

## HONORING LIAM MAGATHAN

(Mr. WATKINS asked and was given permission to address the House for 1 minute.)

Mr. WATKINS. Madam Speaker, today, I rise in honor of Liam Magathan of Meriden, Kansas, whom I awarded last week the Silver Congressional Award Medal.

Liam is a student at the University of Kansas. Through years of hard work, dedication, and personal sacrifice, Liam has achieved this prestigious honor.

I want to let Liam know how much I look up to him and how the world would be a better place if more people were like him.

Keep up the good work, my friend. You are bringing pride upon yourself, Kansas, and the United States of America.

MOURNING THE LOSS OF  
REVEREND HOWARD HAYWOOD

(Mr. KENNEDY asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. KENNEDY. Madam Speaker, I rise today to join Myrtle Baptist Church, the Newton community, and the entire Commonwealth of Massachusetts in mourning the loss of Reverend Howard Haywood.

A little over a year ago, I walked into Myrtle Baptist with my family, and Reverend Haywood welcomed us with a warm embrace that few could match. It was that physical, emotional embrace that countless congregants and visitors will never forget.

With eight generations of his family calling Newton home, the reverend liked to talk about how the city shaped him. If anything, our city stands kinder, stronger, and more just because of him.

A journeyman bricklayer and construction worker for five decades, he literally built Massachusetts into what it is today. Yet he still felt like he had more to offer, so he spent the little free time he found fighting for affordable housing and civil rights for his fellow citizens.

To his wife, Katy; his daughter, Kristen; his son, Howard, Jr.; and the entire Haywood family, please know how grateful we are that you shared this magnificent man with all of us.

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RISING FOR LORI SMITH AND  
COLORECTAL CANCER SCREENING

(Ms. HOULAHAN asked and was given permission to address the House for 1 minute.)

Ms. HOULAHAN. Madam Speaker, today I rise for Lori Smith of Pennsylvania, a member of my community who passed away last month after a very long and hard-fought battle with stage IV colorectal cancer.

When she first received her diagnosis, Lori learned that several of the symp-

toms that she had been experiencing had been there for over a decade. So, Lori stood up. She harnessed the power of social media and advocacy to share her story with the world, to stand up and fight for her life and the lives of all those affected by this insidious disease.

We met with Lori's husband, Kenny, here in Washington to hear of her brave fight and of their tireless work to make sure that other families never have to go through the pain that they went through.

That was March 19. Lori passed away on March 20.

I refuse to let Lori's death and the thousands of cancer-related deaths go unnoticed. I cosponsored H.R. 1570, the Colorectal Cancer Screening Act, which would waive Medicare's cost-sharing requirements for preventive screening of colonoscopies.

I urge the House and the Senate to pass this bipartisan and lifesaving legislation.

As we continue to search for a cure, the greatest tool at our disposal is always early diagnosis. No one in our country should ever have to forego lifesaving screenings.

And to all my fellow Americans battling cancer, I will not stop fighting for you.

## STAGGERING COST OF INSULIN

(Mr. RUSH asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. RUSH. Madam Speaker, I rise today to highlight the staggering cost of insulin.

A study published last September estimated that manufacturers could charge between \$7 and \$11 for insulin and still make a profit. In reality, Madam Speaker, the list price today is \$275 a vial.

This is an unconscionable markup on a critical, lifesaving drug, as diabetes is the primary cause of death for 85,000 Americans each and every year.

While insurance covers some of the costs, insulin is, all too often, unaffordable for the 17,000 Medicare beneficiaries in my district who depend on it to survive. That is because it can cost a senior on Medicare living in my hometown over \$1,400 a year to pay for their diabetes medication.

To combat this issue, I introduced the Insulin Access for All Act. My legislation ensures that Medicare and Medicaid recipients pay nothing out of pocket for their insulin.

I urge my colleagues to join with me in reducing the cost of insulin for all Americans.

## TEENAGE SUICIDE

(Mr. CÁRDENAS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. CÁRDENAS. Madam Speaker, I have the honor of helping an American

citizen familiarize herself with our United States Capitol—with her United States Capitol. Sophia is here with her eighth grade class from St. Philip The Apostle Catholic School in Pasadena, California.

I felt it important for her to understand that we do listen, so I asked her before I gave this speech: What comes to mind? What issue would you like me to mention?

She thought, and she thought, and she said: Teenage suicide rates are way too high.

You had better believe it, America. They are. And there are many things we can do, both locally and here in Washington, to make sure that we curtail that and make sure that young people don't find themselves in the position to do such a thing to themselves, their family, and their community.

I pledged to Sophia that many of us here in Washington are committed to doing what we can to make sure that suicide rates in general, but specifically suicide rates amongst young people, are curtailed and they hopefully stop and come down to zero soon.

I thank Sophia for visiting us, and I thank her teachers and all of those who brought her here today.

## THANKING USO FOR ITS COMMITMENT TO AMERICAN SERVICE-MEMBERS

(Mr. THOMPSON of Pennsylvania asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. THOMPSON of Pennsylvania. Madam Speaker, the USO is on Capitol Hill today for a service project where volunteers can assemble care packages for servicemembers who are currently deployed.

More than 2,000 care packages will be assembled today as part of the Force Behind the Forces campaign.

The USO strengthens America's military servicemembers by keeping them connected to family, home, and country throughout their service to the Nation.

The USO has more than 200 locations around the globe. It serves 4.9 million Active-Duty Guard, Reserve, and members of their families.

For more than 75 years, the USO has been by the side of America's military servicemembers. From the moment they join, through their assignments and deployments, and as they transition back to their communities, the USO has been there.

The USO has delivered more than 2.6 million care packages since the Care Package Program was established in 2003. In 2018, the USO delivered 120,000 care packages to servicemembers across the globe.

Madam Speaker, I thank the USO for its dedication to our servicemembers and their families. As a military family, as an individual who has visited theaters of war, I see what a difference this makes, and I thank them for their service.

## CLIMATE CHANGE

(Ms. DEAN asked and was given permission to address the House for 1 minute.)

Ms. DEAN. Madam Speaker, climate change is already exacting a dramatic toll: extreme weather, unprecedented migration, and untold suffering.

Meanwhile, the administration denies basic science, and President Trump wants to pull the United States out of the Paris Agreement.

But the American people—and the world—reject this approach. As Pope Francis has written: “We must regain the conviction that we need one another, that we have a shared responsibility for others and the world, and that being good and decent are worth it.”

When everyone from the Pope to the Pentagon warns us that we are in a crisis, it is clearly time to act.

This week we consider H.R. 9, the Climate Action Now Act. This legislation will keep us in the Paris Agreement, along with more than 180 other countries; require the President to develop real emissions plans; and recommit the United States to global climate leadership.

My eldest son and daughter are expecting a child, and I have a 7-year-old granddaughter. I want them to know clean air and pure water.

I also want them to understand that we did everything we could to protect this wondrous planet for them and for generations to come.

I thank Representative CASTOR for her leadership, and I urge Members to support the bill.

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ANNOUNCEMENT BY THE SPEAKER  
PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair will postpone further proceedings today on motions to suspend the rules on which a recorded vote or the yeas and nays are ordered, or votes objected to under clause 6 of rule XX.

The House will resume proceedings on postponed questions at a later time.

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ENCOURAGING GREATER PUBLIC-PRIVATE SECTOR COLLABORATION TO PROMOTE FINANCIAL LITERACY FOR STUDENTS AND YOUNG ADULTS.

Mr. FOSTER. Madam Speaker, I move to suspend the rules and pass the resolution (H. Res. 327) encouraging greater public-private sector collaboration to promote financial literacy for students and young adults, as amended.

The Clerk read the title of the resolution.

The text of the resolution is as follows:

H. RES. 327

Whereas personal financial literacy is essential to ensuring that individuals are prepared to make informed decisions about

budgeting, financial planning, wealth accumulation, higher education loans, 529 savings plans, managing credit cards, and managing other debt;

Whereas often young people are ill-equipped to handle major financial decisions in an increasingly complex financial marketplace;

Whereas personal financial management skills begin to develop during childhood;

Whereas, according to the report of the Girl Scout Research Institute entitled “Having it All: Girls and Financial Literacy”, only 12 percent of girls feel very confident about making financial decisions;

Whereas the move away from traditional pensions and toward defined contribution plans requires more financial education, so workers need to be equipped with the financial aptitude to not only save and accumulate assets, but also to turn those assets into lifetime income;

Whereas the Council for Economic Education found that only 22 States require high schools to offer some type of personal finance course and only 17 States require that course for high school graduation;

Whereas a longitudinal research study by the University of Arizona found that high school and college students who have been exposed to ongoing financial education show an increase in financial knowledge;

Whereas the 2015 National Financial Capability Study, developed in consultation with the Department of the Treasury and President’s Advisory Council on Financial Capability, updates key measures from the 2009 National Financial Capability Study of American adults and deepens the exploration of topics that are highly relevant today, including student loans and medical debt;

Whereas the Federal Reserve System offers publications in English and Spanish that provide consumers tips on a broad range of topics, from avoiding mortgage foreclosure scams to managing a checking account;

Whereas a study conducted by Daniel Fernandes, John G. Lynch, Jr., and Richard Netemeyer entitled “Financial Literacy, Financial Education and Downstream Financial Behaviors” found that it “is best to provide assistance just before a decision is made in what is known as ‘just-in-time education’”; and

Whereas on September 6, 2018, the U.S. House of Representatives passed, by a vote of 406 to 4, H.R. 1635, the Empowering Students Through Enhanced Financial Counseling Act, which helps improve financial aid counseling for students receiving a Pell Grant or a Federal loan: Now, therefore, be it

*Resolved*, That the House of Representatives—

(1) emphasizes the importance of raising awareness of individual financial capability by providing relevant information, financial workshops, and other decision-making tools to consumers of all ages;

(2) supports the efforts of Federal financial agencies to partner with organizations that are focused on developing opportunities for minorities and women to place talented young minorities and women in industry internships, summer employment, and full-time positions;

(3) supports the efforts of the Federal financial agencies to provide consumers with relevant information and decision-making tools regarding important financial decisions; and

(4) urges the Department of the Treasury to consult with the Financial Industry Regulatory Authority and implement future national financial capability studies.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Illinois (Mr. FOSTER) and the gentleman

from Arkansas (Mr. HILL) each will control 20 minutes.

The Chair recognizes the gentleman from Illinois.

## GENERAL LEAVE

Mr. FOSTER. Madam Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks on this legislation and to insert extraneous material thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Illinois?

There was no objection.

Mr. FOSTER. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I rise in support of H. Res. 327, a bipartisan resolution we introduced in April in honor of Financial Literacy Month.

I would like to start by thanking my friend Congressman FRENCH HILL from Arkansas, who should truly be considered as an original cosponsor of this resolution for working on this legislation with me.

The aim of this resolution is simple but important. It encourages collaboration between the public and private sector to promote financial literacy for students. It emphasizes the importance of financial literacy for consumers of all ages, and it supports efforts of Federal agencies to expand financial education resources.

This year alone, approximately 15.1 million students will be in grades 9 through 12 and almost 20 million students will be enrolled in colleges and universities.

That is a lot of young people who will soon be entering a complex financial marketplace where they will have to quickly make important financial decisions. These include decisions about paying for college, credit cards, financing a car or a home purchase, preparing for unexpected emergencies, and saving for retirement.

However, without an understanding of basic financial concepts, these young people will not be well equipped to make these decisions.

At a time when student loan balances stand at \$1.5 trillion and a majority of private workers have access to defined contribution plans and not traditional pension benefits, it is even more important for young people and workers to be financially literate.

Part of the problem is that too few schools incorporate financial education into their curriculum. According to the Council for Economic Education, only a third of States require high school students to take a course in personal finance. In those States, most schools teach the subject as one portion of another course of study—such as math, economics, or social studies—while only five States require a semester-long, standalone personal finance course.

Studies show that financial illiteracy carries significant cost. Consumers who fail to understand the concept of