

(VA) fiduciary program. When a veteran has difficulty managing his own finances, the VA appoints a guardian or a "fiduciary" to oversee his benefits. During the hearing, I was surprised to learn that there is no mechanism in place to provide replacement of benefits for VA beneficiaries whose benefits have been misused by a VA recognized fiduciary.

Unfortunately, some of our veterans have lost out on their VA benefits because of fiduciary misuse. According to an investigation by the Inspector General, one woman embezzled over \$60,000 in VA payments from 1997 to 2001 from a disabled veteran under her care. In another case, a fiduciary defrauded his uncle out of nearly \$55,000 in VA payments.

A good number of our veterans must live on limited budgets and rely primarily on their VA payments. When they lose even a portion of their benefits, the impact on the quality of their lives can be significant.

I was also surprised to learn that Congress has not improved on the safeguards for veterans who depend on fiduciaries in over 25 years. It is time we do something to prevent fraud against our veterans and to provide remedies when benefits are misused.

Today, I am introducing legislation, the "Veterans Fiduciary Act of 2004," which would provide veterans and their families new protections and new avenues to recoup their losses. This bill would require the replacement of benefits in cases when the VA has been negligent in failing to investigate or monitor a fiduciary and in certain other circumstances. It will also require the VA to conduct background checks before recognizing a fiduciary and will give the VA new mechanisms to deter misuse, including civil monetary fines.

Again, I strongly believe we should be doing more to protect the VA benefits our veterans rely upon. I am proud to introduce legislation to give our most vulnerable veterans the protection they deserve.

TRIBUTE TO YEOMAN SECOND CLASS MONTELL L. GWINN

HON. C. W. BILL YOUNG

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 25, 2004

Mr. YOUNG of Florida. Mr. Speaker, I rise today to recognize and pay tribute to an outstanding enlisted sailor, Yeoman Second Class, Montell L. Gwinn, as he prepares to complete his service to our Nation in the United States Navy. It is a great honor for me to take this opportunity to thank YN2 Gwinn and his family for his 7 years of distinguished and dedicated service to our Nation for which he has proudly and selflessly served in the defense of freedom.

I came to know this sailor while he was assigned to the Navy's Appropriations Liaison Office. In this capacity, he served as a liaison for me, for the members of my staff, and for the professional staff of the Appropriations Committee I chair to the Secretary of the Navy and the Chief of Naval Operations. He also accompanied me on several trips as I investigated the health and welfare of our troops stationed here and throughout the world. In all cases, YN2 Gwinn performed his duties in the most professional manner. He was particularly invaluable in providing great personal insight

as an enlisted sailor, giving tremendous input on issues affecting the sailors and their families. His candor, intelligence, and steadfast devotion to duty, was a tremendous asset to me in my deliberations regarding our most prized commodity within our Armed Forces, the men and women of our all-volunteer force.

Mr. Speaker, it is my honor to recognize YN2 Gwinn for his distinguished service to our Nation. Montell is symbolic of the spirit of our Nation's all volunteer force. My wife Beverly and I have the highest respect for him and all those who serve in uniform in defense of freedom. Without their dedicated service, we would not be "the land of the free" were we not also the "home of the brave." My colleagues and I want to express our thanks and appreciation for the special contribution YN2 Gwinn has made to the United States Navy and the special insight he has provided me and the members of my Committee. We also wish Montell and his family continued success and the traditional naval wish of "fair winds and following seas" as he closes out his distinguished military career.

RELATING TO THE LIBERATION OF THE IRAQI PEOPLE AND THE VALIANT SERVICE OF THE UNITED STATES ARMED FORCES AND COALITION FORCES

SPEECH OF

HON. DIANA DeGETTE

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 17, 2004

Ms. DeGETTE. Mr. Speaker, war does not discriminate on the basis of race, gender, ethnicity or religion—it is indifferent to background or boundaries, social standing or political affiliation. War impacts all of those involved with an impartial voracity. Honoring our men and women for the sacrifice, strength and courage they have demonstrated while in Iraq should be as unbiased—it should not be mired in partisanship or petty politics.

With a unified voice, the House of Representatives should approve a resolution that acknowledges the bravery of the American men and women in Iraq and the sacrifices they and their families have made for the sake of our nation. It should recognize the 575 American soldiers who have lost their lives in Iraq, soldiers who have made the ultimate sacrifice for our country, as well as the more than 3,000 wounded troops who are struggling to recover from their injuries. We are deeply indebted to these men and women and grateful for the hardships they have endured. We should vote on, and unanimously pass, a resolution that unequivocally communicates this.

However, the Republican majority has presented a resolution that specifically and intentionally prevents unanimous support from this body. The divisive language alleging that the world is a safer place after the Iraqi invasion, is not only a point of great contention, it is a distraction from what should be the sole focus of the resolution: to commend our tireless troops in Iraq. Indeed, the Republican majority has squandered the opportunity to send a message of unwavering support to the American men and women in the field, instead opting to politicize the issue in order to advance its own political agenda.

In good faith, I cannot vote for a resolution that asserts that the world is safer since the U.S. invasion of Iraq when by every account, the world is glaringly even more vulnerable, as partly evidenced by the horrific bombing in Madrid last week. When our country chooses to unilaterally use force before exhausting all diplomatic avenues, we risk alienating ourselves from our allies and emboldening our enemies. Unfortunately, I believe our go-it-alone strategy in Iraq has done just that.

While I cannot vote for this resolution, I am steadfast in my support for the American men and women fighting in Iraq and believe we must support them both by word and action. We must fight to get our troops home quickly and safely while upholding the commitment we have made to the Iraqi people. The best possible way to achieve this is by working with the international community to rebuild Iraq. Additionally, we must ensure that our troops, in the field and once they have returned home, have the benefits they rightfully deserve, including increased access to medical care and deserved increases in the family separation allowance and imminent danger pay.

CHILD NUTRITION IMPROVEMENT AND INTEGRITY ACT

SPEECH OF

HON. SANDER M. LEVIN

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 24, 2004

Mr. LEVIN. Mr. Speaker, I rise to voice my strong support for the Child Nutrition Reauthorization bill, H.R. 3873, which the House approved yesterday. This reauthorization, which only happens every 5 years, provides Congress the opportunity to examine the program, fix problems, and build on past successes. I am greatly disappointed that this year, my colleagues needed to waste valuable energy protecting existing programs from damaging Administration proposals, rather than using what our schools have learned to move forward.

When we started this debate a year ago, President Bush declared that the problem with the nutrition programs was too many children getting lunch. The President imposed burdensome new eligibility verification rules on our local school districts, despite research from his own Department of Agriculture showing his proposal would likely result in a reduction of eligible children participating in the program. I commend my colleagues on the Committee for ensuring that H.R. 3873 does not harm the School Lunch & Breakfast Program, or take food away from children who need it.

I am also pleased that the bill expands pilot programs such as the Luger Summer Food Pilot Program and the Fruit and Vegetable Pilot Program. In the State of Michigan, 11 percent of our children are considered overweight. Children participating in the Fruit and Vegetable Pilot Program not only ate more fruits and vegetables, but actually purchased less high fat vending machine options, had better attention spans in class, and experienced fewer disciplinary problems. This pilot program has shown that, given the resources, schools can create an environment where healthy snack options can be a reality without

limiting choice, and I am pleased that more children will be able to participate.

While H.R. 3873 does not damage the very successful National School Lunch & Breakfast Program, WIC, the Summer Food Service Program, and the Child and Adult Food Program, I believe we missed an important opportunity to help our schools expand their efforts to fight child obesity, which leads to adult diabetes and heart disease. We call on our schools to provide a model of healthy eating habits, but often do not give them the full resources necessary to meet this challenge. Right now, the federal government reimburses schools \$2.14 per free lunch served, \$1.17 per reduced priced lunch, and \$.20 per paid lunch. Our schools struggle to create any meal for only \$2.14, let alone a nutritious one with more expensive fruits and vegetables. If we are to ask our schools to provide healthier lunches, we must provide them with the money to match such a request.

We also missed an opportunity to reduce paperwork and administrative burdens for schools already laden with burdens from No Child Left Behind, by eliminating the reduced price lunch category, and providing all children 185 percent of the poverty line with a free lunch. We should listen to school administrators when they describe the cost of this extra category in staff hours, and children not fed because they can't afford even the low cost of a reduced lunch.

Again, I commend the members of the Committee for protecting the successful child nutrition programs, and I am hopeful that in the future we can listen to our schools needs as they implement these important programs.

INTRODUCTION OF "FINANCIAL LITERACY MONTH"

HON. JUDY BIGGERT

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 25, 2004

Mrs. BIGGERT. Mr. Speaker, I rise today to introduce a resolution to designate April as "Financial Literacy Month". It is important that we raise public awareness about the importance of financial education in the United States and the serious consequences that may be associated with a lack of understanding about personal finances and economics.

The financial world has dramatically changed over the last 20 years. The passage of complex laws—like Gramm-Leach-Bliley—has created a new world of integrated financial service products and possibilities.

Mr. Speaker, with all these new choices, there is a new responsibility on our part to educate our youth. Why? Because teaching them about personal finance and economics is the best way to prepare them for a financially rewarding adulthood as contributing members of society.

They need to know how to manage money, credit, and debt, and become responsible workers, heads of households, investors, entrepreneurs, business leaders, and citizens. It is through financial education that these young consumers will learn to capitalize on the

choices and flexibility that this new world has created.

The most effective time to impart basic financial and economic knowledge is during students' formative years, through the K–12 education system. In introducing this resolution it is my hope that public officials and educators will focus on this critical learning area.

A survey released in 2003 by the National Council on Economic Education (NCEE) illustrates accomplishments and challenges in the areas of economics and personal finance education. NCEE's 2002 "Survey of the States" found that 48 states and the District of Columbia had economic education standards in place, up from 38 states in NCEE's first "Survey" in 1998. Testing for economics increased from 25 states in 1998 to 27 states in 2002.

However, in the area of personal finance, less progress has been evident. While 40 states had set standards for personal finance education in 2000, only 31 states renewed such standards in 2002. Of those 31 states, only 14 require the standards to be implemented.

As a Member of both the Financial Services Committee and the Education and Workforce Committee, I have come to recognize the importance of integrating financial literacy and basic economics into the K–12 curricula, and the positive impact this can have on millions of future investors. I believe that April should be used to educate all age levels on the importance of financial literacy but most importantly, our youth.

More than 42,000,000 people in the United States currently participate in qualified cash or deferred arrangements known as 401(k) plans. A Retirement Confidence Survey conducted in 2002 found that only 32 percent of workers surveyed have calculated how much money they will need to save for retirement, and 25 percent of workers have done no specific planning for retirement.

Make no mistake—personal finance and economics are the key to helping our youth avoid in later years, as adults, the pitfalls of foreclosure, predatory lending and credit counseling and better prepare them for retirement.

Mr. Speaker, the state of financial illiteracy among our children may not garner much in the way of headlines, but it nonetheless is an issue that should command our attention. It is a problem that is serious and urgent, but it is one that can be solved through education. I would like to call special attention to that need during the month of April. It is our duty to help our youth succeed in today's increasingly sophisticated world of finance.

I want to thank my distinguished colleague and friend from Texas, Mr. HINOJOSA, for his strong support and cosponsorship of this resolution, and I urge my colleagues to join us in supporting this bill.

RECOGNIZING SERGEANT DONALD WALTERS

HON. DARLENE HOOLEY

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 25, 2004

Ms. HOOLEY of Oregon. Mr. Speaker, I rise today to recognize an American hero.

One year ago today, Sergeant Donald Walters bravely offered the ultimate sacrifice in hand-to-hand combat during the now famous ambush of the 507th Army Ordnance Maintenance Company, the same attack in which Pvt. Jessica Lynch was captured.

Sgt. Walters served our nation courageously and honorably long before September 11. He served during the first Gulf War, and returned to raise a family. So if, after the Gulf War, Sgt. Walters decided to never again leave his home and family to defend freedom in a far-away place, he could rest easy because he had already given more than most.

However, after September 11, Sgt. Walters volunteered to rejoin the U.S. Army in order to serve America yet again. He was selfless. He was courageous. He knew what every soldier knows: that great sacrifices would be required in order to serve our nation in its time of need, and he made those sacrifices. I am deeply saddened that, one year ago today, he made the ultimate sacrifice.

Yet his sacrifice, his courage, and his heroism has not and will not be forgotten. Sgt. Donald Walters fought bravely in the ambush on the 507th, and his courage in the face of fire both inflicted damage on the enemy and helped others in his unit to escape the ambush. His gallantry in action has earned him a Silver Star from the Army, a reward much deserved.

The exact chain of events on that fateful day may never be fully revealed. But the family of Sgt. Donald Walters should be assured that the Army, this Congress, and this Nation consider him a hero, and he will never be forgotten.

TRIBUTE TO THE HUNTSVILLE ALUMNAE CHAPTER OF DELTA SIGMA THETA SORORITY

HON. ROBERT E. (BUD) CRAMER, JR.

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 25, 2004

Mr. CRAMER. Mr. Speaker, I rise today to recognize the Huntsville Alumnae Chapter of Delta Sigma Theta Sorority, Inc. for fifty years of service in the North Alabama community.

Since its founding on April 24, 1954, the sisters of the Huntsville Alumnae Chapter of Delta Sigma Theta Sorority, Inc. have been an inspiration for young women in our area providing college scholarships and volunteering numerous hours helping others throughout North Alabama.

Mr. Speaker, the Huntsville Alumnae Chapter of Delta Sigma Theta, Inc. is most well known for its annual reception that recognizes and honors outstanding high school teachers and students. In addition, the chapter sponsors an educational and motivational program for young girls called "Girls Empowered to Maximize Self-esteem," or GEMS.

On March 28th, the Huntsville Alumnae Chapter of Delta Sigma Theta Sorority, Inc. will hold its annual Founders' Day program. This year's celebration will be especially memorable and I rise today to join them in their fiftieth commemoration.