paid or reimbursed with funds set aside in pretax accounts. These pre-tax contributions can be made by the employer, the employee, or both, depending on the type of account. In recent years, Congress has worked to make these accounts more accessible and easier to manage.

Expanding access to tax free savings accounts is a sensible way to help individuals manage health care costs and have greater control over their own care options. I believe this addition will create better opportunities for dentists and patients to provide and receive better quality dental care, which is especially important in rural and lower-income communities across the country.

I urge my colleagues to support this bill.

DEPARTMENTS OF LABOR, HEALTH AND HUMAN SERVICES, AND EDUCATION, AND RELATED AGENCIES APPROPRIATIONS ACT, 2008

SPEECH OF

# HON. CAROL SHEA-PORTER

OF NEW HAMPSHIRE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 18, 2007

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 3043) making appropriations for the Department of Labor, Health and Human Services, and Education, and related agencies for the fiscal year ending September 30, 2008, and for other purposes:

Ms. SHEA-PORTER. Madam Chairman, I rise today in strong support of this amendment which will put a stop to the unacceptable evaluation component of the Upward Bound Program that turns our Nation's students into guinea pigs for the Department of Education.

This evaluation requires that institutions receiving Upward Bound funds, such as the University of New Hampshire, recruit TWICE as many students than can be served, with the intent to deny half of these applicants and use them as a control group—receiving no Upward Bound assistance at all. I find this bait and switch, which comes at the expense of our students, to be offensive, downright cruel, and—at best—unethical.

I recently introduced H.R. 2700 to suspend this study and prevent the other harmful changes the Administration has made to the Upward Bound program. This amendment to prohibit funding for this study is another means by which we can right this wrong.

The goal of Upward Bound is to support our students in their efforts to obtain a college degree. We must not undermine these efforts with this unethical study.

I urge my colleagues to protect the integrity of this program by standing with us, and our students, by supporting the Gwen Moore-Tom Cole-Bobby Scott-Carol Shea-Porter amendment. UNITED STATES NEEDS TO INVEST IN FINANCIAL LITERACY

#### HON. DONALD M. PAYNE

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 19, 2007

Mr. PAYNE. Madam Speaker, there is an urgent need for the United States to invest in financial literacy. On June 15, 2007, the Washington Post reported that, according to the Mortgage Bankers Association, "the percentage of U.S. mortgages entering foreclosures in the first three months of the year was the highest in more than 50 years." With aggressive subprime lenders preying upon unknowledgeable yet eager homeowners, foreclosure rates around the country have reached unprecedented heights.

On June 10, 2007, the New York Times reported that "private loans have become the fast-growing sector of the student finance market, more than tripling over five years to \$17.3 billion in the 2005–2006 school year, according to the College Board." Yet, in that same article, it was reported that many students fail to understand the risks associated with private loans as opposed to federally subsidized loans. Along those same lines, easy access to credit cards without the understanding of its potential pitfalls has led to the indebtedness of many college students.

According to the Bureau of Economic Analysis, personal savings for Americans in May 2007 was negative \$139.8 billion, which was an \$18 billion increase from the previous month. The Federal Reserve Board stated that consumer debt has exceeded \$2.4 trillion as of May 2007. According to the 2007 Retirement Confidence Survey conducted by the Employee Benefit Research Institute, it is not registering with American workers that the U.S. retirement system is no longer one of defined benefits but that of defined contributions. In fact, fewer than 50 percent of workers have retirement savings and investments over \$25,000.

These facts are unfortunately not surprising. The results from the JumpStart Coalition for Personal Financial Literacy's 2006 survey showed that of the approximately 5,700 high school seniors nationwide tested, participants scored slightly above 52 percent on a test of very basic financial literacy skills.

The United States must address this growing problem of financial illiteracy. The consequences, as shown by these statistics, could be dire if more is not done. I would encourage the Federal Government to take proactive measures to stem this tide. The Department of Education, in particular, can play a key role in reversing this negative trend by instilling the principles of fiscal discipline while our children are still in their formative years and in fact, can work to incorporate these values into already existing subjects such as mathematics, social studies and business classes.

As a matter of fact, I will soon be introducing the Youth Financial Education Act which would authorize monies for financial literacy through State block grants and through the Fund for the Improvement of Education. I hope to work with other Members of Congress and appropriators to see this important initiative realized.

THE BIPARTISAN IMPORT SAFETY ACT OF 2007

## HON. MARK STEVEN KIRK

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 19, 2007

Mr. KIRK. Madam Speaker, last month, the U.S. Consumer Product Safety Commission and toy company RC2 announced a recall of 1.5 million various Thomas & Friends wooden railway toys because they might contain dangerous amounts of lead.

Lead poisoning causes vomiting, diarrhea, convulsions, anemia, loss of appetite, abdominal pain, irritability, fatigue, constipation, difficulty sleeping, headaches and coma. It can even be fatal.

The toys on recall are made in China and are retailed throughout the United States.

In March, a wave of pet deaths revealed toxic chemicals in Chinese-manufactured pet food. The U.S. Food and Drug Administration investigated and nearly 100 brands of pet food made with the ingredient were ordered recalled.

A few weeks ago, consumers were advised to discard all toothpaste made in China after federal health officials found toothpaste containing a poison used in antifreeze.

Then it was Thomas the Tank Engine. Just about every family with young kids in America knows Thomas the Tank Engine well.

On Tuesday, about 40 tubes of potentially toxic toothpaste fraudulently labeled Colgate "Triple Action" were pulled from the shelf of a discount store in Arlington Heights, Illinois.

Congress needs to send a clear notice to importers that goods which threaten the safety of kids will be left to rot on America's docks.

That is why I am introducing H.R. 3100, the bipartisan Import Safety Act of 2007, to increase penalties for willful violators of federal regulations on imported goods and increase our commitment to overseas inspections by the FDA and the Commission. This will increase the ability of the U.S. Government to halt the importation of pet food, toothpaste or children's goods that could present a danger to Americans.

33RD ANNIVERSARY OF THE TURKISH INVASION OF CYPRUS

#### HON. ZACHARY T. SPACE

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 19, 2007

Mr. SPACE. Madam Speaker, tomorrow marks the 33rd anniversary of Turkey's illegal invasion and occupation of Cyprus, which occurred on July 20, 1974. This black anniversary commemorates 33 years too long of suffering and injustice for the people of the Republic of Cyprus.

Thirty-three years ago, Turkish troops invaded Cyprus in flagrant disregard for international law. As a result, an estimated 160,000 true Cypriots were displaced and another 5,000 Cypriots were killed. The current occupied area is notably one of the most highy militarized areas in the world with 43,000 Turkish troops stationed there illegally. In an act of further defiance, in 1983, Turkish Cypriots declared themselves a sovereign nation.

themselves as such.

Together with both the E.U. and the U.N.. the U.S. has been a strong ally of the Republic of Cyprus, and we owe it to her to continue our steadfast support. As a Congress, we must uphold our Nation's pledge to advance the July 8th agreement that President Papadopoulos and Turkish Cypriot leader Mehmet Ali Talat reached a year ago. This agreement would begin the process of setting up bi-communal committees and working groups to address day-to-day issues facing those caught up in this conflict.

Unfortunately, Talat is not only yet to move forward with his earlier promise, but has also now gone back on his word. We must work to convince Talat that it is in his best interest, and in the best interest of Turkish Cypriots, to cooperate. They will be left behind and without a seat at the table if they choose to disregard plans for progress toward a solution.

Meanwhile, Greek Cypriots continue working toward their national commitment. The Republic of Cyprus took the initiative to demolish a portion of the fortification at Ledra Street in the capital of Nicosia. Opening up this crossing point was a confidence building step, as was demolishing a Cypriot National Guard post in Kato Pyrgos in an effort to open up another crossing point.

There are steps members of this House can take to show support for the people of the Republic of Cyprus. We can cosponsor legislation to resolve the Cyprus problem—H.R. 1456, H. Res. 405, and H. Res. 407.

H.R. 1456 enables U.S. citizens who own property in Turkish-occupied Cyprus to seek financial remedies with either current inhabitants of their land or the government of Turkey. The intent here is to ensure that property not only benefits the lawful owner, but also that it stays out of the hands of illegal squat-

H. Res. 405 expresses the sense of Congress for the support and implementation of the July 8th agreement as a way forward for the reunification of Cyprus. And H. Res. 407 expresses the support of the House of Representatives for the positive actions of the Republic of Cyprus to open more crossing points and to reach a cease-fire.

These are all bills that I'm a cosponsor of, and I urge other members to join me in my support for these worthwhile measures.

As a Greek American and as a member of the Hellenic Caucus, I could not feel more strongly about the reunification of Cyprus. The issue is straightforward and clear: we must aid our ally, the Republic of Cyprus, in righting the wrongs of the past 33 years. I cannot think of a better day than today, on the eve of the 33rd anniversary of the Turkish invasion, to express my conviction on the matter.

Tomorrow, we must both remember the past and look to the future. In recognizing the significance of July 20th for the citizens of the Republic of Cyprus, we must recommit ourselves to the cause of restoring the island nation to its rightful inhabitants. I ask for the support of my colleagues in this worthy undertaking.

To date, they are the only ones who recognize COSPONSORSHIP OF H.R. 1400. THE IRAN COUNTER-PROLIFERATION ACT OF 2007

## HON. EDWARD J. MARKEY

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES Thursday, July 19, 2007

Mr. MARKEY. Madam Speaker, I am proud to cosponsor H.R. 1400, the Iran Counter-Proliferation Act of 2007. This bill will give the United States far superior economic and political leverage against Iran's ongoing and dangerous nuclear program by significantly strengthening our sanctions package against Tehran.

The necessity for the United States and the world to negotiate a final termination to Iran's nuclear program cannot be overstated. The signals that Iran's nuclear program may not be peaceful are legion: Iran is in violation of its International Atomic Energy Agency safeguards agreement, it has yet to explain decades of deception surrounding their nuclear research and construction programs, it is pursuing a uranium enrichment program which could eventually produce weapons-grade uranium, and it is building a heavy-water nuclear reactor which will produce plutonium which could be used for weapons.

An Iranian nuclear weapon could threaten the United States, the security of the Persian Gulf, and it would certainly threaten one of our greatest allies, Israel. Iran's position in the region has unfortunately been greatly strengthened by our misadventure in Iraq, and the regime in Tehran may believe that with a nuclear bomb they could become the regional hegemon, the local strong-man. Such an outcome would be disastrous for the stability of the region, and would be deeply threatening to the United States and our allies. We must do everything we can to avoid this scenario. The Iran Counter-Proliferation Act will put stronger arrows in the diplomatic quiver of the United States through its expanded sanctions package, and it hopefully will help us find a resolution to this important issue.

Iran's development of a nuclear weapon would also be a deeply damaging blow to the Nuclear Nonproliferation Treaty, and could signal the death-knell for international efforts to halt the spread of the bomb. An Iranian nuclear weapon would so dramatically alter the balance of power in the Middle East and Central Asia that other nearby countries could decide that they must pursue a weapons program as well to protect themselves from the sway of Iranian regional hegemony. In such a scenario, an Iranian bomb could spur the development of a Saudi bomb, an Egyptian bomb, or a Turkish bomb. If the cascading security implications for the region from an Iranian nuclear weapon did lead to neighboring countries also pursuing nuclear programs, the NPT may truly be shattered beyond repair.

While I support H.R. 1400 and am proud to cosponsor it, I am concerned that one provision of the bill may have the unintended consequence of undermining our international efforts to unify all governments around the world against Iran's dangerous and destabilizing nuclear program. This bill would remove the President's ability to waive sanctions against foreign countries and corporations if the sanctions could harm the national security interests of the United States. I share the view of the bill's authors that such Presidential waiver authority has been utilized far too frequently-in fact, the international sanctions contained in the Iran Sanctions Act have never been utilized because they have been waived every year! However, I am concerned that by removing the waiver altogether, we will go too far in the other direction.

A number of American allies would be targeted by a universal application of the sanctions contained in H.R. 1400, and while it may be desirable in many cases to do so, leveraging such costly sanctions against our international partners could in certain circumstances make it more difficult to convince these countries to support our efforts to obtain further multilateral sanctions against Iran. No country and no corporation should get a free pass to conduct business in Iran, but at the same time we must retain the flexibility necessary to assure success at the multilateral level. For this reason, I intend to work with my colleagues to make sure that a tightly-crafted waiver authority is included in the final legislation-not to encourage its use, but to ensure that the United States retains the flexibility that we must have to be successful.

It is also very important that H.R. 1400 includes a provision clarifying that nothing in the act authorizes the use of force or the use of the United States Armed Forces against Iran. I believe that our best strategy for success against the Iranian nuclear program will be a strong combination of economic sanctions, political engagement, and multilateral pressure with a clear and persuasive package of benefits to Iran in exchange for the renunciation of their nuclear program. A successful strategy does not involve the use of force, and in fact the use of force against Tehran would most likely backfire by solidifying the domestic political support for the hard-line regime which is continually loosing the support of its people.

I believe that we can solve the Iranian nuclear issue with smart diplomacy, forceful engagement, unilateral and multilateral sanctions, and a sophisticated understanding what combination of sticks and carrots will be persuasive to the decision-makers in Tehran. While it is my opinion that most of the Bush Administration's efforts in this regard have been heavy-handed, ideologically riaid. uncreative, and ultimately counter-productive, I believe that some of their recent actions point to the slow adoption of a more sophisticated approach towards this extremely important problem. The Iran CounterProliferation Act will help strengthen this approach, and will help us ratchet up the pressure on Iran. It is vet to be seen whether the Bush Administration will be wise enough to couple this bigger stick with a bigger carrot, and I hope that they do so. Far too much hangs in the balance, and the United States strategy must be smart, adaptive, and tough.

I urge adoption of the bill.

"LANDMARKS"

#### HON. JACK KINGSTON

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES Thursday, July 19, 2007

Mr. KINGSTON. Madam Speaker, during the July 4th holidays with my family, I heard the following inspirational sermon in Denver,