

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. INHOFE (for himself, Mr. KYL, Mr. DEMINT, Mr. COBURN, Mr. CORNYN, Mr. MARTINEZ, Mr. RISCH, Mr. HATCH, Mr. ENZI, and Mr. BARRASSO):

S. Res. 79. A resolution honoring the life of Paul M. Weyrich and expressing the condolences of the Senate on his passing; to the Committee on the Judiciary.

By Mrs. FEINSTEIN (for herself and Mr. MARTINEZ):

S. Res. 80. A resolution designating the week beginning March 15, 2009, as "National Safe Place Week"; considered and agreed to.

By Ms. COLLINS (for herself, Mr. CARDIN, Ms. SNOWE, Mr. RISCH, Ms. MIKULSKI, Mr. ISAKSON, Mr. CHAMBLISS, Mr. BINGAMAN, Mr. SCHUMER, Mr. SANDERS, Mr. BAYH, Mr. BENNETT, Mr. CASEY, Ms. LANDRIEU, Mr. KYL, Mrs. GILLIBRAND, Mr. WYDEN, Mr. LIEBERMAN, Mrs. FEINSTEIN, Mr. SHELBY, Mrs. MURRAY, Mr. BARRASSO, Ms. MURKOWSKI, Mr. ROBERTS, Mr. BROWN, Mr. SPECTER, Mr. NELSON of Nebraska, Mr. MENENDEZ, Ms. CANTWELL, Mr. ALEXANDER, Mr. WICKER, Mr. THUNE, Mr. VOINOVICH, Mr. HATCH, Mr. DORGAN, Mr. NELSON of Florida, Mr. KERRY, Mr. MCCONNELL, Mr. DURBIN, Mr. WHITEHOUSE, Mr. CORKER, and Mr. BURR):

S. Con. Res. 11. A concurrent resolution condemning all forms of anti-Semitism and reaffirming the support of Congress for the mandate of the Special Envoy to Monitor and Combat Anti-Semitism, and for other purposes; to the Committee on Foreign Relations.

ADDITIONAL COSPONSORS

S. 205

At the request of Mr. BINGAMAN, the name of the Senator from New Mexico (Mr. UDALL) was added as a cosponsor of S. 205, a bill to authorize additional resources to identify and eliminate illicit sources of firearms smuggled into Mexico for use by violent drug trafficking organizations, and for other purposes.

S. 277

At the request of Mrs. GILLIBRAND, her name was added as a cosponsor of S. 277, a bill to amend the National and Community Service Act of 1990 to expand and improve opportunities for service, and for other purposes.

At the request of Mr. LAUTENBERG, his name was added as a cosponsor of S. 277, *supra*.

At the request of Mr. UDALL of New Mexico, his name was added as a cosponsor of S. 277, *supra*.

S. 353

At the request of Mr. BROWN, the name of the Senator from Alabama (Mr. SESSIONS) was added as a cosponsor of S. 353, a bill to amend title IV of the Public Health Service Act to provide for the establishment of pediatric research consortia.

S. 391

At the request of Mr. WYDEN, the name of the Senator from New Hamp-

shire (Mr. GREGG) was added as a cosponsor of S. 391, a bill to provide affordable, guaranteed private health coverage that will make Americans healthier and can never be taken away.

S. 422

At the request of Ms. STABENOW, the name of the Senator from New York (Mrs. GILLIBRAND) was added as a cosponsor of S. 422, a bill to amend the Federal Food, Drug, and Cosmetic Act and the Public Health Service Act to improve the prevention, diagnosis, and treatment of heart disease, stroke, and other cardiovascular diseases in women.

S. 423

At the request of Mr. AKAKA, the name of the Senator from Illinois (Mr. BURRIS) was added as a cosponsor of S. 423, a bill to amend title 38, United States Code, to authorize advance appropriations for certain medical care accounts of the Department of Veterans Affairs by providing two-fiscal year budget authority, and for other purposes.

S. 431

At the request of Mr. WHITEHOUSE, the name of the Senator from Illinois (Mr. DURBIN) was added as a cosponsor of S. 431, a bill to establish the Temporary Economic Recovery Adjustment Panel to curb excessive executive compensation at firms receiving emergency economic assistance.

S. 456

At the request of Mr. DODD, the name of the Senator from California (Mrs. BOXER) was added as a cosponsor of S. 456, a bill to direct the Secretary of Health and Human Services, in consultation with the Secretary of Education, to develop guidelines to be used on a voluntary basis to develop plans to manage the risk of food allergy and anaphylaxis in schools and early childhood education programs, to establish school-based food allergy management grants, and for other purposes.

S. 457

At the request of Mr. THUNE, the name of the Senator from North Dakota (Mr. CONRAD) was added as a cosponsor of S. 457, a bill to establish pilot projects under the Medicare program to provide incentives for home health agencies to utilize home monitoring and communications technologies.

S. 461

At the request of Mr. CRAPO, the name of the Senator from Kansas (Mr. BROWNBACK) was added as a cosponsor of S. 461, a bill to amend the Internal Revenue Code of 1986 to extend and modify the railroad track maintenance credit.

S. 475

At the request of Mr. BURR, the names of the Senator from Montana (Mr. TESTER) and the Senator from Oregon (Mr. WYDEN) were added as cosponsors of S. 475, a bill to amend the Servicemembers Civil Relief Act to guarantee the equity of spouses of mili-

tary personnel with regard to matters of residency, and for other purposes.

S. 487

At the request of Mr. HARKIN, the name of the Senator from Michigan (Ms. STABENOW) was added as a cosponsor of S. 487, a bill to amend the Public Health Service Act to provide for human embryonic stem cell research.

S. 491

At the request of Mr. WEBB, the name of the Senator from New Jersey (Mr. MENENDEZ) was added as a cosponsor of S. 491, a bill to amend the Internal Revenue Code of 1986 to allow Federal civilian and military retirees to pay health insurance premiums on a pretax basis and to allow a deduction for TRICARE supplemental premiums.

S. 493

At the request of Mr. CASEY, the name of the Senator from Mississippi (Mr. WICKER) was added as a cosponsor of S. 493, a bill to amend the Internal Revenue Code of 1986 to provide for the establishment of ABLE accounts for the care of family members with disabilities, and for other purposes.

S. 524

At the request of Mr. FEINGOLD, the name of the Senator from Connecticut (Mr. LIEBERMAN) was added as a cosponsor of S. 524, a bill to amend the Congressional Budget and Impoundment Control Act of 1974 to provide for the expedited consideration of certain proposed rescissions of budget authority.

S. 543

At the request of Mr. DURBIN, the names of the Senator from California (Mrs. BOXER), the Senator from South Dakota (Mr. JOHNSON), the Senator from Minnesota (Ms. KLOBUCHAR) and the Senator from New Hampshire (Mrs. SHAHEEN) were added as cosponsors of S. 543, a bill to require a pilot program on training, certification, and support for family caregivers of seriously disabled veterans and members of the Armed Forces to provide caregiver services to such veterans and members, and for other purposes.

S. 546

At the request of Mr. REID, the name of the Senator from Mississippi (Mr. COCHRAN) was added as a cosponsor of S. 546, a bill to amend title 10, United States Code, to permit certain retired members of the uniformed services who have a service-connected disability to receive both disability compensation from the Department of Veterans Affairs for their disability and either retired pay by reason of their years of military service or Combat-Related Special Compensation.

S. 571

At the request of Mr. MENENDEZ, the names of the Senator from California (Mrs. FEINSTEIN) and the Senator from Maryland (Mr. CARDIN) were added as cosponsors of S. 571, a bill to strengthen the Nation's research efforts to

identify the causes and cure of psoriasis and psoriatic arthritis, expand psoriasis and psoriatic arthritis data collection, and study access to and quality of care for people with psoriasis and psoriatic arthritis, and for other purposes.

S. 581

At the request of Mr. BENNET, the name of the Senator from Maine (Ms. COLLINS) was added as a cosponsor of S. 581, a bill to amend the Richard B. Russell National School Lunch Act and the Child Nutrition Act of 1966 to require the exclusion of combat pay from income for purposes of determining eligibility for child nutrition programs and the special supplemental nutrition program for women, infants, and children.

S. 589

At the request of Mr. FEINGOLD, the name of the Senator from Michigan (Mr. LEVIN) was added as a cosponsor of S. 589, a bill to establish a Global Service Fellowship Program and to authorize Volunteers for Prosperity, and for other purposes.

S. 599

At the request of Mr. CARPER, the names of the Senator from Rhode Island (Mr. WHITEHOUSE) and the Senator from Connecticut (Mr. LIEBERMAN) were added as cosponsors of S. 599, a bill to amend chapter 81 of title 5, United States Code, to create a presumption that a disability or death of a Federal employee in fire protection activities caused by any certain diseases is the result of the performance of such employee's duty.

S. 611

At the request of Mr. LAUTENBERG, the names of the Senator from California (Mrs. FEINSTEIN) and the Senator from Washington (Mrs. MURRAY) were added as cosponsors of S. 611, a bill to provide for the reduction of adolescent pregnancy, HIV rates, and other sexually transmitted diseases, and for other purposes.

S. 614

At the request of Mrs. HUTCHISON, the names of the Senator from Iowa (Mr. HARKIN), the Senator from Ohio (Mr. BROWN), the Senator from Oklahoma (Mr. INHOFE), the Senator from Illinois (Mr. BURRIS), the Senator from West Virginia (Mr. BYRD) and the Senator from Maryland (Mr. CARDIN) were added as cosponsors of S. 614, a bill to award a Congressional Gold Medal to the Women Airforce Service Pilots ("WASP").

S. 623

At the request of Mr. ROCKEFELLER, the name of the Senator from Alaska (Mr. BEGICH) was added as a cosponsor of S. 623, a bill to amend title I of the Employee Retirement Income Security Act of 1974, title XXVII of the Public Service Act, and the Internal Revenue Code of 1986 to prohibit preexisting condition exclusions in group health plans and in health insurance coverage in the group and individual markets.

S. 634

At the request of Mr. HARKIN, the name of the Senator from Nevada (Mr.

ENSIGN) was added as a cosponsor of S. 634, a bill to amend the Elementary and Secondary Education Act of 1965 to improve standards for physical education.

S. 636

At the request of Mr. THUNE, the name of the Senator from Idaho (Mr. CRAPO) was added as a cosponsor of S. 636, a bill to amend the Clean Air Act to conform the definition of renewable biomass to the definition given the term in the Farm Security and Rural Investment Act of 2002.

S. RES. 49

At the request of Mr. LUGAR, the names of the Senator from Vermont (Mr. LEAHY), the Senator from Mississippi (Mr. WICKER) and the Senator from Georgia (Mr. ISAKSON) were added as cosponsors of S. Res. 49, a resolution to express the sense of the Senate regarding the importance of public diplomacy.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mrs. MURRAY (for herself, Mr. COCHRAN, and Mr. KAUFMAN):

S. 638. A bill to provide grants to promote financial and economic literacy; to the Committee on Health, Education, Labor, and Pensions.

Mrs. MURRAY. Mr. President, there are a number of factors that caused the economic recession we are faced with today. All of us know that.

We can blame executives on Wall Street, who made reckless choices and ignored long-term consequences to make a quick profit.

We can blame the financial industry regulators, whose lax oversight failed to see the potential risks posed by the new, complex financial products that Wall Street was selling, and we can point a finger at those in the mortgage industry, who ignored that all bubbles eventually burst and that—in the case of housing bubble—the American taxpayers would be left to clean up the mess.

But we also need to look a little closer to home as well. The reality is that one of the contributing causes of this recession is the fact that too many Americans made poor and very often uninformed financial choices when they bought homes in the last several years.

Too many overestimated their own resources, didn't read the fine print, and didn't grasp the terms of their mortgages before signing on the dotted line.

In fact, we need to recognize that too many Americans, from college students to senior citizens, are financially illiterate.

The problem is not limited to mortgage holders. Too many Americans don't know how to budget their household expenses, manage their credit card debt, or even pay their bills on time.

We need to ensure that we don't get into this situation again, by giving all

Americans the skills to make sound financial decisions.

We used to say the 3 R's of school are reading, writing, and arithmetic. Well, I think we need to add a fourth R—resource management.

That is why today I am introducing legislation that will help ensure that all Americans get the skills they need to make financial decisions that will protect them and their families.

The Financial and Economic Literacy Improvement Act of 2009 will require the Federal Government to step to the plate and become a real partner in helping Americans manage their finances and make good decisions about housing, employment, and education.

This bipartisan bill, which is cosponsored by Senator COCHRAN, is aimed at helping people of all ages. Our goal is to ensure that high school and college students know the pitfalls of signing up for credit cards and can make informed decisions about student loans.

All young people understand the importance of saving and making smart decisions to ensure a comfortable and dignified retirement and, most important, that we are taking steps to ensure we do not repeat the misguided and uninformed decisions that have contributed to the recession that we find ourselves in today.

Under our bill, the Federal Government will become a strong supporter of making financial literacy education a core part of K-12 education.

I believe that focusing this effort on young people is critical for two reasons:

One, if we are going to avoid another crisis such as this one, we must begin by teaching the next generation to make smart financial decisions; two, because all signs point to another generation that is coming of age already saddled with debt, and we need to help them before it is too late.

This past Sunday, this article ran on the front page of the Olympian newspaper from my State of Washington. I ask unanimous consent to have this article printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[From the Olympian, Mar. 15, 2009]

TEENS AWASH IN CREDIT CARD DEBT

(By Les Blumenthal)

The numbers are startling. More than half of all high school seniors have debit cards and nearly one-third have credit cards.

One-third of college students have four credit cards apiece when they graduate, and more than half of graduates have piled up \$5,000 each in high-interest debt. The number of 18- to 24-year-olds who have declared bankruptcy has increased 96 percent in 10 years.

Surveys show that many of these young people also are financially illiterate: They don't understand such things as interest, minimum payments, credit reports, identity theft or that they might be paying off their school loans for years.

The problem isn't just with the young, however. One in five Americans thinks that the most practical way to become rich is to win the lottery.