

Trooper First Class Mickey C. Lippy, Maryland State Police, MD, EOW: Sunday, September 28, 2008, Cause of Death: Aircraft accident.

Pilot Stephen H. Bunker, Maryland State Police, MD, EOW: Sunday, September 28, 2008, Cause of Death: Aircraft accident.

Sergeant Robert Douglas, Oklahoma City Police Department, OK, EOW: Sunday, September 28, 2008, Cause of Death: Motorcycle accident.

Correctional Officer Douglas Falconer, Arizona Department of Corrections, AZ, EOW: Wednesday, October 1, 2008, Cause of Death: Heart attack.

Correctional Officer Rodney Kelley, Alabama Department of Corrections, AL, EOW: Friday, October 3, 2008, Cause of Death: Automobile accident.

Police Officer Bradley Moody, Richmond Police Department, CA, EOW: Tuesday, October 7, 2008, Cause of Death: Automobile accident.

Deputy Sheriff David Gilstrap, Oconee County Sheriff's Office, GA, EOW: Thursday, October 9, 2008, Cause of Death: Struck by vehicle.

Game Warden George Harold Whatley Jr., Texas Parks and Wildlife Department—Law Enforcement Division, TX, EOW: Friday, October 10, 2008, Cause of Death: Heart attack.

Officer / Paramedic Bruce W. Harrolle, Arizona Department of Public Safety, AZ, EOW: Monday, October 13, 2008, Cause of Death: Aircraft accident.

Deputy Sheriff Christopher Yonkers, Barry County Sheriff's Office, MI, EOW: Friday, October 17, 2008, Cause of Death: Motorcycle accident.

Deputy Sheriff Sarah Irene Haylett-Jones, Monroe County Sheriff's Office, IN, EOW: Sunday, October 19, 2008, Cause of Death: Struck by vehicle.

Second Lieutenant Frank Stecco, Fairfax County Police Department, VA, EOW: Tuesday, October 21, 2008, Cause of Death: Drowned.

Police Officer David Tome, Northern York County Regional Police Department, PA, EOW: Tuesday, October 21, 2008, Cause of Death: Struck by vehicle.

Police Officer Richard Bremer, Frederick City Police Department, MD, EOW: Thursday, October 23, 2008, Cause of Death: Vehicle pursuit.

Deputy Sheriff Randy Hamson, Los Angeles County Sheriff's Department, CA, EOW: Friday, October 24, 2008, Cause of Death: Struck by vehicle.

Police Officer Shane Figueroa, Phoenix Police Department, AZ, EOW: Saturday, October 25, 2008, Cause of Death: Automobile accident.

Sergeant Michael King, University City Police Department, MO, EOW: Friday, October 31, 2008, Cause of Death: Gunfire.

Police Officer Frank P. Russo, Schaumburg Police Department, IL, EOW: Saturday, November 1, 2008, Cause of Death: Heart attack.

Detective Joseph Airhart Jr., Chicago Police Department, IL, EOW: Tuesday, November 4, 2008, Cause of Death: Gunfire.

Police Officer Nathaniel Burnfield, South Strabane Township Police Department, PA, EOW: Tuesday, November 4, 2008, Cause of Death: Struck by vehicle.

Police Officer Charles Skinner, North Salt Lake Police Department, UT, EOW: Friday, November 7, 2008, Cause of Death: Vehicle pursuit.

Deputy Sheriff Lawrence Canfield, Sacramento County Sheriff's Department, CA, EOW: Wednesday, November 12, 2008, Cause of Death: Motorcycle accident.

Sergeant Monty Carmikle, Arkansas Game and Fish Commission, AR, EOW: Sunday, November 16, 2008, Cause of Death: Aircraft accident.

Sergeant Timothy Simpson, Philadelphia Police Department, PA, EOW: Monday, November 17, 2008, Cause of Death: Vehicular assault.

Special Agent Samuel Hicks, United States Department of Justice—Federal Bureau of Investigation, US (Pennsylvania), EOW: Wednesday, November 19, 2008, Cause of Death: Gunfire.

Police Officer Alex Del Rio, Hollywood Police Department, FL, EOW: Saturday, November 22, 2008, Cause of Death: Automobile accident.

Deputy Sheriff Nick Pham, Monroe County Sheriff's Office, FL, EOW: Wednesday, November 26, 2008, Cause of Death: Automobile accident.

Sheriff Brent Lee, Trinity County Sheriff's Department, TX, EOW: Thursday, November 27, 2008, Cause of Death: Vehicle pursuit.

Reserve Officer Curtis Jones, New Orleans Police Department, LA, EOW: Saturday, November 29, 2008, Cause of Death: Automobile accident.

Police Officer Robert Davis, San Antonio Police Department, TX, EOW: Monday, December 1, 2008, Cause of Death: Struck by vehicle.

Police Officer Timothy Abernethy, Houston Police Department, TX, EOW: Sunday, December 7, 2008, Cause of Death: Gunfire.

Deputy Sheriff Brian Denning, Sumner County Sheriff's Department, TN, EOW: Monday, December 8, 2008, Cause of Death: Automobile accident.

Senior Trooper William Hakim, Oregon State Police, OR, EOW: Friday, December 12, 2008, Cause of Death: Bomb.

Captain Tom Tennant, Woodburn Police Department, OR, EOW: Friday, December 12, 2008, Cause of Death: Bomb.

Officer Joseph Sanders, California Highway Patrol, CA, EOW: Monday, December 15, 2008, Cause of Death: Struck by vehicle.

Police Officer Mark Simmons, Amarillo Police Department, TX, EOW: Wednesday, December 17, 2008, Cause of Death: Automobile accident.

Deputy Sheriff Jeremy Keith Carter, Evangeline Parish Sheriff's Department, LA, EOW: Friday, December 19, 2008, Cause of Death: Duty related illness.

I yield back the balance of my time.

Mr. LYNCH. Mr. Speaker, again, I urge my colleagues, in memory of Officers Chestnut and Gibson and others that have been named by my friend from Texas, to join me and Mr. POE of Texas in supporting the goals and ideals of Peace Officers Memorial Day by voting in favor of House Resolution 47.

I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Massachusetts (Mr. LYNCH) that the House suspend the rules and agree to the resolution, H. Res. 47.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. POE of Texas. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

SUPPORTING THE GOALS AND IDEALS OF AMERICA SAVES WEEK

Mr. HINOJOSA. Mr. Speaker, I move to suspend the rules and agree to the resolution (H. Res. 180) supporting the goals and ideals of the third annual America Saves Week.

The Clerk read the title of the resolution.

The text of the resolution is as follows:

H. RES. 180

Whereas financial security is one of the most important issues for most Americans whether it involves saving enough for their children's college education, saving for an unforeseen emergency, a house, or their retirement;

Whereas personal savings as a percentage of disposable income has been low, reaching a 12-month average of 0.6 percent in 2007 before rebounding to a 12-month average of 1.7 percent in 2008, according to Bureau of Economic Analysis data;

Whereas 43.5 percent of American families reported they did not save in 2007, according to the 2007 Federal Reserve Board's Survey of Consumer Finances, which also found that less than half of the population has a savings account, one month of savings or liquid assets, much less the recommended 6 to 12 months worth of emergency savings they might need for an incident such as unexpected unemployment, a medical crisis, rent or a mortgage payment adjustment enabling them to avoid foreclosure;

Whereas a 2008 Survey by the Employee Benefit Research Institute found that there are "savers" and "spenders" in all income classes and almost all have the ability to build wealth through contributions to a workplace retirement program, building home equity, and other savings;

Whereas older Americans are more likely to live within 200 percent of poverty than any other age group, according to the 2009 Employee Benefit Research Institute's Databook, and more than 60 percent of the current elderly population relies on Social Security for over three-fourths of their annual income according to a 2009 Social Security Administration report on Income of the Elderly over Age 55, 2006, and the average savings of retirees remains at \$50,000 according to the Federal Reserve Board's Survey of Consumer Finances for 2007, and the current financial crisis is draining those funds;

Whereas America Saves, managed by the Consumer Federation of America, was established 8 years ago as an annual nationwide campaign that encourages consumers, especially lower-income households, to enroll as American Savers and establish a personal savings goal in an effort to build personal wealth and enhance financial security;

Whereas America Saves now has 53 local, State and national campaigns working with over 500 mainstream financial institutions which provide no-fee or low-fee, low-opening-balance savings accounts that allow small savers to achieve success;

Whereas government and non-government entities at the local, State and national levels organize America Saves campaigns to encourage individuals to open a savings account, participate in workplace retirement programs, and devise a savings plan;

Whereas over 1,000 local, State, and national organizations have motivated more than 145,000 people to enroll as American Savers; and

Whereas establishing automatic and habitual savings is a primary focus for this year's America Saves Week, a theme reflected in the work of the Financial and Economic Literacy Caucus, Federal agencies, non-profits,

community-based groups, private sector organizations, and the Employee Benefit Research Institute and its America Savings Education Councils Choose-to-Save Campaign: Now, therefore be it

Resolved, That the House of Representatives—

(1) recognizes the importance of savings to financial security;

(2) supports the goals and ideals of “America Saves Week”;

(3) acknowledges the tireless efforts of the late Congresswoman Stephanie Tubbs Jones to eliminate predatory lending, increase the nation’s savings rate, and improve the overall economic situation of all those residing in the United States; and

(4) requests that the President issue a proclamation calling on the Federal Government, States, localities, schools, nonprofit organizations, businesses, other entities, and the people of the United States to observe the week with appropriate programs and activities with the goal of increasing the savings rates for individuals of all ages and walks of life.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. HINOJOSA) and the gentlewoman from Illinois (Mrs. BIGGERT) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. HINOJOSA. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within 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 Texas?

There was no objection.

Mr. HINOJOSA. Mr. Speaker, I yield myself as much time as I may consume.

I rise today in strong support of House Resolution 180, supporting the goals and ideals of the third annual America Saves Week, which runs from February 22 to March 1.

Mr. Speaker, I want to take this opportunity to thank Chairman FRANK for his assistance in bringing this important and timely resolution to the House floor.

I also want to express my sincere appreciation for all that my friend, Congresswoman JUDY BIGGERT, has done over the years to help improve the financial literacy rates for all the individuals across the United States at all stages of life. In 2004, she and I co-founded and currently co-chair the Financial Economic Literacy Caucus. Without Congresswoman BIGGERT, I don’t think we would have gotten as far as we have promoting financial literacy and, hopefully, making a measurable difference. I must say that we definitely have let the financial literacy genie out of the bottle.

I also want to take this opportunity to thank Congresswoman BIGGERT’s staff, Nicole Austin and Zachary Cikanek and all they are doing to help JUDY and me to attain our goal.

Financial literacy is one of the most important issues for most Americans,

whether it involves saving enough money for their children’s college education, saving for an unforeseen emergency, a house, maybe a car, or their retirement.

The personal savings rate has been low, reaching a 12-month average of 0.6 percent in 2007 before rebounding to a 12-month average of 1.7 percent in 2008. The 2007 Federal Reserve Board’s Survey of Consumer Finances found that only 44 percent of American families reported that they did not save in 2007. Furthermore, the survey found that less than half of the population has the following: number 1, a savings account; number 2, a month of savings or liquid assets; and number 3, the Federal Reserve Board’s survey also found that those folks residing in the United States don’t have 6 to 12 months worth of emergency savings they might need for an incident such as unexpected unemployment, a medical crisis, rent or a mortgage payment adjustment enabling them to avoid foreclosure.

Research has found that there are savers and there are spenders in all income classes, and almost all have the ability to build wealth through contributions to a workplace retirement program, building home equity and other savings.

Older Americans are more likely to live within 200 percent of poverty than any other age group, and more than 60 percent of the current elderly population relies on Social Security for three-fourths of their annual income. What I find even more alarming is that the average savings of retirees remain at \$50,000, and the current financial crisis is draining those funds.

To shed light on all these shortcomings, as well as provide ways to address them, America Saves, managed by the Consumer Federation of America, was established 8 years ago as an annual nationwide campaign that encourages consumers, especially lower income households, to enroll as American savers and establish a personal savings goal in an effort to build personal wealth and to enhance financial security. America Saves now has 53 local, State and national campaigns working with over 500 mainstream financial institutions like banks, which provide no-fee or low-fee or low-opening-balance savings accounts that allow small savers to achieve success.

Government and non-government entities at the local, State and national levels organize America Saves campaigns to encourage individuals to open savings accounts, to participate in workplace retirement programs, and devise a savings plan. As a result of America Saves, over 1,000 local, State and national organizations have motivated more than 145,000 people to enroll as American savers.

The primary focus of this year’s America Saves Week is establishing an automatic and habitual savings, a theme reflected in the work of the Financial and Economic Literacy Caucus, Federal agencies, non-profits, commu-

nity-based groups, private sector organizations and the Employee Benefit Research Institutes and its America Savings Educational Council’s Choose to Save Campaign. I personally have a 5 percent deduction made from my payroll check and have it placed into my savings account in the Federal Thrift Savings Program.

I want to acknowledge the tireless efforts of the late Congresswoman Stephanie Tubbs Jones to eliminate predatory lending, increase the Nation’s savings rate, and to improve the overall economic situation of all those residing in the United States. I respected her personally, and want all those listening today, and for all those who will read today’s CONGRESSIONAL RECORD far into the future, to know how much we respected her, that we miss her and honor her today for her relentless dedication to protecting consumers at a very difficult time. Through her efforts and hopefully, now those of the Financial and Economic Literacy Caucus, Congresswoman BIGGERT and I co-founded and now co-chair, we hope to protect our constituents and encourage savings.

I am very pleased that Federal agencies, States, localities, schools, nonprofit organizations, businesses, other entities and the people of the United States are observing the third annual America Saves Week with a goal of increasing the savings rates for individuals of all ages and of all walks of life.

I strongly encourage my colleagues to support this important resolution.

Mr. Speaker, I reserve the balance of my time.

Mrs. BIGGERT. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today as the lead Republican cosponsor of the America Saves Week resolution, and urge my colleagues to support it.

I’d like to thank my good friend and fellow Chair of the House Financial and Economic Literacy Caucus, Congressman HINOJOSA, for sponsoring this important resolution and for all the work that he has done on financial literacy.

In addition, I’d like to join Congressman HINOJOSA in honoring and thanking the late Congresswoman Stephanie Tubbs Jones, who previously sponsored the resolution in the House and was a strong advocate for financial literacy throughout her career. She was a dear friend and will be remembered always.

Mr. Speaker, in our current economic climate, the need to improve the financial literacy and the financial security of Americans is greater than ever. Now more than ever, it is clear that promoting savings is critical to ensuring that families have the economic buffer they need to weather periods of economic hardship. And efforts to stimulate the economy cannot succeed unless we equip Americans with the knowledge and resources they need to thrive in today’s sophisticated market.

This resolution emphasizes the importance of savings and achieving financial security. Less than half the

population has a savings account, 1 month of savings or liquid assets, let alone the recommended 6 to 12 months of savings to have on hand in case of unforeseen events such as a medical issue or job loss. There are no rainy day things that people have today.

In conjunction with America Saves Week, this resolution encourages Americans to plan ahead for such unexpected events and grow wealth, not debt. Controlling expenses and increasing savings each month will prove to be invaluable in improving the financial security of Americans.

I strongly urge my colleagues to support this resolution and encourage savings during America Saves Week and throughout the year.

Mr. Speaker, I reserve the balance of my time.

Mr. HINOJOSA. I reserve the balance of my time.

Mrs. BIGGERT. Mr. Speaker, I would like to yield 4 minutes to my colleague from Texas (Mr. CULBERSON).

Mr. CULBERSON. I thank my colleague.

I have enjoyed working with my good friend, Congressman HINOJOSA. We in the Texas delegation, I know, Mr. HINOJOSA knows, we work more closely together, I think, than almost any delegation in the country and take a great deal of pride in being Texans.

□ 1045

I thank my colleague for his earnest and sincere resolution which he presents to the Congress today in an effort to encourage individual Americans to increase their savings. My good friend JUDY BIGGERT has coauthored this, and it is a noble and worthwhile resolution.

However, as we, the Congress, adopt this resolution that designates this week as America Saves Week, I think it's important to point out, Mr. Speaker, the incredible and dramatic contrast between the goal we are setting here today for individual Americans and the complete opposite direction that the leadership of this Congress and the President pointed out last night.

I am reminded that Will Rogers often said he didn't tell jokes; he just reported on what Congress did. Today, Congress is asking the American people to save money; yet this new liberal majority in Congress has spent more money in less time than has any Congress in history. Today is the 20th legislative day we've been in session, and counting the \$400 billion appropriations bill on the floor today, we have already spent about \$1.3 trillion—all of it debt. The United States Congress is paying our mortgage with a credit card; yet we're passing a resolution to encourage America to save money. This is absurd.

We have today the new governing majority in Congress, the new President. This new direction he has taken us in is off a financial cliff. Yet we're telling Americans to save more money? Every nickel we spend today this Congress is putting on our children's credit

card. We are literally, Mr. Speaker, paying America's mortgage with a credit card. It is unaffordable and unsustainable. Last night, the President laid out all of the new spending programs piled on top of this. It really does remind me of what Will Rogers said, that he didn't tell jokes; he just reported on what Congress did. This is a wonderful goal for not only individual Americans but for the United States Congress.

How about let us really have the United States Congress follow some of the guidelines in this resolution. Let us make sure that we in Congress are not spending more than we bring in, as we tell individual Americans to do. Let us make sure that we in Congress have enough of a cushion, as the resolution tells individual Americans, so that we can be ready and that we want individual Americans to be ready "for an incident such as an unexpected crisis."

Are we ready for an earthquake in California, America? Are we ready for another hurricane? What about a terrorist attack? What financial cushion does America have to pay for the cost of another 9/11 when this Congress has driven America deeper into debt than any Congress in the history of the United States? Never before have so few spent so much money in so little time with so little regard for the financial security of future generations.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mrs. BIGGERT. I yield the gentleman an additional 30 seconds.

Mr. CULBERSON. Mr. Speaker, I think it's important to remember that Americans have always taken pride in the fact that we, current generations, have always sacrificed today so that our children would live a better life.

It is important, I think, for the Congress, for this liberal majority and for this new President to take my good friend Mr. HINOJOSA's and Mrs. BIGGERT's resolution to heart. Let us quit spending money we don't have. Let this Congress quit living beyond its means, and let it truly secure the financial safety and security of future generations by cutting spending and cutting taxes to get this economy back on track. Walk away from these massive new expansions of entitlements. We've already spent \$1.3 trillion in the first 20 days. We've almost doubled the annual budget of the United States in one stroke.

Mr. HINOJOSA, Mrs. BIGGERT, thank you for bringing this resolution to Congress. Let us make sure that Congress saves.

Mr. HINOJOSA. Mr. Speaker, I am quite surprised to hear the thoughts and ideas of my friend from Texas, and I am of the total opposite belief.

I say that saving at this time is the right thing for America, and that is why we saw such an increase in savings in 2008, because the American public has lost confidence, has lost hope in what happened to the stock market in 2008. So I say that Americans are cor-

rect in saving their money in ways that they know how and that they follow the ideas that this organization that Mrs. BIGGERT and I have been championing, because it is the right thing to do. I urge all Members of this Congress to vote in favor of this resolution.

I yield back the balance of my time.

Mrs. BIGGERT. Mr. Speaker, before I close, I would also like to thank Greg Davis of Mr. HINOJOSA's staff and Andrea Pivarundas from my staff, as well as Nicole Austin, for their work on this resolution. I would also like to thank Dallas Salisbury of EBRI and all of the other individuals and groups promoting savings in America. Particularly, I would like to thank Chairman HINOJOSA for all the work that he has done on this issue. I have enjoyed working with him. Thank you.

I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. HINOJOSA) that the House suspend the rules and agree to the resolution, H. Res. 180.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. HINOJOSA. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on questions previously postponed.

Votes will be taken in the following order:

Approval of the Journal, de novo;
House Resolution 47, by the yeas and nays;

House Resolution 180, by the yeas and nays.

The first electronic vote will be conducted as a 15-minute vote. Remaining electronic votes will be conducted as 5-minute votes.

THE JOURNAL

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the question on agreeing to the Speaker's approval of the Journal, which the Chair will put de novo.

The question is on the Speaker's approval of the Journal.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. HINOJOSA. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The vote was taken by electronic device, and there were—yeas 246, nays 169, not voting 16, as follows: