

economic opportunity. This includes the opportunity to have a good job that pays a livable wage.

Equal employment opportunity is when an employer treats its job applicants without regard to their race, color, religion, sex, national origin, disability, sexual orientation or veteran status.

If economic opportunity is the key to ensuring life, liberty and the pursuit of happiness, how do we ensure economic opportunity regardless of veteran status?

The U.S. Department of Labor's Office of Federal Contract Compliance Programs, the California Department of Veterans Affairs and the Employment Development Department, along with many other local and state agencies, are committed to ensuring that U.S. veterans gain access to equal employment opportunities and affirmative action programs.

A symposium to discuss these opportunities will take place today in San Francisco, California. The topics of this symposium will include federal requirements for employment solicitations, veteran preference in Federal and State employment vs. obligations as a Federal contractor, vocational rehabilitation and/or state rehabilitation, and service-connected disabilities vs. disabilities covered under the Americans with Disabilities Act and the Rehabilitation Act.

I am confident that the outcome of the topics discussed at this symposium will open economic and employment opportunities for our veterans like never before, so that they too can fully participate in our nation's economic growth.

TRIBUTE TO MICHAEL H. VINCENT
AND BONNIE WORKMAN FOR
THEIR SERVICE TO DELAWARE

HON. MICHAEL N. CASTLE

OF DELAWARE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 15, 1999

Mr. CASTLE. Mr. Speaker, it is with great pleasure that I rise today to honor and pay tribute to two outstanding dedicated and caring Delawareans—Mike Vincent, President of the Delaware Volunteer Firemen's Association (DVFA) and Bonnie Workman, President of the Ladies Auxiliary of the DVFA. On behalf of the citizens of the First State, I would like to honor these two fine individuals for their tireless efforts at the DVFA and the Ladies Auxiliary of the DVFA.

Family, friends, volunteer firemen, and members of the Ladies Auxiliary of the DVFA can now take a moment to truly appreciate the hard work and dedication of these fine individuals during their many years of service. This type of dedication is rare among individuals, and I am happy to rise and commend them for it.

Delaware fire companies are comprised of outstanding, caring and dedicated men and women who unselfishly, day-after-day, year-after-year give their time and talents to help prevent fires, to battle fires, and to provide emergency medical services for our citizens. In 1999, President Vincent served on the Governor's EMS Improvement Committee and

helped pass legislation to facilitate better EMS services for all Delawareans. In addition, President Vincent worked tirelessly for funds to improve training for first response to tragedies caused by weapons of mass destruction. Due to the leadership and commitment of President Vincent and President Workman, Delaware Fire and Emergency services have continued to be a strong and vital part of our community today.

I salute Mike and Bonnie for their truly exemplary record of public and community service and most importantly for their dedication to the cause of DVFA and the Ladies Auxiliary of the DVFA. Bonnie's efforts to raise funds for the DVFA scholarships have helped countless students reach their academic goals. Finally, Mike's success in raising the volunteer fire fighter and ladies auxiliary tax credit to \$300 will reduce state income tax burdens—the least that can be done for those who risk their lives to protect us. Mike and Bonnie's leadership, teamwork and commitment will find a permanent place in Delaware volunteer fire service history.

Mr. Speaker, this week the gavel will fall opening the DVFA and the Ladies Auxiliary of the DVFA 1999 Conference to celebrate the anniversaries of their leadership and service to towns and communities throughout Delaware. It is important that this dedicated organization continue to be able to recruit and to retain young men and women who are committed to public service. As Delaware's Representative in Congress, I am proud to have this opportunity to extend my congratulations and best wishes for a successful conference. The support for the DVFA and the Ladies Auxiliary of the DVFA is strong and the tradition of service is solid. I hope they realize how deeply their efforts are appreciated.

THE TEXAS TECH UNIVERSITY
MARCHING BAND RECEIVES THE
NATION'S HIGHEST HONOR FOR
COLLEGIATE MARCHING BANDS

HON. LARRY COMBEST

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 15, 1999

Mr. COMBEST. Mr. Speaker, I rise today to honor the Texas Tech University Marching Band. The "Goin' Band from Raiderland" has received the Sudler Intercollegiate Marching Band Trophy, the Nation's highest and most coveted award for college and university marching bands. This award is given annually to a college or university marching band "that has demonstrated particular excellence over a period of many years." It is appropriate to take a moment to acknowledge and celebrate the accomplishments of this distinguished group.

The "Goin' Band" consists of more than 400 members and is led by Mr. Keith Bearden, who is in his 19th year as director. The band was formed the year Texas Tech University opened its doors to students, and this year, the "Goin' Band from Raiderland" celebrates its 75th anniversary. The Sudler Trophy is an honor not only for the current band members but also for the band's alumni in recognition of many years of outstanding performances.

The Texas Tech marching band has received numerous invitations to perform throughout the world. In recent years, the "Goin' Band" has performed during halftime shows for the Dallas Cowboys, the Houston Oilers and the Denver Broncos. In addition, the marching band has performed at the All American, Cotton, Copper, Sun, Alamo, and Independence Bowls and was the lead band at the Battle of Flowers Parade for the Fiesta Celebration in San Antonio. The band has even marched in the inaugural parades of Governor Ann Richards and Governor George W. Bush.

All marching band directors in NCAA schools participated in the selection of the Sudler Trophy award by completing ballots. The ballots were then sent to a committee and the final decision was made during the Midwest Band & Orchestra Clinic in Chicago last December. The presentation of the award will be on Saturday, September 18 in conjunction with Alumni Band Day.

The "Goin' Band from Raiderland" has displayed dedication and commitment to excellence for many years. Through hard work and discipline, the band has accomplished much and is very deserving of this award. I would like to congratulate each member and alumni of the Texas Tech University Marching Band.

YOUTH FINANCIAL EDUCATION
ACT

HON. EARL POMEROY

OF NORTH DAKOTA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 15, 1999

Mr. POMEROY. Mr. Speaker, I am very pleased to join my colleague Representative DREIER in introducing the Youth Financial Education Act. This legislation provides grants to states to carry out youth financial education programs in elementary and secondary schools across the country.

Today's dynamic global economy demands more of our nation's young people than ever before. Children are making important financial decisions even before they enter the workforce. In order to make informed choices regarding personal finances, young people must have the skills, knowledge, and experience needed to manage their money and achieve general financial literacy. Financial education is critical to their ability to provide for their families and save for retirement.

Despite the importance of youth financial education, the average American high school senior lacks even very basic knowledge of personal financial affairs. A nationwide survey conducted in 1997 by the JumpStart Coalition for Personal Financial Literacy examined the knowledge of 1,509 12th graders. On average, survey respondents answered only 57 percent of the questions correctly, and only 5 percent of the respondents received a "C" grade or better. It should come as no surprise, then, that personal bankruptcies are at an all-time high in this country, and the personal savings rate is currently in the negative for the first time in decades.

Mr. Speaker, our legislation would help improve the financial literacy of our youth by authorizing grants to states of at least \$500,000