navigate the sometimes complex waters of today's economy.

We congratulate you for highlighting the commitment to financial literacy. CBA pledges our full support to promote the goals of Financial Literacy Month and offers our assistance to the Congress and our communities in creating a better-educated population of financial services consumers.

Please do not hesitate to contact us if you feel we can be of further assistance in your endeavors to promote financial education.

MARCIA Z. SULLIVAN,
Vice President and Director, Government Relations.

WASHINGTON, Apr. 4 2007.—The National Association of Affordable Housing Lenders (NAAHL) strongly supports the bipartisan congressional resolution (H. Res. 273) designating April as ''Financial Literacy Month,'' to increase awareness about the importance of financial education in the United States and the serious consequences that can result from a lack of understanding about personal finances.

''NAAHL represents America's leaders in moving private capital to those in need,'' said NAAHL President and CEO Judy Kennedy. ''Our members have helped lead efforts to increase financial education nationwide, especially for low- and moderate-income persons.''

''For example, NAAHL members ShoreBank and NeighborWorks America, in partnership with the federal banking regulators, have pioneered programs and approaches which have resulted in greater financial literacy in underserved communities,'' Kennedy said.

''We commend Reps. Ruben Hinojosa (D–Texas) and Judy Biggert (R–Ill.) for introducing this resolution that supports the goals and ideals of Financial Literacy Month.''

The resolution has more than 100 cosponsors in the House of Representatives. A similar resolution, S. Res. 126, has been approved by the Senate.

Hon. RUBÉN HINOJOSA,
House of Representatives,
Washington, DC.

DEAR REPRESENTATIVE HINOJOSA: The Texas Credit Union League is pleased to support House Resolution 273. As you know, the Texas Credit Union League through our Foundation supports financial literacy in a big way. Project NEFE—a statewide collaborative initiative to bring the accredited High School Financial Planning Program along with comprehensive training to schools across Texas—is one of the primary missions of our Foundation. All material and training is offered free of charge.

The NEFE curriculum meets the learning objectives and standards approved by the Texas Education Agency and State Board of Education to meet the requirement. Credit unions are all about people helping people, and there is no greater way to demonstrate that commitment than credit unions working with teachers and providing the volunteer efforts to train our children in financial matters. We have been extremely pleased and excited on how our Foundation, Texas Cooperative Extension and NEFE have worked together to deliver this free education to our younger generation.

On behalf of the seven million credit union members concerned with the issue of financial literacy, we applaud you and your many cosponsors. We look forward to joining our voice with yours in the cause of financial literacy.

Sincerely,

DICK ENSWEILER,
CEO/President, Texas Credit Union League.

HONORING AMERICAN LEGION POST 364 AND AMERICAN LEGION AUXILIARY UNIT 364

HON. TOM DAVIS

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 17, 2007

Mr. TOM DAVIS of Virginia. Madam Speaker, I rise today to honor the officers and members of American Legion Post 364, American Legion Auxiliary Unit 364, and all national members of the American Legion and American Legion Auxiliary.

The American Legion is a community-service organization, made up of patriotic, mutual-help, war-time veterans. The American Legion Auxiliary is a women's patriotic service organization, created to assist the American Legion. Through community service programs, both of these fine institutions have made a great impact on our community and to the veterans living in our region.

This year, Mr. Jerry Howard will serve as the American Legion Department of Virginia commander. A 22 year veteran of the U.S. Air Force, Jerry has been a member of the American Legion for 23 years. He has previously served as Post 364 commander, 16th District commander and Department of Virginia vice commander.

Ms. Marcia Wheatley will serve as the American Legion Auxiliary Department of Virginia president. A 12 year member of the American Legion Auxiliary, Marcia has served as Unit 364 president and 16th District president.

Together, Jerry and Marcia will represent Virginia at state and national veteran events where they will promote programs that benefit veterans, troops, and children. Also, they will travel here, to Washington DC, to meet with members of Congress to discuss legislation needed to provide for the health and well being of troops and veterans.

Other recent officer selections include Virginia Department Historian Barbara Barnes, Auxiliary National Security Chairman Dianne Cabot, Post 364 Commander William Moriarity and Unit 364 President Raye Ferrington. These individuals bring a stellar record of accomplishment to these institutions, and the American Legion and American Legion Auxiliary will benefit greatly from their experience.

Madam Speaker, in closing, I would like to take this opportunity to thank all the men and women who serve the American Legion and the American Legion Auxiliary. Their tireless efforts on behalf of the community, state and nation deserve our highest praise. I commend and congratulate all of these officers on their selection to these positions, and wish them further success as they continue to work for our Nation's veterans.

HONORING DALE BROWN

HON. RON LEWIS

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 17, 2007

Mr. LEWIS of Kentucky. Madam Speaker, I rise today to congratulate Warren County School District Superintendent Dale Brown for winning the Kentucky School Board Association's 2007 F.L. Dupree Outstanding Superintendent Award.

Mr. Brown was named superintendent of the Warren County School System in 2000. The school district has flourished under his stewardship throughout the past 7 years. Among his many accomplishments, Brown is particularly noted for maintaining the school system's budget while overseeing an ambitious $4 million technology overhaul that has outfitted every classroom with an ACTIV board.

Superintendent Brown has also won widespread praise for his efforts to increase energy conservation; creating an energy education program and overseeing the Commonwealth's first energy efficient school in Alvaton, KY. These initiatives have saved the school district over $2 million in energy costs over the last three years, demonstrating a remarkable local commitment to our nation's quest to promote energy independence.

More than 23 different native languages are spoken by Warren County School District students. Mr. Brown has created a new comprehensive language program for limited

English proficient students uniquely tailored to their individual needs.

It is my great privilege to recognize Mr. Dale Brown today before the entire U.S. House of Representatives for his excellent work in public education. His dedication to the Warren County School District is felt by students, teachers, and administrators alike. He is an outstanding citizen worthy of our collective honor and appreciation.

THE VIRGINIA TECH SHOOTINGS

HON. JAMES R. LANGEVIN

OF RHODE ISLAND

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 17, 2007

Mr. LANGEVIN. Madam Speaker, it is with profound sorrow that I rise today to express my deepest sympathy to everyone in the Virginia Tech community, and to all of their shocked and grieving loved ones. I know I also join millions around the nation who are at a loss to fully comprehend yesterday's shootings on the Virginia Tech campus that took 33 lives, including the shooter. I also pray for the quick and full recovery of all those who were injured.

I am also profoundly saddened to learn that Daniel O'Neil, of Lincoln, RI, was a victim of yesterday's shootings. I join his family and the people of Rhode Island in mourning this great loss.

Madam Speaker, every life that was lost yesterday was taken too early. Every life taken had a history, a family and dreams for the future. In the coming days, these lives will be identified, and we will hear many terrible stories about what happened in those buildings. We will also hear about heroic acts in the face of unimaginable terror. As a nation, we must find solace in each other and reach out to those that need us the most.

As long as I have been in public service, I have tried to answer the question, ''how can we make our country safer than it is right now?'' Unfortunately, yesterday's events showed us all how much work needs to be done. While many questions remain, we do know that yesterday marked the deadliest mass shooting in U.S. history. I believe it is our job in Congress to make sure an incident like this never happens again. As we await the findings of the investigation, we must look to our laws and security procedures to make sure that they are protecting our citizens. I also hope we can learn from this tragedy will spur a national discussion on how we can reduce gun violence.

Today, let us reflect on the lives we have so senselessly and tragically lost. May we keep them and their loved ones in our thoughts and prayers, and may their memory live on forever.

SUPPORTING THE GOALS AND IDEALS OF FINANCIAL LITERACY MONTH

SPEECH OF

HON. LORETTA SANCHEZ

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, April 16, 2007

Ms. LORETTA SANCHEZ of California. Mr. Speaker, I rise in strong support of H. Res. 273—Supporting the goals and ideals of Financial Literacy Month.

Have you seen the headlines recently? Only yesterday, it was reported that mortgage defaults are at an all time high in California. According to one report, 46,760 borrowers defaulted between January and March. That's an increase of 23.1 percent relative to the previous quarter, and 148 percent compared with the same period a year ago.

In another story, I read that foreclosures of homes in California were 11,033 in the first quarter. That's an 81.5 percent increase over last quarter.

I'm concerned about the effect that this is having on families in my home state. I'm also concerned about the effect that this is having on the economy of the nation as a whole.

While it is impossible to say that this crisis could have been avoided, we can certainly do more to shield consumers from its worst effects. One of those ways is to promote greater financial literacy.

This bill, H. Res. 273, is an important tool for increasing awareness, and points the way forward toward creating greater financial literacy in our communities.

The potential benefits of greater financial literacy are almost incalculable. We can be sure that greater awareness and understanding of finances will lead to higher savings rates. It will allow consumers to gain access to less expensive and less risky loans. And it will protect people from getting into a precarious financial situation without their understanding the consequences.

I urge my colleagues to support this legislation, and for us to join together to not only promote the goals of financial literacy, but also, to make them a reality.

TRIBUTE TO THE FILM SCHOOL OF SAN ANTONIO

HON. CIRO D. RODRIGUEZ

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 17, 2007

Mr. RODRIGUEZ. Madam Speaker, I rise today to celebrate and recognize the accomplishments of The Film School of San Antonio, a magnet program on the campus of Harlandale High School in the Harlandale Independent School District of San Antonio, Texas.

Utilizing a rigorous, sequential and customized curriculum, the Film School of San Antonio provides first hand experience in the collaborative arts of filmmaking, screenwriting, animation and drama. Additionally, the film school prepares students for job opportunities, scholarships and college admissions. With a strong foundation in media, students also compete in national contests and film festivals.

The Film School of San Antonio and its students have earned a wealth of awards and accolades. In 2005, the program received an Emmy nomination for their film ''La Corrida,'' a documentary on the plight of illegal immigrants in ''No Mans Land'' just north of the U.S./Mexican border. In 2006, the program's student produced film Mocha, made history when it won a non-student category Emmy Award. This is the first high school to be able to claim this achievement in Texas. Most recently, the school was invited by the Sundance Institute to attend the internationally recognized Sundance Film Festival to meet and network with Producers and Directors.

The famous actor and filmmaker Orson Welles once said that, ''A film is never really good unless the camera is an eye in the head of a poet.'' The students at the Film School of San Antonio are poets that through film find their expression. Through their engagement with the program and the assistance of their dedicated teachers, the students at the Film School of San Antonio are able to give their poetic visions a reality.

I extend my most sincere congratulations to the program director George F. Ozuna; the school instructors: Pete Barcenez, Dagoberto Patlán, Daniel Garcia and Sharon Shuler; the school's students: Briana Baiz, Mercedes Casarez, Krysten Casias, Samuel Garcia, Michael Levine, Felix Perez and Raul Servin; and their families. Their work is inspiring. I am proud of their success and hope that film continues to bring them much personal satisfaction.

VAN JUNIOR SENIOR HIGH SCHOOL,
Van, WV, February 22, 2007.

Congressman NICK RAHALL,
Rayburn House Office Building,
Washington, DC.

CONGRESSMAN RAHALL: We are the Senior Civics class of Van Jr/Sr High School in Boone County, West Virginia. We watched President Bush's State of the Union Address and the Democratic Response. We are writing to you to discuss our concerns within the government today. Our Civics class consists of all male students, who (if the draft is enabled) would be sent to fight for a cause we don't understand.

Our primary concern is the war in Iraq. We are in favor of fighting terrorism, but America went into Iraq under false pretenses. We now know that Iraq had nothing to do with the attack on 9/11. We believe that the reason we went to Iraq is to gain a stronghold on the oil fields. We are trading blood for oil. We have strong feeling that America should have never invaded Iraq because our presence there is breeding more terrorism around the world. We are giving terrorists a common foe to retaliate against. We are incubating more hatred from other terrorists and now giving them a reason to unite hence the statement, ''The enemy of my enemy is my ally''.

We highly oppose the sending of 21,000 more soldiers to Iraq. Instead, we must start bringing soldiers home, because who is going to protect us while our soldiers are fighting overseas? Some soldiers are serving their third tour of duty against their will, compliments of the Backdoor Draft. America should have never gone further than Afghanistan. We have forgotten about Osama Bin Laden in our rush to topple Saddam Hussein.

All we are doing right now is debating while our soldiers are loosing their lives. Let us quit talking and do something! Young lives and futures depend on your actions. Please take into consideration the lives you can save instead of destroy.

Another of our concerns is the way our economy is being affected by the war. Just think of what 2.9 trillion dollars could have done for this nation. Then look at this figure, oil companies are making an annual profit of 39.5 billion dollars while many people in this nation are suffering in poverty. They are suffering because in today's society one cannot support a family on the minimum wage of $5.15 an hour. Only three percent of Americans today are financially well off. The outsourcing of good paying American jobs is causing our unemployment rate to rise. If this trend continues, poverty will become more common and our society will become even more unstable.