

he was an inspiration to those fortunate enough to be near him. Through years of training and perhaps more importantly years of experience, he understood the law inside and out, both arguing cases in the courts and writing laws as a state legislator. When he served in the North Carolina House of Representatives from 1966–1974 he helped overhaul mental health laws, removed racial references in law, and championed the rights of the handicapped. He truly was a voice for those without a voice themselves.

As an expert trial lawyer, Howard started his own law firm headquartered in his hometown of Raleigh in 1960. He was a force to be reckoned with in the courtroom and colleagues will attest that he was a formidable foe. He pursued justice for its own sake and was a guardian of our nation's sacred individual liberties. His knowledge of the law was vast, and his courtroom success eventually led him to become the President of the Association of Trial Lawyers of America from 1996–1997.

In addition to serving the people as a state legislator and attorney, he was also extremely dedicated to his alma mater, Wake Forest. During his lifetime Howard served as the President of the Wake Forest University Law Alumni Association and chairperson of the law school's Board of Visitors. As in all of his endeavors, Howard's impact on Wake Forest was substantial, and he was recognized in 2002 with the Wake Forest University Distinguished Alumni Award.

Friends and family will remember a man who brightened the outlook of everyone around him and had an enormous passion for life. I will remember him as an excellent listener and encouraging friend. Howard was the kind of man you could count on to listen when no one else would. His zeal for life, compassion for others, and dedication to service made him a role model to all of us and I am proud to have counted him as a friend.

I ask my colleagues to join me in remembering and honoring the life and work of Howard Twiggs who is survived by his former wife, Betty, and four daughters: Elizabeth Johnson, Mary Catherine Twiggs-Valverde, Jennifer Twiggs-Bilich, and Ashley Twiggs.

AMERICA SAVES WEEK

SPEECH OF

HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 3, 2010

Ms. JACKSON LEE of Texas. Mr. Speaker, I rise today in support of H. Res. 1082, "Supporting the goals and ideals of the fourth annual America Saves Week" and for other purposes, introduced by my distinguished colleague from Texas, Representative JOHNSON.

"America Saves Week" was established 9 years ago as an annual nationwide campaign that encourages consumers, especially those in lower-income households, to increase their financial literacy, enroll as American Savers, and establish a personal savings goal in an effort to build personal wealth and enhance financial security.

During the 9 years "America Saves Week" has been in existence, over 2,000 local, state, and national organizations, including government agencies, financial institutions, and non-

profits, have motivated more than 245,000 people to enroll as American Savers through events such as financial literacy classes, financial fairs, free tax preparation assistance programs, and deposit campaigns. Encouraging automatic and habitual savings was a primary focus for the 2010 America Saves Week that began on February 21, 2010 and concluded on February 28, 2010.

The primary focus of "America Saves Week" is reflected in the work of Financial and Economic Literacy Caucus, America Saves, and the American Savings Education Council's Choose to Save Campaign. Financial security is one of the most important issues for most Americans, whether it involves saving for a college education, an unforeseen emergency, a house, a new vehicle, or even retirement. Personal savings as a percentage of disposable income has risen from 1.2 percent in the first quarter of 2008 to 4.8 percent in the fourth quarter of 2009, according to the Bureau of Economic Analysis. The Employment Benefit Research Institute stated that the percentage of workers very confident about having enough money for a comfortable retirement fell to 13 percent in 2009, down from 18 percent in 2008, and more workers expect to work longer to supplement their income in retirement.

Mr. Speaker, encouraging Americans to save has become even more important. Older Americans are more likely to live within 200 percent of poverty than any other age group, and more than 60 percent of the elderly population relies on Social Security for over three-fourths of their annual income, according to the 2009 Employee Benefit Research Institute's Databook and the 2009 Social Security Administration Report. The 2007 Federal Reserve Board's Survey of Consumer Finances findings show that the average savings of retirees remains at \$50,000 and recent financial instability has diminished those funds. I would like to take this opportunity to commend the Consumer Federation of America for managing the program, and to every local, state, and national organization, including government agencies, financial institutions, and non-profits, that have promoted and supported the goals and ideals of the "America Saves Week," and for taking the time to educate Americans about the importance and impact of financial literacy.

Last year, I sponsored a bill during the 111th Congress (H. Res. 1325 that was referred to the Subcommittee on Higher Education, Lifelong Learning, and Competiveness) that would have required colleges and universities to provide at least 4 hours of financial counseling to students. Student loan borrowers would have received lessons on how to invest, budget, and manage debt, including credit cards and student loans. I personally felt this was important because many lack sufficient knowledge about financial markets, and I believe that we have a responsibility to equip our young people with the necessary tools.

H. RES. 252, AFFIRMATION OF THE UNITED STATES RECORD ON THE ARMENIAN GENOCIDE RESOLUTION

HON. ANNA G. ESHOO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, March 5, 2010

Mr. ESHOO. Madam Speaker, I rise today on a topic of deep personal significance. Today the House Foreign Affairs Committee passed H. Res. 252, the Affirmation of the United States Record on the Armenian Genocide Resolution. The next step is for the full House of Representatives to consider this resolution and finally place our country on the right side of history.

To all Americans and Armenian-Americans such as myself, this matter is not a historical exercise. It is about truth and justice. It is about acknowledging that a genocide which has long been documented and discussed took place . . . the first genocide of the 20th Century.

The time for avoiding the truth of the Armenian Genocide has passed. More than 90 years after the fact, no one can seriously question whether the systematic annihilation of 1.5 million Armenians was genocide. It's a fact.

To those who say that this is an inopportune time, an inconvenient time to acknowledge it, I quote my dear friend, the late Senator Edward Kennedy, "facts are stubborn things." They don't yield to convenience nor wait for opportunity.

The United States was a leader in the relief effort for the Genocide's victims in the 1920s, extending help to people like my mother who fled the massacres. Those of us who have lived with this tragedy in our families and our communities see today the disturbing similarities taking place around the world in the bleak landscapes of Darfur and the Nineveh Plains region of Iraq. If we're serious when we say "never again," we must be honest about history.

Genocide is the most barbaric and criminal act mankind can commit. Our condemnation today must be full-throated and unambiguous. Thank you Chairman BERMAN and Representative SCHIFF for having the courage to introduce this measure and pass it out of committee. Please join me in voting "yes" on this resolution when it reaches the House Floor.

RECOGNIZING MILITARY WORKING DOG PROGRAM

SPEECH OF

HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 2, 2010

Ms. JACKSON LEE of Texas. Madam Speaker, I rise in support of H. Res. 812—to honor and recognize the significant contributions of the Military Working Dog, MWD, Program to the United States Armed Services in support of national security.

Throughout the histories of warfare, from the days of the Egyptians, the Greeks and the Persians and the conquests of the Roman Empire to the United Nation's Police Action in