

is inadequate. Today, more than 70 million American workers do not have access or do not participate in any employer-based retirement benefits. Approximately 57 percent of American workers have less than \$25,000 saved for retirement, a figure that has increased from 49 percent since 2008. As wages fail to keep up with inflation, millions of Americans are finding it increasingly difficult to put away toward their retirement—especially when it impacts their ability to meet the challenges of everyday living expenses.

As we celebrate Financial Literacy Month this April, retirement planning and financial literacy have never been more relevant. That is why today I am introducing the National Financial Literacy Act of 2013, a bill that looks to promote increased understanding and awareness of the consequences of financial decisionmaking. Retirement planning is a chief component of our financial decisionmaking, and is critical to sustaining and growing the middle class.

Mr. Speaker, as Members of Congress, we must continue to promote policies that will help educate future generations on the importance of retirement planning, while supporting critical federal programs such as Social Security. We must support American workers and educate individuals on the importance of working toward a stable and secure financial future.

HONORING THE LIFE OF TRISTAN WADE

HON. ANDRÉ CARSON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Friday, April 12, 2013

Mr. CARSON of Indiana. Mr. Speaker, I rise today to honor a hero laid to rest in my district this weekend.

Sergeant Tristan Wade joined the Army while still attending Southport High School and served bravely as a combat engineer in Iraq and Afghanistan.

Without question, his work saved lives.

Tragically, he lost his own on March 22 in Afghanistan at the hands of an improvised explosive device.

His commanding officer paid him the ultimate soldier's tribute, saying "he gave his life to free the oppressed."

A highly decorated non-commissioned officer, Tristan was known to friends and family for his putting the well-being of others over his own.

Mr. Speaker, I ask my colleagues to join me in honoring Sergeant Tristan Wade—a proud American, a Hoosier, and soldier—and letting his wife, children, parents, family, and friends know that while he will be missed, his sacrifice will never be forgotten.

HONORING THE 50TH ANNIVERSARY OF THE CHILDREN'S INSTITUTE (TCI)

HON. RODNEY P. FRELINGHUYSEN

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, April 12, 2013

Mr. FRELINGHUYSEN. Mr. Speaker, I rise today to honor The Children's Institute, located

in Verona, Essex County, New Jersey, which is celebrating its 50th anniversary.

The Children's Institute began as an orphanage in Newark, New Jersey in 1883. Eventually in the 1960s, after recognizing that there were other needs in the community, the board decided to convert the orphanage into a school for children with emotional and behavioral disabilities that were not currently being cared for by local schools. In 1963, The Children's Institute, located in Livingston, New Jersey, was formed as one of the first statewide, non-profit special education facilities. For the next forty-six years, TCI continued to help children until expansion was needed as a result of the growing needs of the community. In 1999, the Children's institute was able to move into a much larger, 47,000 square ft. facility, in Verona, New Jersey, donated by the Swiss global health-care pharmaceutical company, Hoffmann-LaRoche.

In late October of 2012, TCI opened up a brand new 42,000 sq foot second facility in Livingston. This facility will focus on autism in adolescents, aged 14 to 18, and a program for young adults, 21 and over, focusing on independence.

For nearly half a century, The Children's Institute has been helping young adults and adolescents battling autism and related diseases overcome these obstacles to achieve success. Specifically, TCI has been helping children with their development of communication, social, behavioral, life, academic, and career skills. The Institute has done extensive research and gathered evidence to determine which strategies work best in helping their children. These strategies include Applied Behavioral Analysis, Differentiated Instruction, and Universal Design. With the high rate of autism in New Jersey, The Children's Institute hopes that, through these strategies, they can have a major impact on the children's lives and provide them with the same life opportunities they would have if they were not afflicted with an unfortunate disability.

The Institute takes pride in the fact that their children have the same learning experiences and activities that are given to students at local schools, emphasizing the installation of 21st century technology and accommodations needed to succeed. TCI's curriculum is designed to teach so that the student can find and enhance their own, individual talents and capabilities. Moreover, TCI gives its students the chance for integration into community activities with a focus on interaction with non-disabled children so as to eliminate barriers obstructing social growth. Will tuition being paid by local school districts, this comprehensive education is provided at no cost to the families. This generosity is essential to help these children with their struggles. Promoting determination in every student to instill independence and productivity has been the main goal of The Children's Institute since its inception in 1963.

Mr. Speaker, I ask you and my colleagues to join me in congratulating The Children's Institute, its trustees and wonderful, professional staff, as they celebrates their 50th anniversary.

CONGRATULATING THE MERSHON CHAPTER OF TROUT UNLIMITED ON THEIR 50TH ANNIVERSARY

HON. DANIEL T. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Friday, April 12, 2013

Mr. KILDEE. Mr. Speaker, I rise today to congratulate the Mershon Chapter of Trout Unlimited on the 50th anniversary of their founding. The chapter, located in my district in Saginaw, has played a key role in the birth and growth of Trout Unlimited nationally. This great achievement is a testament to their dedication and passion to fight for clean water, healthy trout and the continued enjoyment of trout fishing. Their contributions to our community and the Great Lakes region over the past 50 years are achievements to be celebrated and commended.

The chapter has worked hard over the years to improve trout habitat and maintain Michigan's waterways, and I thank them for their efforts in community education and stream restoration projects. As a leader in environmental conservation, the Mershon Chapter has made great advancements in the scientific understanding and responsible treatment of trout. I commend the chapter's tireless work to restore the Au Sable River and Rifle River banks by dredging loose sediment, planting cedar trees, and moving rocks to combat runoff. Their work shoring riverbanks, by cabling structures that support the banks, has ensured that the rivers can continue to be used each spring for the transportation of timber to ports and mills. This work significantly benefits our economy, our environment and our community.

Along with the entire Trout Unlimited organization, the chapter has dedicated thousands of hours to provide happiness and to improve the well-being of the people of Michigan, and the contributions the chapter has kindly donated to environmental restoration efforts has helped to ensure that future generations will continue to enjoy and benefit from Michigan's freshwater ecosystems. Furthermore, the waterways that they help protect assist in the state's commerce and provide fresh drinking water to millions of people who live in the Great Lakes area, which is essential to all residents in our state.

Their leadership and influence will serve as an example to others in our area and has earned them the highest respect and honor. I want to thank the Mershon Chapter of Trout Unlimited, and congratulate them on their 50 years of service. I wish them another 50 years of success in the future.

IN RECOGNITION OF THE BICENTENNIAL OF ORWIGSBURG, PENNSYLVANIA

HON. MATT CARTWRIGHT

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Friday, April 12, 2013

Mr. CARTWRIGHT. Mr. Speaker, tomorrow the community of Orwigsburg, located in Schuylkill County, Pennsylvania, within my district, will celebrate its bicentennial year of existence, and I rise to honor and congratulate