

Mr. Speaker, I rise in support of H. Con. Res. 106, to recognize the American Jewish community on the occasion of its 350th anniversary and to support the designation of American Jewish History Month.

No community in modern history has suffered more under tyranny and oppression and has been forced to fight harder throughout its history to secure the most basic rights we enjoy today in America, rights many of us sometimes take for granted in this great country of ours.

That is, in part, why we in America can boast that we are home to the largest Jewish population in the world. The history of the Jewish people is deeply entwined with the spirit and heart of America, and their struggle has been ours for the past 300 years.

I have the profound honor of representing the largest Jewish population in Texas in District 25. I can tell you that this is a proud community that loves this country and loves the freedoms that so many of our forefathers have died side-by-side to protect. These Americans are the survivors of the greatest crime humanity has ever seen, and they are the living legacy to what it means to sacrifice in the name of freedom and liberty. Their celebrated lives are living, walking proof of why those difficult sacrifices are worth making.

We as a Nation would not be complete, we would not be the America we all know today, without the incredible contributions and sacrifices made by the Jewish people, both here in America and in the world abroad.

The greatest lesson I think we can learn from the Jewish community is this: After thousands of years of persecution and torture, after encampment and extermination, after being spread to the four corners of the wind by forces that would undo almost any other community, they thrive today. Why?

Well, the long and painful, but proud history of the Jewish people, here and abroad, should show all of us that becoming a great people is not about defining geographical boundaries. Rather, it is a connection of spirit, founded on common ideals and beliefs that creates great societies. For us in America and for our Jewish friends, both here and abroad, those ideals are freedom, liberty, and respect for our fellow man. These are the ties that bind all of us together, and these are the ties that should show our common enemies, those that would try to destroy all of us, that they will never, ever succeed.

So I rise in support of this resolution, and would ask my colleagues to support it as well.

Mr. HOYER. Mr. Speaker, I am proud to join my friends from Ohio (Mr. CHABOT and Mr. PORTMAN) in strongly supporting House Concurrent Resolution 106, which recognizes and honors America's Jewish community on the occasion of its 350th anniversary and supports the designation of "American Jewish History Month."

Ever since Jewish refugees from Brazil landed on our shores in 1654 and established the first Jewish community in what is now New York City, American Jews have made immeasurable contributions to our Nation's civic, social, economic and cultural life.

And this resolution is a long overdue and explicit recognition by this Congress of those contributions.

Throughout history, few people have endured greater intolerance and hardship.

As Thomas Jefferson once wrote: "I can only offer my regret . . . at seeing a sect [the Jews], the parent and basis of all of Christendom, singled out for persecution and oppression."

And yet, in America, the Jewish community has overcome, persevered and thrived—in science and medicine, in literature and the arts, in law and education, in business and public service, and in a host of other occupations and professions.

Further, America's Jews have always answered freedom's call, valiantly fighting in every one of our Nation's military engagements, from the American Revolution to Operation Iraqi Freedom. And 16 American Jews have been awarded the Congressional Medal of Honor.

"The Jewish Faith," remarked President Coolidge, "is predominantly the faith of liberty."

And so this proud tradition of a proud member of the American family continues today.

All of us are the benefactors of the American Jewish Community's unswerving adherence to and work on behalf of freedom, tolerance, and basic human rights.

And thus, it's only fitting, Mr. Speaker, that this Congress recognize the enormous contributions of America's Jewish Community to our Nation and support the designation of "American Jewish History Month."

Mr. NADLER. Mr. Speaker, as a member of the American Jewish community, I am proud to support the designation of an "American Jewish History Month". For the last 350 years, Jews have lived and worked in the United States, and have contributed significantly to the shaping of our country. Dating back, prior to the Revolutionary War, Jews have been an integral part of our nation. Over the last three and a half centuries, there have been many famous American Jews, such as Louis Brandeis, the first Jewish Supreme Court Justice, and Lewis Charles Levin, the first Jewish Congressman. Jews have fought and died for our country in every war in the history of the United States. Jews are responsible for the creation of countless Broadway plays, Pulitzer prize novels and Academy Award winning films. American Jews have won Olympic medals, Super Bowls and have been elected to various Sports Halls of Fame.

I need to look no further than my own district to be reminded that Jews have literally left their mark on America. The base of the Statue of Liberty has the poem "The New Colossus" inscribed on it, which was written by Emma Lazarus, an American Jew. American Jews have been a symbol of both immense religious pride, and fierce patriotism.

American Jews are doctors and lawyers, politicians and CEO's, actors and athletes, veterans and volunteers. Jews are fully immersed in this nation's fabric and are one of the primary reasons the material of this country is so strong. I urge you to help celebrate

350 years of Jews in America and to remember that without American Jews, our country would not be as great as it is.

Ms. WATSON. Mr. Speaker, I have no further speakers, and I yield back the balance of my time.

Mr. LATOURETTE. Mr. Speaker, I urge all my colleagues to support the resolution.

Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. PETRI). The question is on the motion offered by the gentleman from Ohio (Mr. LATOURETTE) that the House suspend the rules and agree to the concurrent resolution, H. Con. Res. 106.

The question was taken; and (two-thirds having voted in favor thereof) the rules were suspended and the concurrent resolution was agreed to.

A motion to reconsider was laid on the table.

SUPPORTING THE GOALS AND IDEALS OF COLLEGE SAVINGS MONTH

Mr. LATOURETTE. Mr. Speaker, I move to suspend the rules and agree to the concurrent resolution (H. Con. Res. 270) supporting the goals and ideals of College Savings Month.

The Clerk read as follows:

H. CON. RES. 270

Whereas the people of the United States recognize the challenge and accept the responsibility of obtaining the education and skills that will enable them to successfully compete in the global economy of the 21st century;

Whereas since 1980 the rate of increase of the cost of postsecondary education has exceeded the rate of increase of inflation, public assistance to students, and family income;

Whereas the rapidly rising cost of postsecondary education poses a serious threat to the ability of the people of the United States to ensure their and their children's access to postsecondary education;

Whereas since 1992 the annual amount of new student loan commitments has increased from \$15,000,000,000 to \$35,000,000,000, which represents an increasing burden on college graduates to pay for their college education long after that education is completed;

Whereas it is in the interest of the Nation to ensure that the people of the United States have the opportunity to obtain a postsecondary education and to encourage parents to save for their children's education;

Whereas many States have offered tax incentives to encourage their citizens to save for educational expenses;

Whereas additional Federal tax incentives to encourage the people of the United States to save for educational expenses became effective after December 31, 2001; and

Whereas the National Association of State Treasurers and the College Savings Plan Network have requested that the Congress designate September as College Savings Month in order to raise public awareness about the need to save for educational expenses: Now, therefore, be it

Resolved by the House of Representatives (the Senate concurring), That the Congress supports the goals and ideals of College Savings Month.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Ohio (Mr. LATOURETTE) and the gentlewoman from California (Ms. WATSON) each will control 20 minutes.

The Chair recognizes the gentleman from Ohio (Mr. LATOURETTE).

GENERAL LEAVE

Mr. LATOURETTE. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and include extraneous material on H. Con. Res. 270.

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

There was no objection.

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

Mr. Speaker, H. Con. Res. 270, introduced by the gentleman from Michigan (Mr. ROGERS), aims to raise awareness about the need to save for higher education expenses.

It is increasingly imperative for today's young people to possess college degrees in order to compete in our Nation's workforce. At the same time, the cost of undergraduate college educations continues to rise at a faster rate than inflation.

Behind only their own retirements plans and mortgages, parents will probably put more money into their children's college educations than anything else in their lifetimes. This reality can severely limit options for those students and families who have not set aside funds to pay for college.

Mr. Speaker, there is hope for parents and students who seek to defray the high costs of higher education. Many tax-deferred investment opportunities, low-interest loans and scholarships can assist with paying for college, and they are available for those who look hard enough. Hopefully, the House's consideration of this resolution will encourage all future college students, and parents of future college students, to fully explore all such options.

Mr. Speaker, few things are more valuable to one's career, financial security or happiness than their college education. Unfortunately, few things are more expensive than a college education. It is important that all Americans interested in going to college take the necessary steps to ensure that college is something they can afford.

Mr. Speaker, I urge all Members to support H. Con. Res. 270. I want to thank the gentleman from Michigan (Mr. ROGERS), and urge passage of the bill.

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

Ms. WATSON. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, College Education Month focuses our attention on a question Americans with children are asking themselves: How will I be able to afford a college education for my children?

Rising tuition rates force families to borrow thousands of dollars to fund their children's college education. The debt that these families and new graduates face after graduation is daunting. The majority of college students today will have borrowed over \$20,000 by the time they graduate.

As Federal and State governments reduce student financial aid because of budgetary constraints, families have to bear more of the financial responsibility for college costs, and they need to plan accordingly.

To encourage families to save for their children's college education well before college, the College Savings Plans Network was formed in 1999 as an affiliate to the National Association of State Treasurers. To make higher education more attainable, the Network serves as a clearinghouse for information about existing college savings programs.

Tuition rates have risen well past the rates of inflation. During any 17-year period from 1958 to 2001, the average annual tuition inflation was between 6 percent and 9 percent, ranging from 1.2 times general inflation to 2.1 times general inflation. On average, tuition tends to increase about 8 percent per year. An 8 percent college inflation rate means that the cost of college doubles every 9 years. For a baby born today, this means that college costs will be more than three times the current rate when the child matriculates college.

College savings plans allow participants to save money in a special college savings account for college applicants' education expenses. Contributions can vary, depending on individual saving goals. Savings account funds can be used nationwide at eligible institutions.

To raise awareness about these programs, the Network has designated September "College Education Month." This resolution supports the Network and its efforts to help families plan, prepare and save for college education without relying heavily on student loans and financial aid.

The steadily increasing costs of college education should not stop America's youth from reaching their goals and aspirations.

I urge passage of this important resolution.

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

Mr. LATOURETTE. Mr. Speaker, it is my pleasure to yield such time as he may consume to the gentleman from Michigan (Mr. ROGERS), the sponsor of the resolution.

Mr. ROGERS of Michigan. Mr. Speaker, I thank the chairman for yielding me time, and I thank the gentleman from Massachusetts (Mr. TIERNEY) for cosponsoring this legislation, working in a bipartisan way to recognize a very powerful tool that many do not know even exists.

Mr. Speaker, one of the reasons for this resolution is to remind many

Americans that there is a possibility that you can save and compound and fight the rising costs of getting your children a quality education.

I remember in Michigan we started something like this where it is tax-free in and tax-free out in a 529. You do not pay Michigan income tax if you get into one of these education funds. At the announcement, a woman brought a jar full of pennies. She was so excited, she said, "You know, no longer do I have to fill this jar with pennies. I can put it somewhere where these pennies will become dollars and hundreds of dollars for my child to have and get a chance at a quality education in America." How true that was, and how inspiring it was for that woman to recognize that this is such a powerful instrument for parents all across this great country, to have the benefits of a tax-free way to save and compound for offsetting these rising costs of getting that education.

Mr. Speaker, 86,000 people since the introduction of this bill, in Michigan alone, have signed up and are putting \$25, \$15, \$10 or \$100, as much as \$5,000, away in these funds and watching it grow, tax-free, certainly at the State level, and tax-free at the Federal level, thanks to all the Members of this Chamber, when you withdraw it for your child's education. You can start to fight back the cost of books and computers and room and board, and, certainly, that cost of tuition through these funds.

I want to, again, thank my colleagues on the other side of the aisle for working in such a great, bipartisan spirit to reach a very laudable goal, and that is quality, accessible, higher education and vocational training for every American. This certainly empowers hundreds of thousands of them to do that right here at home.

Ms. WATSON. Mr. Speaker, I yield such time as he may consume to the gentleman from Texas (Mr. BELL).

Mr. BELL. Mr. Speaker, I thank the gentlewoman for yielding me time.

Mr. Speaker, I rise today to join with the gentlewoman from California (Ms. WATSON) as well as the gentleman from Ohio (Mr. LATOURETTE) in support of H. Con. Res. 270. Certainly, nothing could be more important in this day and age to recognize than saving for college.

Mr. LATOURETTE. Mr. Speaker, it is my pleasure to yield such time as he may consume to the gentleman from Nevada (Mr. PORTER).

Mr. PORTER. Mr. Speaker, I rise in support of H. Con. Res. 270, supporting the goals and ideals of College Savings Month.

For many students, attending college following high school graduation is just the next phase in their lives before joining the workforce. But, for some, the choice to attain a postsecondary education is not as easy as just getting accepted into a program of their choice.

With the growing cost of postsecondary education, many students are

forced to take out student loans, loans that can often exceed \$30,000 a year. Entering the workforce with these kinds of commitments can often be intimidating for a newly-graduated student.

Having had two children in college at one time, I understand how saving for our children's postsecondary education has become increasingly important, as we continue to see the costs of the postsecondary education steadily rising.

Currently, the United States Tax Code offers options for families to do just that, save money, to set aside for the value of that education. Two such options are the 529 College Savings Plan and the Coverdell Accounts. Both of these plans have benefited thousands of students and helped their families meet the rapidly escalating costs associated with obtaining a college degree.

Mr. Speaker, I plan on introducing the Education Savings Act of 2003 tomorrow that will clarify the law to make it clear that employers can make tax deductible contributions to employees in their 529 and 530 education accounts, available to all employees at every income level. The Education Savings Act will clarify that any amounts contributed to these educational accounts will not count toward an employee's gross income.

Planning for our children's postsecondary education by setting up savings accounts is essential, now more than ever.

I would like to take this opportunity to thank my colleagues, the gentleman from Michigan (Mr. ROGERS) and the gentleman from Massachusetts (Mr. TIERNEY) for their efforts to give this important issue the recognition it deserves.

Mr. ROGERS of Michigan. Mr. Speaker, as the sponsor of H. Con. Res. 270, I rise in support and wish to thank Chairman DAVIS for bringing it to the floor today and to thank Congressman JOHN TIERNEY for joining me in sponsoring this resolution. H. Con. Res. 270 recognizes September as College Savings Month in conjunction with the National Association of State Treasurers and the College Savings Plan Network in order to raise public awareness about the need to save for educational expenses.

Since 1980, the rate of increase of the cost of postsecondary education has exceeded the rate of increase of inflation, public assistance to students and family income. This rapid rate of increase poses serious threats to the ability of parents to save for and individuals to access postsecondary education.

Given that it is in our Nation's best interest to have a highly educated population and to encourage parents to save for their educational expenses, many States, like Michigan, offer tax incentives to encourage their citizens to save for educational expenses. As a State senator, I sponsored legislation to develop a 529 plan that provides tax-free contributions and withdrawals made to an education savings account. Soon after becoming a Congressman, I introduced legislation to make distributions from State-sponsored prepaid tuition or college savings plans tax free. I was

pleased when this provision was included in the 2001 Economic Stimulus legislation that was signed by the President. Education savings accounts are one way that we can ensure that individuals at every income level have the ability to contribute to their child's or a relative's or even their own postsecondary education.

I realize many working families are trying to save for college and it would be ideal if no student had to take out a student loan. But for those who do incur debt, we need to make sure every student loan borrower has a real opportunity to borrow at the lowest rate possible. In order for borrowers to reach the lowest rates possible, there must be competition in all aspects of the student loan program, including consolidation loans.

In order to ensure that we instill such competition, we will need to make sure that we repeal the single holder rule during the reauthorization of the Higher Education Act, which is currently moving through the Education and the Workforce Committee. I want to thank my colleagues, Chairman BOEHNER and Congressman MCKEON, for their efforts to keep college costs under control. It will be part of my commitment to them as well as students and families everywhere that they can have the benefit of competition from the more than one thousand qualified lenders in the program when they consolidate their loans and, thus, allow them to further reduce their debt burden by taking advantage of historically low fixed interest rates, just as other borrowers are able to do every day.

In conclusion, I encourage my colleagues to support H. Con. Res. 270 and the goals and ideals of College Savings Month.

Ms. WATERS. Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

Mr. LATOURETTE. Mr. Speaker, I urge passage of the resolution, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Ohio (Mr. LATOURETTE) that the House suspend the rules and agree to the concurrent resolution, H. Con. Res. 270.

The question was taken; and (two-thirds having voted in favor thereof) the rules were suspended and the concurrent resolution was agreed.

A motion to reconsider was laid on the table.

RECOGNIZING AND CONGRATULATING EAST BOYNTON BEACH, FLORIDA, UNITED STATES LITTLE LEAGUE TEAM CHAMPIONS

Mr. LATOURETTE. Mr. Speaker, I move to suspend the rules and agree to the concurrent resolution (H. Con. Res. 273) recognizing and congratulating the East Boynton Beach, Florida, Little League team as the 2003 United States Little League Champions.

The Clerk read as follows:

H. CON. RES. 273

Whereas the Little League team East Boynton Beach, Florida, captured the Florida State and Southeastern United States Regional Championship to reach the Little League World Series in historic Williamsport, Pennsylvania;

Whereas more than 7,000 teams from around the world competed for the honor of reaching the Little League World Series, East Boynton Beach was among the 8 final American teams;

Whereas, on August 23, 2003, after competing against the best young baseball players in the Nation, East Boynton Beach defeated the team from Saugus, Massachusetts, by a score of 9-2 in the final game, thus capturing the United States Little League Championship title;

Whereas the team spirit and sportsmanship displayed by its roster of East Boynton Beach players Michael Broad, Richie DeJesus, Cody Emerson, Jordan Irene, Patrick Mullen, R.J. Neal, Matt Overton, Ricky Sabatino, Benny Townsend, Devon Travis, and Andrew Weaver set a new standard of excellence through team spirit and sportsmanship;

Whereas the coaching staff led by manager Kenny Emerson, assisted by coaches Joe Irene and Tony Travis not only taught these young men how to play top grade baseball on the field, but also taught them the best way to conduct themselves off the field;

Whereas national television commentators, sportswriters, and other media from around the world singled out East Boynton Beach for the way they joyfully played the game and the respect and friendship they showed to all opposing players from around the world; and

Whereas these Little League ambassadors from East Boynton Beach have honored their parents, families, teachers, friends, and the City of Boynton Beach, Florida, by their actions, demonstrating not only the best of Little League tradition but the best of America: Now therefore be it

Resolved by the House of Representatives (the Senate concurring). That Congress—

(1) recognizes the achievement of the Little League team East Boynton Beach, Florida, in winning the United States Little League Championship and congratulates them on this victory and on the example of excellence they set on the field and off the field;

(2) expresses its pride that the 2003 East Boynton Beach team represents America as the 2003 United States Little League Champions and invites the players, coaches, parents, and other league and city officials to the United States Capitol in Washington, D.C. to be honored;

(3) requests that the President recognize the national champions in their achievements; and

(4) directs the Clerk of the House of Representatives to make available enrolled copies of this resolution to the City of Boynton Beach and the Boynton Beach Little League office for appropriate display and to transmit an enrolled copy of this resolution to each player and coach of the East Boynton Beach Little League baseball team.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Ohio (Mr. LATOURETTE) and the gentleman from California (Ms. WATSON) each will control 20 minutes.

The Chair recognizes the gentleman from Ohio (Mr. LATOURETTE).

Mr. LATOURETTE. Mr. Speaker, it is my pleasure to yield such time as he may consume to the distinguished gentleman from Florida (Mr. SHAW), the sponsor of this resolution.

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Mr. SHAW. Mr. Speaker, I thank the gentleman for yielding me this time.

Mr. Speaker, this past August, some of the best young athletes from around