

the sacrifice and commitment of countless others, the University of Maryland system ultimately implemented a policy of integration that extended to all levels of the institution.

To achieve these goals and others, the Dubois Circle associated itself with various distinguished women's groups, and in the 1980s officially became a life member of the NAACP. The NAACP recognized then, as we do today, the importance of the Dubois Circle in both the African American and women's communities in Maryland and throughout the nation.

Mr. Speaker, the Dubois Circle was born 100 years ago to help cleanse the stain of discrimination from our national character and it continues to be relevant to that worthwhile effort even today. The Dubois Circle teaches us that if we draw on the strength within—and add to that strength a committed spirit—we can accomplish no less than greatness.

H. RES. 737—"RECOGNIZING THE GOALS AND IDEALS OF FINANCIAL LITERACY MONTH" AND FINAL RESULTS OF THE 2006 STOCK MARKET GAME CAPITOL HILL CHALLENGE

HON. RUBÉN HINOJOSA

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Monday, May 1, 2006

Mr. HINOJOSA. Mr. Speaker, I would like to submit for the RECORD the National Council on Economic Education's letter in support of H. Res. 737, a bill Recognizing the Goals and Ideals of Financial Literacy Month that falls in April of each year. Congresswoman Judy Biggert (R-IL) and I introduced the bill earlier this year. The House Committee on Government Reform reported the bill out favorably to the House floor, and it passed the House on April 6, 2006 by a recorded vote of 423–1.

I would like to submit for the Record the Final Results of the 2006 Stock Market Game Capitol Hill Challenge as it pertains to my district. During the Challenge, 78 schools from across the country, and one school in Germany, invested 100,000 hypothetical dollars into the U.S. markets. Ten teams from La Feria High School in my district participated in the Challenge. I want to personally commend them for their valiant efforts to learn the ins and outs of the stock market and congratulate all of them for their excellent performance. I look forward to more high schools in my district participating in this Challenge next year.

Finally, I would like to submit for the RECORD an article by Brigitte Yuille of Bankrate.com entitled "10 tips to make your children money-wise." I believe that it provides some excellent recommendations for parents to improve their children's financial literacy.

NATIONAL COUNCIL ON

ECONOMIC EDUCATION, APRIL 5, 2006.

Hon. JUDY BIGGERT,

House of Representatives, Longworth House Office Building, Washington, DC.

Hon. RUBÉN HINOJOSA,

House of Representatives, Rayburn House Office Building, Washington, DC.

DEAR REPRESENTATIVES BIGGERT AND HINOJOSA: On behalf of the National Council on Economic Education (NCEE), I am writing to express my support for H. Res. 737, a Resolution Supporting the Goals of Finan-

cial Literacy Month. I understand that the House is scheduled to vote on H. Res. 737 today, and I want to commend you and your colleagues for highlighting the importance of financial and economic education.

The NCEE is a nonprofit organization that has worked to enhance elementary and secondary economic and financial literacy education since 1949. Since that time, our organization has established comprehensive programs that equip teachers with tools to get economics and personal finance into the classroom, and to help students apply in their lives what they learn in school. The NCEE operates through a network of state councils and university-affiliated centers for economic education, which allows us to reach teachers, and through them students, across the country.

H. Res. 737 provides a timely "call to action" to leaders in government and education, as well as parents and students, to improve financial and economic literacy. This national priority begins with providing students with the solid grounding in the fundamentals of economics and personal finance that will lead to sound decisions through life. H. Res. 737 correctly recognizes that school education is the beginning of this process, and that it is also important to "improve financial literacy rates for Americans of all ages and walks of life."

We look forward to continuing to work with both of you, along with the House Financial and Economic Literacy Caucus, and all Members of the House and Senate, to achieve the goals reflected in H. Res. 737. Thank you again for your leadership on this critical issue.

Sincerely,

ROBERT F. DUVAL, President & CEO.

SECURITIES INDUSTRY ASSOCIATION, Washington, DC, April 25, 2006.

FINAL RESULTS OF THE 2006 STOCK MARKET GAME CAPITOL HILL CHALLENGE

Today, The Foundation for Investor Education and The Securities Industry Association join members of Congress and educators in acknowledging Financial Literacy Day. In addition to attending Financial Literacy Day on Capitol Hill 2006 held between 1:00 p.m.–5:00 p.m. in 902 Hart Senate Office Building, we will announce the final results of the Stock Market Game: Capitol Hill Challenge. This e-mail will give you a first look at those results.

The 2006 Stock Market Game-Capitol Hill Challenge began on February 13 and ended on April 21. During the Challenge, 78 schools from across the country, and one school in Germany, are investing \$100,000 hypothetical dollars into the U.S. markets. SIA is bringing the first place team to Washington, DC to recognize their achievement May 8–9, 2006.

This e-mail contains rankings of Challenge participants, comprised of young investors across the country learning and having fun at the same time.

Only teams, which have executed trades, will appear on the Challenge rankings. The total equity of the portfolio for unlisted teams is \$100,000.00 plus accrued interest.

Thank you for your support of Financial Literacy Month in Congress!

Regards,

ED SHOVAR, Legislative Assistant.

FINAL RESULTS: 2006 STOCK MARKET GAME CAPITOL HILL CHALLENGE

The 2006 Stock Market Game-Capitol Hill Challenge began on February 13 and ended on April 21. During the Challenge, 78 schools from across the country, and one school in Germany, are investing \$100,000 hypothetical dollars into the U.S. markets. SIA is bring-

ing the first place team to Washington, DC to recognize their achievement May 8–9, 2006.

The following high school team(s)* from your district participated in the 2006 Challenge, and we have included the final rankings of the Challenge (as of 04/21/06—close of the market):

Rank, Team ID, Total Equity, School/Organization, Advisor/Participant, Congress Member:

60, CAP_53_ZZ292, \$107,964.79, La Feria High School, Reagan, Suzanne, Rep. Rubén Hinojosa.

82, CAP_53_ZZ286, \$106,264.82, La Feria High School, Reagan, Suzanne, Rep. Rubén Hinojosa.

180, CAP_53_ZZ289, \$101,343.13, La Feria High School, Reagan, Suzanne, Rep. Rubén Hinojosa.

198, CAP_53_ZZ291, \$101,071.98, La Feria High School, Reagan, Suzanne, Rep. Rubén Hinojosa.

204, CAP_53_ZZ283, \$100,838.01, La Feria High School, Reagan, Suzanne, Rep. Rubén Hinojosa.

206, CAP_53_ZZ288, \$100,799.42, La Feria High School, Reagan, Suzanne, Rep. Rubén Hinojosa.

211, CAP_53_ZZ287, \$100,733.17, La Feria High School, Reagan, Suzanne, Rep. Rubén Hinojosa.

244, CAP_53_ZZ284, \$99,742.05, La Feria High School, Reagan, Suzanne, Rep. Rubén Hinojosa.

248, CAP_53_ZZ290, \$99,685.42, La Feria High School, Reagan, Suzanne, Rep. Rubén Hinojosa.

213, CAP_53_ZZ285, \$98,162.86, La Feria High School, Reagan, Suzanne, Rep. Rubén Hinojosa.

*Note: In some cases high schools may have registered more than one team of 3–5 students, in order to maximize the educational benefit to as many students as possible. Only teams, which have executed trades, will appear on the Challenge rankings. The total equity of the portfolio for unlisted teams is \$100,000.00 plus accrued interest.

The Stock Market Game Program provides teachers with an engaging real-world tool for teaching basic economic skills while instilling their students with an understanding of the importance of sound saving and investing. Students in the Stock Market Game Program apply their reading, writing, and math skills to create and manage a stock portfolio. As students track their team's portfolio, they are able to commit the skills they learn in school to real-world decisions of saving and investing.

We invite you to visit our websites, The Stock Market Game Program (www.stockmarketgame.org), and the Securities Industry Association (www.sia.com). If you have any questions regarding this or any other matter, please do not hesitate to call us at (202) 216–2000.

[From Bankrate.com.]

10 TIPS TO MAKE YOUR CHILDREN MONEY-WISE (By Brigitte Yuille)

Personal finance experts suggest that parents should teach their kids about money. They want parents to talk to their kids about earning, spending, investing, saving, borrowing and sharing.

In fact, the experts advise parents that the earlier they start, the better. Robert Duvall, president and CEO of the National Council on Economic Education, says a majority of practices can begin as early as preschool.

"We need to get to young people as early as possible," he says. "We don't wait until a young person gets her or his first job to teach them how to read. Why do we want to wait until they are in the working world to teach them some basics about managing their money? Because often it's too late."

The experts have provided 10 ways for you to help your children understand and appreciate the value of a dollar:

1. Talk with your children while at a grocery store or in the mall. Express your thoughts when you compare prices and quality when shopping for school supplies or holiday and birthday gifts.

2. Take your kids to the bank. Whether you are taking out money from the ATM or heading inside the bank to cash a check, talk with your kids about what you are doing. Teach them how money can be earned by not taking it out of the bank account.

3. Talk with your kids about investments. Purchase stock in companies of products that they know. Experts say you can start in elementary school, but it might be more meaningful in middle school.

"Too many people have suffered losses—by not diversifying, for example—that could have been avoided with a little information and education," says Steve Hines, spokesman for the JumpStart Coalition for Personal Financial Literacy. "But, stocks generally outperform other forms of investment over longer periods of time, and since kids have time on their side, why not help them learn to make their money grow?"

4. Create a account, and your kids with a bank. Give your children an allowance and make sure they set aside a certain amount for savings. A piggy bank can help children watch their money grow. Let them keep a financial journal to record their financial activities.

5. Make them work for their money. Money doesn't grow on trees, so teach your kids to earn their money. They can start by picking up their toys, taking out the garbage and raking the leaves.

6. Help them to establish savings goals. Goal-setting can help kids aspire to achieve their dreams. So whether the goal is a toy, bicycle or a car, help them to learn that it can be attained by saving and working.

"A troubling trend in our society is giving credit cards too early and too easily," says Duvall, who suggests giving responsible teenagers a credit card toward the latter part of high school, along with a good heart-to-heart talk about credit.

"Know your kids individually, and don't be in a rush to help them spend," says Hines. "Don't get your kids a credit card and hope they'll learn something on their own. You wouldn't get them a car and hope they'll learn to drive it on their own, would you?"

7. Teach them how to use a credit card. If you decide to give your child a credit card, be sure to monitor its use.

8. Include kids in discussions on household budgeting and vacation planning. Talk about necessities such as utilities and extras. Teach kids about the financial resources needed for the vacation such as tickets, transportation, lodging and entertainment.

9. Teach them about donating. Donating can help teach your child about giving.

Hines believes volunteering is a way to "offset the consumer-driven environment by teaching kids that there is joy in something other than buying things for themselves.

"For some kids, this is a powerful lesson. Instead of just delayed gratification, it's gratification by spending on someone else. With donations, there are also opportunities to discuss how far a dollar can stretch and values."

10. Be a good role model. Lead by example. Educate yourself. Learn how to save and develop a sound budget. Read up on investing. A variety of resources are available on the Internet and at credit counseling agencies.

HOLOCAUST REMEMBRANCE DAY

HON. HENRY A. WAXMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, May 1, 2006

Mr. WAXMAN. Mr. Speaker, this week we commemorate Yom Hashoah, Holocaust Martyrs' and Heroes' Remembrance Day. With events in Israel, the United States and around the world, communities have gathered to memorialize the six million Jews murdered during World War II.

This year, by a coincidence of the calendar, Yom Hashoah comes just days after the anniversary of the Armenian Genocide and days before a rally planned in Washington to protest the genocide in Sudan. Each of these observances is a somber reminder that world inaction in the face of injustice leaves a tragic precedent for other acts of senseless bloodshed.

The road from Armenia to Auschwitz was direct. If more attention had been paid to the innocent victims and those who perpetrated the atrocities against the Armenian people, the Holocaust might have been prevented. Perhaps if 60 years hadn't passed before the U.N. formally commemorated the Holocaust, international consciousness of other genocides like the massacres in Darfur could have been awakened sooner.

While the U.N. General Assembly has finally committed to observing Holocaust commemoration annually, there is still tremendous complacency about modern day anti-Semitism. Many nations have stood idly by while Iranian President Mahmoud Ahmadinejad attacks the Holocaust as fiction and aggressively calls for Israel's destruction.

For example, Ukraine this year will mark the 65th anniversary of the Nazi massacre of more than 100,000 Jews at Babi Yar. Yet it took fierce pressure from the United States and Israel to urge the Ukrainian government to take a stand against MAUP, a local university that openly praises Ahmadinejad's anti-Israel statements, hosts anti-Zionism conferences, and actively distributes anti-Semitic propaganda across Europe.

Memorials become relics if they do not stir our modern conscience. One of the reasons that Yom Hashoah was chosen to be commemorated on the anniversary of the Warsaw ghetto uprising is to inspire in all of us a drive to fight back against injustice and intolerance.

Today, let us not only pay tribute to those who perished. Let us pledge to stand up against governments that persecute their own people. Let us bear witness to the crimes against humanity that are occurring in our midst. And let us declare our commitment to fight the reemergence of anti-Semitism so that the cry "Never Again" rings true.

SENATE COMMITTEE MEETINGS

Title IV of Senate Resolution 4, agreed to by the Senate on February 4, 1977, calls for establishment of a system for a computerized schedule of all meetings and hearings of Senate committees, subcommittees, joint committees, and committees of conference. This title requires all such committees to notify the Office of the Senate Daily

Digest—designated by the Rules Committee—of the time, place, and purpose of the meetings, when scheduled, and any cancellations or changes in the meetings as they occur.

As an additional procedure along with the computerization of this information, the Office of the Senate Daily Digest will prepare this information for printing in the Extensions of Remarks section of the CONGRESSIONAL RECORD on Monday and Wednesday of each week.

Meetings scheduled for Tuesday, May 2, 2006 may be found in the Daily Digest of today's RECORD.

MEETINGS SCHEDULED

MAY 3

9 a.m.

Appropriations

Labor, Health and Human Services, Education, and Related Agencies Subcommittee

To hold hearings to examine proposed budget estimates for fiscal year 2007 for the Department of Health and Human Services.

SD-226

Armed Services

SeaPower Subcommittee

Closed business meeting to markup those provisions which fall under the subcommittee's jurisdiction of the proposed National Defense Authorization Act for fiscal year 2007.

SR-222

10 a.m.

Armed Services

Airland Subcommittee

Closed business meeting to markup those provisions which fall under the subcommittee's jurisdiction of the proposed National Defense Authorization Act for fiscal year 2007.

SR-232A

Appropriations

Defense Subcommittee

To hold hearings to examine proposed budget estimates for fiscal year 2007 for Defense Medical Health Program.

SD-192

Appropriations

District of Columbia Subcommittee

To hold hearings to examine ways to eliminate penalties for marriage for low income families.

SD-124

Aging

To hold hearings to examine the future of social services for older Americans.

SD-106

10:30 a.m.

Appropriations

Legislative Branch Subcommittee

To hold hearings to examine proposed budget estimates for fiscal year 2007 for the Office of Compliance, Government Printing Office and Congressional Budget Office.

SD-138

11:30 a.m.

Armed Services

Strategic Forces Subcommittee

Closed business meeting to markup those provisions which fall under the subcommittee's jurisdiction of the proposed National Defense Authorization Act for fiscal year 2007.

SR-222