

of State house members that are Democrats voting for the bill. This is a bipartisan issue.

I am hopeful today that a strong bipartisan majority in this Chamber will follow the example of my home State of West Virginia and pass the Pain-Capable Unborn Child Protection Act so these protections are extended to unborn babies in every State in the United States.

I am honored to also be the lead cosponsor of the Life at Conception Act, which simply clarifies that human life begins at conception.

There is no question that we, in the pro-life community, have our work cut out for us. President Obama and most Democrats in Congress refuse to protect life at any stage.

One of the best examples of how out of touch the other side on this abortion issue came just a few weeks ago across the aisle in the Senate, where Democrats were willing to block a bill aimed at protecting victims of human trafficking simply because it included a provision that prohibited taxpayer funding of abortion. They are the extremists on this issue.

Look at President Obama, himself. In 2008, when he was running for President and he was in a debate against JOHN MCCAIN in the Saddleback Church forum moderated by Rick Warren, the moderator asked President Obama when life began, and the President's response was: "Whether you're looking at it from a theological perspective or a scientific perspective, answering that question with specificity, you know, is above my pay grade."

The President of the United States said it is above his pay grade to say when human life begins. That is a shame.

When I ran for Congress, I made the commitment to the people of the Second District of West Virginia that I would do everything in my power to defend the unborn. I continue to be guided by my faith, my values, my education, and my constituents on this issue. I look forward to working with my colleagues to defend the innocent and give a voice to the voiceless unborn babies.

□ 1045

#### THE DELAWARE RIVER BASIN CONSERVATION ACT

The SPEAKER pro tempore. The Chair recognizes the gentleman from Delaware (Mr. CARNEY) for 5 minutes.

Mr. CARNEY. Mr. Speaker, I rise today to urge my colleagues to pass the bipartisan Delaware River Basin Conservation Act. Next to me is a beautiful photograph of the University of Delaware crew team rowing along the Christina River, a tributary within the Delaware River Basin. This site is just outside the city of Wilmington, Delaware's largest city, just south of the thriving riverfront development and the Amtrak station. It was taken

by one of my constituents, Mark Atkins. Along with Mark, more than 200 Delawareans over the past 3 weeks sent my offices photographs that demonstrate the importance of the Delaware River Basin to each of them.

We received lots of beautiful photographs all along the river and bay, from upstate New York along the Pennsylvania and New Jersey side down to the bottom of the basin in the Delaware on both sides of the Delaware River and Bay.

These photographs tell the story of the basin as a home to wildlife—thriving wildlife—in a very well populated area, as a spot for recreation like these rowers here in the photograph, and as a place to enjoy natural beauty. It is truly a beautiful part of our great country. This photo contest we have used to draw support, interest, and attention to our effort. I even did a little dance step which was caught on YouTube by my staff to promote this initiative.

The Delaware River Basin covers over 12,500 square miles from Delaware to upstate New York. It is home to more than 8 million people, and the basin provides drinking water to over 15 million people inside and outside the basin. This watershed is not only culturally and ecologically important, but it drives the economy of this important region in our country.

Mr. Speaker, the Delaware River Basin Conservation Act would encourage restoration and protection of the basin through competitive grants and public-private partnerships. We expect lots of partnerships among local governments up and down all those States and nongovernmental agencies like Ducks Unlimited, the Delaware Nature Society, and many others.

This legislation has cosponsors from both sides of the aisle and every State in the basin—eight Democrats and nine Republicans. When you consider the difficulties we have had in this Congress getting bipartisan support of any bill, that speaks to the importance of the basin and to this bill. I want to thank each of those cosponsors for their support. I look forward to working with them.

So today, Mr. Speaker, I am asking Congress to pass this legislation and protect and preserve the Delaware River Basin so Americans from New York State to the great State of Delaware can continue enjoying it for many generations to come.

#### ENCOURAGING FINANCIAL RESPONSIBILITY AT WEST IREDELL HIGH SCHOOL

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from North Carolina (Ms. FOXX) for 5 minutes.

Ms. FOXX. Mr. Speaker, each year, more than 600,000 students across all 50 States play the SIFMA Foundation's celebrated Stock Market Game, an online simulation of the global capital

markets. The program introduces students to economics, investing, and personal finance in order to prepare them for financially independent futures.

Last week, I had the privilege of visiting West Iredell High School in Statesville, North Carolina, where students in Ms. Brooke Campbell's personal finance class were wrapping up participation in the 12th annual Capitol Hill Challenge.

The Capitol Hill Challenge matches Members of Congress with students, teachers, and schools competing in the Stock Market Game. The 10 teams with the highest-ranked portfolios at the end of the competition win a trip to Washington, D.C.

Mr. Speaker, for 14 weeks, nine teams from West Iredell managed a hypothetical \$100,000 online portfolio and invested in real stocks, bonds, and mutual funds. Unfortunately, no one from the school finished in the top 10, but when the final results were tabulated at the end of the competition, five of the teams increased the value of their online portfolio. For high school students with little to no experience investing, that is a significant accomplishment.

Four of the teams at West Iredell finished with less money than when they started. However, they lost less than \$3,400 combined. As I said to the students, even great investors like Warren Buffett aren't bulletproof when it comes to the stock market. They may call him the Oracle of Omaha, but even Warren Buffett gets it wrong sometimes. These students made an admirable effort and learned important lessons about the volatility of investing.

During the visit, Mr. Speaker, I also participated in a simulation with students about the realities of money. Everyone was assigned a job and a salary with which to develop a budget and make purchases. This former educator was a teacher making \$60,000 a year, a scenario that definitely hit close to home.

As part of the simulation, students had to purchase a new door for their house. If they paid cash for the door, they discovered it would cost only \$300. However, if they bought the door on credit with the terms and conditions offered, they would pay nearly \$800 for the same door. Students learned important lessons about how interest is a double-edged sword. When you invest your money, it gains interest. When you buy on credit, you pay interest.

West Iredell High School and Ms. Campbell are doing these students a great service by teaching them the importance of financial literacy and ensuring they have a strong financial education. It is my belief the lessons they are learning in the classroom will lead to careful and thoughtful decision-making in the real world.

#### THE APPROACHING MEDICAID CLIFF IN PUERTO RICO

The SPEAKER pro tempore. The Chair recognizes the gentleman from