

The experts have provided 10 ways for you to help your children understand and appreciate the value of a dollar:

1. Talk with your children while at a grocery store or in the mall. Express your thoughts when you compare prices and quality when shopping for school supplies or holiday and birthday gifts.

2. Take your kids to the bank. Whether you are taking out money from the ATM or heading inside the bank to cash a check, talk with your kids about what you are doing. Teach them how money can be earned by not taking it out of the bank account.

3. Talk with your kids about investments. Purchase stock in companies of products that they know. Experts say you can start in elementary school, but it might be more meaningful in middle school.

“Too many people have suffered losses—by not diversifying, for example—that could have been avoided with a little information and education,” says Steve Hines, spokesman for the JumpStart Coalition for Personal Financial Literacy. “But, stocks generally outperform other forms of investment over longer periods of time, and since kids have time on their side, why not help them learn to make their money grow?”

4. Create a account, and your kids with a bank. Give your children an allowance and make sure they set aside a certain amount for savings. A piggy bank can help children watch their money grow. Let them keep a financial journal to record their financial activities.

5. Make them work for their money. Money doesn't grow on trees, so teach your kids to earn their money. They can start by picking up their toys, taking out the garbage and raking the leaves.

6. Help them to establish savings goals. Goal-setting can help kids aspire to achieve their dreams. So whether the goal is a toy, bicycle or a car, help them to learn that it can be attained by saving and working.

“A troubling trend in our society is giving credit cards too early and too easily,” says Duvall, who suggests giving responsible teenagers a credit card toward the latter part of high school, along with a good heart-to-heart talk about credit.

“Know your kids individually, and don't be in a rush to help them spend,” says Hines. “Don't get your kids a credit card and hope they'll learn something on their own. You wouldn't get them a car and hope they'll learn to drive it on their own, would you?”

7. Teach them how to use a credit card. If you decide to give your child a credit card, be sure to monitor its use.

8. Include kids in discussions on household budgeting and vacation planning. Talk about necessities such as utilities and extras. Teach kids about the financial resources needed for the vacation such as tickets, transportation, lodging and entertainment.

9. Teach them about donating. Donating can help teach your child about giving.

Hines believes volunteering is a way to “offset the consumer-driven environment by teaching kids that there is joy in something other than buying things for themselves.

“For some kids, this is a powerful lesson. Instead of just delayed gratification, it's gratification by spending on someone else. With donations, there are also opportunities to discuss how far a dollar can stretch and values.”

10. Be a good role model. Lead by example. Educate yourself. Learn how to save and develop a sound budget. Read up on investing. A variety of resources are available on the Internet and at credit counseling agencies.

HOLOCAUST REMEMBRANCE DAY

HON. HENRY A. WAXMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, May 1, 2006

Mr. WAXMAN. Mr. Speaker, this week we commemorate Yom Hashoah, Holocaust Martyrs' and Heroes' Remembrance Day. With events in Israel, the United States and around the world, communities have gathered to memorialize the six million Jews murdered during World War II.

This year, by a coincidence of the calendar, Yom Hashoah comes just days after the anniversary of the Armenian Genocide and days before a rally planned in Washington to protest the genocide in Sudan. Each of these observances is a somber reminder that world inaction in the face of injustice leaves a tragic precedent for other acts of senseless bloodshed.

The road from Armenia to Auschwitz was direct. If more attention had been paid to the innocent victims and those who perpetrated the atrocities against the Armenian people, the Holocaust might have been prevented. Perhaps if 60 years hadn't passed before the U.N. formally commemorated the Holocaust, international consciousness of other genocides like the massacres in Darfur could have been awakened sooner.

While the U.N. General Assembly has finally committed to observing Holocaust commemoration annually, there is still tremendous complacency about modern day anti-Semitism. Many nations have stood idly by while Iranian President Mahmoud Ahmadinejad attacks the Holocaust as fiction and aggressively calls for Israel's destruction.

For example, Ukraine this year will mark the 65th anniversary of the Nazi massacre of more than 100,000 Jews at Babi Yar. Yet it took fierce pressure from the United States and Israel to urge the Ukrainian government to take a stand against MAUP, a local university that openly praises Ahmadinejad's anti-Israel statements, hosts anti-Zionism conferences, and actively distributes anti-Semitic propaganda across Europe.

Memorials become relics if they do not stir our modern conscience. One of the reasons that Yom Hashoah was chosen to be commemorated on the anniversary of the Warsaw ghetto uprising is to inspire in all of us a drive to fight back against injustice and intolerance.

Today, let us not only pay tribute to those who perished. Let us pledge to stand up against governments that persecute their own people. Let us bear witness to the crimes against humanity that are occurring in our midst. And let us declare our commitment to fight the reemergence of anti-Semitism so that the cry “Never Again” rings true.

SENATE COMMITTEE MEETINGS

Title IV of Senate Resolution 4, agreed to by the Senate on February 4, 1977, calls for establishment of a system for a computerized schedule of all meetings and hearings of Senate committees, subcommittees, joint committees, and committees of conference. This title requires all such committees to notify the Office of the Senate Daily

Digest—designated by the Rules Committee—of the time, place, and purpose of the meetings, when scheduled, and any cancellations or changes in the meetings as they occur.

As an additional procedure along with the computerization of this information, the Office of the Senate Daily Digest will prepare this information for printing in the Extensions of Remarks section of the CONGRESSIONAL RECORD on Monday and Wednesday of each week.

Meetings scheduled for Tuesday, May 2, 2006 may be found in the Daily Digest of today's RECORD.

MEETINGS SCHEDULED

MAY 3

- 9 a.m.
 - Appropriations
 - Labor, Health and Human Services, Education, and Related Agencies Subcommittee
 - To hold hearings to examine proposed budget estimates for fiscal year 2007 for the Department of Health and Human Services. SD-226
 - Armed Services
 - SeaPower Subcommittee
 - Closed business meeting to markup those provisions which fall under the subcommittee's jurisdiction of the proposed National Defense Authorization Act for fiscal year 2007. SR-222
- 10 a.m.
 - Armed Services
 - Airland Subcommittee
 - Closed business meeting to markup those provisions which fall under the subcommittee's jurisdiction of the proposed National Defense Authorization Act for fiscal year 2007. SR-232A
 - Appropriations
 - Defense Subcommittee
 - To hold hearings to examine proposed budget estimates for fiscal year 2007 for Defense Medical Health Program. SD-192
 - Appropriations
 - District of Columbia Subcommittee
 - To hold hearings to examine ways to eliminate penalties for marriage for low income families. SD-124
 - Aging
 - To hold hearings to examine the future of social services for older Americans. SD-106
- 10:30 a.m.
 - Appropriations
 - Legislative Branch Subcommittee
 - To hold hearings to examine proposed budget estimates for fiscal year 2007 for the Office of Compliance, Government Printing Office and Congressional Budget Office. SD-138
- 11:30 a.m.
 - Armed Services
 - Strategic Forces Subcommittee
 - Closed business meeting to markup those provisions which fall under the subcommittee's jurisdiction of the proposed National Defense Authorization Act for fiscal year 2007. SR-222