

paid or reimbursed with funds set aside in pre-tax accounts. These pre-tax contributions can be made by the employer, the employee, or both, depending on the type of account. In recent years, Congress has worked to make these accounts more accessible and easier to manage.

Expanding access to tax free savings accounts is a sensible way to help individuals manage health care costs and have greater control over their own care options. I believe this addition will create better opportunities for dentists and patients to provide and receive better quality dental care, which is especially important in rural and lower-income communities across the country.

I urge my colleagues to support this bill.

DEPARTMENTS OF LABOR,  
HEALTH AND HUMAN SERVICES,  
AND EDUCATION, AND RELATED  
AGENCIES APPROPRIATIONS  
ACT, 2008

SPEECH OF

**HON. CAROL SHEA-PORTER**

OF NEW HAMPSHIRE

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, July 18, 2007*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 3043) making appropriations for the Department of Labor, Health and Human Services, and Education, and related agencies for the fiscal year ending September 30, 2008, and for other purposes:

Ms. SHEA-PORTER. Madam Chairman, I rise today in strong support of this amendment which will put a stop to the unacceptable evaluation component of the Upward Bound Program that turns our Nation's students into guinea pigs for the Department of Education.

This evaluation requires that institutions receiving Upward Bound funds, such as the University of New Hampshire, recruit TWICE as many students than can be served, with the intent to deny half of these applicants and use them as a control group—receiving no Upward Bound assistance at all. I find this bait and switch, which comes at the expense of our students, to be offensive, downright cruel, and—at best—unethical.

I recently introduced H.R. 2700 to suspend this study and prevent the other harmful changes the Administration has made to the Upward Bound program. This amendment to prohibit funding for this study is another means by which we can right this wrong.

The goal of Upward Bound is to support our students in their efforts to obtain a college degree. We must not undermine these efforts with this unethical study.

I urge my colleagues to protect the integrity of this program by standing with us, and our students, by supporting the Gwen Moore-Tom Cole-Bobby Scott-Carol Shea-Porter amendment.

UNITED STATES NEEDS TO  
INVEST IN FINANCIAL LITERACY

**HON. DONALD M. PAYNE**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Thursday, July 19, 2007*

Mr. PAYNE. Madam Speaker, there is an urgent need for the United States to invest in financial literacy. On June 15, 2007, the Washington Post reported that, according to the Mortgage Bankers Association, “the percentage of U.S. mortgages entering foreclosures in the first three months of the year was the highest in more than 50 years.” With aggressive subprime lenders preying upon unknowledgeable yet eager homeowners, foreclosure rates around the country have reached unprecedented heights.

On June 10, 2007, the New York Times reported that “private loans have become the fast-growing sector of the student finance market, more than tripling over five years to \$17.3 billion in the 2005–2006 school year, according to the College Board.” Yet, in that same article, it was reported that many students fail to understand the risks associated with private loans as opposed to federally subsidized loans. Along those same lines, easy access to credit cards without the understanding of its potential pitfalls has led to the indebtedness of many college students.

According to the Bureau of Economic Analysis, personal savings for Americans in May 2007 was negative \$139.8 billion, which was an \$18 billion increase from the previous month. The Federal Reserve Board stated that consumer debt has exceeded \$2.4 trillion as of May 2007. According to the 2007 Retirement Confidence Survey conducted by the Employee Benefit Research Institute, it is not registering with American workers that the U.S. retirement system is no longer one of defined benefits but that of defined contributions. In fact, fewer than 50 percent of workers have retirement savings and investments over \$25,000.

These facts are unfortunately not surprising. The results from the JumpStart Coalition for Personal Financial Literacy's 2006 survey showed that of the approximately 5,700 high school seniors nationwide tested, participants scored slightly above 52 percent on a test of very basic financial literacy skills.

The United States must address this growing problem of financial illiteracy. The consequences, as shown by these statistics, could be dire if more is not done. I would encourage the Federal Government to take proactive measures to stem this tide. The Department of Education, in particular, can play a key role in reversing this negative trend by instilling the principles of fiscal discipline while our children are still in their formative years and in fact, can work to incorporate these values into already existing subjects such as mathematics, social studies and business classes.

As a matter of fact, I will soon be introducing the Youth Financial Education Act which would authorize monies for financial literacy through State block grants and through the Fund for the Improvement of Education. I hope to work with other Members of Congress and appropriators to see this important initiative realized.

THE BIPARTISAN IMPORT SAFETY  
ACT OF 2007

**HON. MARK STEVEN KIRK**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, July 19, 2007*

Mr. KIRK. Madam Speaker, last month, the U.S. Consumer Product Safety Commission and toy company RC2 announced a recall of 1.5 million various Thomas & Friends wooden railway toys because they might contain dangerous amounts of lead.

Lead poisoning causes vomiting, diarrhea, convulsions, anemia, loss of appetite, abdominal pain, irritability, fatigue, constipation, difficulty sleeping, headaches and coma. It can even be fatal.

The toys on recall are made in China and are retailed throughout the United States.

In March, a wave of pet deaths revealed toxic chemicals in Chinese-manufactured pet food. The U.S. Food and Drug Administration investigated and nearly 100 brands of pet food made with the ingredient were ordered recalled.

A few weeks ago, consumers were advised to discard all toothpaste made in China after federal health officials found toothpaste containing a poison used in antifreeze.

Then it was Thomas the Tank Engine. Just about every family with young kids in America knows Thomas the Tank Engine well.

On Tuesday, about 40 tubes of potentially toxic toothpaste fraudulently labeled Colgate “Triple Action” were pulled from the shelf of a discount store in Arlington Heights, Illinois.

Congress needs to send a clear notice to importers that goods which threaten the safety of kids will be left to rot on America's docks.

That is why I am introducing H.R. 3100, the bipartisan Import Safety Act of 2007, to increase penalties for willful violators of federal regulations on imported goods and increase our commitment to overseas inspections by the FDA and the Commission. This will increase the ability of the U.S. Government to halt the importation of pet food, toothpaste or children's goods that could present a danger to Americans.

33RD ANNIVERSARY OF THE  
TURKISH INVASION OF CYPRUS

**HON. ZACHARY T. SPACE**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, July 19, 2007*

Mr. SPACE. Madam Speaker, tomorrow marks the 33rd anniversary of Turkey's illegal invasion and occupation of Cyprus, which occurred on July 20, 1974. This black anniversary commemorates 33 years too long of suffering and injustice for the people of the Republic of Cyprus.

Thirty-three years ago, Turkish troops invaded Cyprus in flagrant disregard for international law. As a result, an estimated 160,000 true Cypriots were displaced and another 5,000 Cypriots were killed. The current occupied area is notably one of the most highly militarized areas in the world with 43,000 Turkish troops stationed there illegally. In an act of further defiance, in 1983, Turkish Cypriots declared themselves a sovereign nation.