

When, came a rising . . . as a team and a city rebuilding, with but tears in eyes then, their dreams realizing!

For in this land of The Bayou, where hope and dreams and faith somehow never ends . . . Why Who!

As the Colts came into town, as everyone thought they were the real studs to be found. . .

But, from those ocean breezes . . . you could hear those "Who Dat" heart's a beating!

Fat Sunday, When Dat Da Saints Came Marching In. . .

Getting behind early, when Coach Payton . . . said Don't Do Dat . . . Worry!

As Garrett was showing his Hartley, kicking two fields in the first half . . . To Do Dat his part, he!

An onside kick by Morsted, playing to win! Be Bold! For that's how the coach has always been!

As The Saints Came Marching In!

As Drew Daddy, took em down the field . . . so cool and so unreal . . . as he refused to yield!

As the defense was Vilmanizing, all those horses, making them losing stride then. . .

Leaving the Colts offense, with but tears in their eyes then!

For on the bench it so seemed, like Peyton . . . lost his dream. . .

Was forever waiting . . . awaiting to get in. . .

As Thomas showed his promise, as number "23" went 16 yds for a TD. . .

When, in the 4th quarter, touchdown . . . as The Shockey treatment was in order. . .

As it was getting close . . . with Peyton, moving in for the tying score . . . it meant the most!

As he threw the ball, you could hear his heart call . . . "WHO DAT?"

As it was number "22" Porter, saying Peyton, your our of order!

Running the ball back, all the way back to The French Quarter. . .

Gator Got You Manning! As Archie cried . . . When I played, where were you guys then?

As it was one heck of a game, with courageous hearts like Fereeny to be seen. . .

As a City on this night, took one more giant step towards the light!

And Healing It Would Seem!

With, all of that darkness of a past . . . she could smile and she could laugh. . .

And, let it be said, no more paper bags over heads . . . for The Saints. . .

ARE NOT THE AINT'S . . . ANYMORE!

And the world so surely knows, Who Dat? Who Da Does?

Dat Da Saints! Dat Da World Championaints!

Mr. Speaker, I rise today in support of House Resolution 1079—Congratulating the New Orleans Saints for winning Super Bowl 44 and bringing this long overdue NFL championship to South Louisiana.

After 43 years without reaching the Super Bowl, the Saints defeated the AFC Champion Indianapolis Colts 31 to 17 on February 7th to grasp their 1st Lombardi Trophy in franchise history.

Leading the charge was Super Bowl MVP Quarterback Drew Brees, who completed 32 out of 39 pass attempts for 288 yards and 2 touchdowns—and Louisiana native Tracy Porter, whose 74-yard interception return for a touchdown sealed the game for the Saints.

I am especially proud of one player from my district, Opelousas High School graduate—Wide Receiver Devery Henderson. In his 6th

season with the Saints, Devery caught 58 passes for 867 yards and 4 touchdowns. He was also an offensive centerpiece in the Super Bowl, catching 7 key passes for a total of 63 yards.

This championship is very special to Saints fans, also known as the Who Dat Nation, and the great State of Louisiana. It is my honor to recognize Coach Sean Payton and the 2009 New Orleans Saints for all of their accomplishments this season and for bringing home the Lombardi Trophy which Coach Payton has yet to let out of his sight.

I also want to commend the families of these players, coaches and support staff, and the loudest and most loyal fans in the NFL.

I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Louisiana (Mr. MELANCON) that the House suspend the rules and agree to the resolution, H. Res. 1079, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. CAO. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

#### AMERICA SAVES WEEK

Mr. SCOTT of Georgia. Mr. Speaker, I move to suspend the rules and agree to the resolution (H. Res. 1082) supporting the goals and ideals of the fourth annual America Saves Week.

The Clerk read the title of the resolution.

The text of the resolution is as follows:

#### H. RES. 1082

Whereas financial security is one of the most important issues for most Americans, whether it involves saving for a college education, an unforeseen emergency, a house, or for retirement;

Whereas personal savings as a percentage of disposable income has risen from 1.2 percent in the first quarter of 2008 to 4.8 percent in the fourth quarter of 2009, according to the Bureau of Economic Analysis;

Whereas according to the Employee Benefit Research Institute, the percentage of workers very confident about having enough money for a comfortable retirement fell to 13 percent in 2009, down from 18 percent in 2008, and more workers expect to work longer to supplement their income in retirement;

Whereas older Americans are more likely to live within 200 percent of poverty than any other age group, according to the 2009 Employee Benefit Research Institute's Databook, and more than 60 percent of the current elderly population relies on Social Security for over three-fourths of their annual income, according to a 2009 Social Security Administration report;

Whereas the average savings of retirees remains at \$50,000 according to the Federal Reserve Board's Survey of Consumer Finances for 2007, and recent financial instability has diminished those funds;

Whereas America Saves, managed by the Consumer Federation of America, was estab-

lished nine years ago as an annual nationwide campaign that encourages consumers, especially those in lower-income households, to increase their financial literacy, enroll as American Savers, and establish a personal savings goal in an effort to build personal wealth and enhance financial security;

Whereas over 2,000 local, State, and national organizations, including government agencies, financial institutions, and nonprofits, have motivated more than 245,000 people to enroll as American Savers through events such as financial literacy classes, financial fairs, free tax preparation assistance programs, and deposit campaigns; and

Whereas encouraging automatic and habitual savings is a primary focus for this year's America Saves Week, February 21, 2010, through February 28, 2010, and that focus is reflected in the work of the Financial and Economic Literacy Caucus, America Saves, and American Savings Education Council's Choose to Save Campaign: Now, therefore, be it

*Resolved*, That the House of Representatives—

(1) recognizes the importance of savings to financial security;

(2) supports the goals and ideals of "America Saves Week"; and

(3) requests that the President issue a proclamation calling on the Federal Government, States, localities, schools, non-profit organizations, businesses, other entities, and the people of the United States to observe America Saves Week with appropriate programs and activities with the goal of increasing the savings rates for individuals of all ages and walks of life.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Georgia (Mr. SCOTT) and the gentleman from Illinois (Mrs. BIGGERT) each will control 20 minutes.

The Chair recognizes the gentleman from Georgia.

#### GENERAL LEAVE

Mr. SCOTT of Georgia. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on the legislation and to insert extraneous materials thereon.

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

There was no objection.

Mr. SCOTT of Georgia. Mr. Speaker, I yield myself as much time as I may need at this point.

I rise today in strong support of House Resolution 1082, which supports the goals and ideals of the fourth annual America Saves Week, which was held February 21 through February 28 of this year.

Mr. Speaker, the primary focus of this year's America Saves Week is encouraging automatic and habitual savings, a great need at this time in the history of our country. This is a theme that is reflected in the work of our Financial and Economic Literacy Caucus; the Treasury's Office of Financial Education; as well as the Financial Literacy Education Commission; and Federal agencies and nonprofit community-based groups, private sector organizations, the Consumer Federation of America, and the Employee Benefits Research Institute and its American Savings Education Council "Choose to Save" campaign, a wonderful coalition

of great Americans who are focusing us on a great need today.

□ 1715

Mr. Speaker, financial literacy is one of the most important issues for Americans today, whether it involves saving enough money for our children's college education, saving for an unforeseen medical or family emergency, a house, maybe a car, or one's retirement.

The current economic instability in our Nation today highlights even more to all Americans the necessity of having a savings plan, some emergency savings, and the value of making savings automatic.

Research has found that there are higher- and middle- and lower-income savers; and there are spenders, middle, higher, and lower, and almost all have the ability to build wealth through contributions to workplace retirement programs, building home equity, and other savings, if nothing more than just a simple savings account starting at a very young age for our children to get them in the habit of saving.

Older Americans are more likely to live within 200 percent of poverty than any other age group, and more than 60 percent of the current elderly population relies on Social Security for three-fourths of their annual income. And what I find even more alarming, Mr. Speaker, is that the average savings of retirees remain at \$50,000, and the current financial crisis is draining these funds every day; hence, the need to help address the financial challenges that older Americans face.

To shed light on all of these shortcomings, as well as provide ways to address them, America Saves, managed by the Consumer Federation of America, was established 9 years ago as an annual nationwide campaign that encourages consumers, especially lower-income households, to enroll as American savers and establish a personal savings goal in an effort to build personal wealth and to enhance financial security. Nothing is more important than savings.

America Saves now has 53 local, State, and national campaigns working with over 500 mainstream financial institutions that provide no-fee or low-fee or low-opening-balance savings accounts that allow small savers to achieve great success. Government and nongovernment entities at the local, State, and national levels organize America Saves campaigns to encourage individuals to open savings accounts, to participate in workplace retirement programs, and to devise a good savings plan. As a result of America Saves, over 1,000 local, State, and national organizations have motivated more than 145,000 people to enroll as American savers.

I am very pleased that Federal agencies, States and localities, schools, nonprofit organizations, business and other entities, and the people of the United States of America observe the

fourth annual America Saves Week with a goal of increasing the savings rate for individuals of all ages and all walks of life.

So, Mr. Speaker, I want to take this opportunity to thank Chairman BARNEY FRANK and the staff of the Financial Services Committee for their assistance in bringing this important resolution to the floor, especially Rick Maurano and Tom Duncan.

I also want to express my sincere appreciation for all that my good friend, Congresswoman JUDY BIGGERT, has done. She has been at the forefront of literacy for many years. In terms of her entire service here in the Congress, JUDY BIGGERT has been in a leadership role on financial literacy and the importance of saving, and has worked over the years to help improve the financial literacy rate of all individuals across these United States at all stages of life. Mrs. JUDY BIGGERT certainly deserves our commendation. She and Congressman RUBEN HINOJOSA co-founded and currently cochair the Financial and Economic Literacy Caucus, of which I am a member.

Congressman HINOJOSA could not be with us here today because yesterday was the Texas primary. I am pleased to announce to all of us that he won his primary yesterday. So congratulations to Congressman HINOJOSA, and we are glad to move on and carry this torch in his stead today.

I also want to take this opportunity to thank Congresswoman BIGGERT's staff, Nicole Austin and Zach Cikanek, as well as Chris Crowe on Congresswoman EDDIE BERNICE JOHNSON's staff. The gentlewoman from Texas (Ms. EDDIE BERNICE JOHNSON) has done an admirably job in pushing this legislation and she deserves to be commended for all of her hard work in this area, and what they all are doing, what we all are doing to help the financial and economic Literacy Caucus attain its goals. This is a tremendous bill for a tremendous purpose.

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

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

I thank the gentleman from Georgia (Mr. SCOTT) for his kind words and all he does in the Financial Services Committee on this type of issue and for his management of this resolution.

I rise today to join not only Mr. SCOTT but also my good friend, the gentlewoman from Texas (Ms. EDDIE BERNICE JOHNSON), in support of this year's resolution making the fourth annual America Saves Week. I am pleased to join Congresswoman JOHNSON as a cosponsor of the resolution, and I urge my colleagues to give it their full support.

Mr. Speaker, as most of my colleagues are aware, I have been working for some years now to make financial literacy a top priority both in the classroom and here on Capitol Hill. In 2005, I joined the gentleman from Texas (Mr. HINOJOSA), a cosponsor of today's

resolution, to form the Financial and Economic Literacy Caucus to help equip students and consumers with the tools that they need to prosper in today's sophisticated marketplace.

Since then, the term "financial literacy" has become an integral part of our legislative lexicon, especially as the need for financial literacy has become clearer than ever with more and more American families relying on depleted savings to weather this period of financial hardship. When it comes to preparing against economic uncertainty, recognizing deceptive practices, building credit, or making dozens of other day-to-day financial decisions, nothing protects consumers and their financial security more effectively than arming them, even as young students, with a sound foundation in financial literacy, and that lesson begins with saving.

Sixty percent of preteens do not even know the difference between cash, credit cards, and checks; and yet only 26 percent of students are actively learning financial literacy from their parents. It is little wonder why 10 million U.S. households remain completely unbanked or without access to standard financial tools like a savings account. And that is what makes initiatives like America Saves Week important. It represents a special opportunity for financial leaders, from the FDIC and the Federal Trade Commission to the University of Illinois and the JumpStart Coalition, to share important resources and lessons with future savers who may be able to ride out the next financial downturn, buy a home, or retire more comfortably thanks to the financial tools they gained access to today.

As the text of today's resolution suggests, the national savings rate has risen slightly as Americans spend more conservatively in the down economy. But as we recover, the next step must be to help families set goals, plan effectively, and invest wisely during those times when they are most able to build an economic buffer against future needs.

Mr. Speaker, I would like to take a brief moment here to urge my colleagues to consider joining the Financial and Economic Literacy Caucus, if they haven't already, by contacting either me or my distinguished cochairman, Mr. HINOJOSA.

As my colleagues are aware, just last week, the FTC teamed with our caucus to showcase consumer protection resources available to our constituents across America. Now we are getting ready for another exciting Financial Literacy Month, this April, with events and briefings to help Americans of all ages educate themselves on how to become more confident, savvy, and safe investors and consumers. I hope every Member will be able to find time to participate or send staff to learn more about how Members of Congress can help promote financial literacy in their own way.

And I would also like to take a moment to honor a departed colleague and friend, the late Congresswoman Stephanie Tubbs Jones. In previous years, she championed this resolution in the House and was a strong advocate for financial literacy through her career. I know that I am not alone in saying that her presence is missed here on the House floor.

Mr. Speaker, let me just say once again that I urge my colleagues to join Congresswoman JOHNSON, Congressman HINOJOSA, and me in supporting this resolution and sound saving habits during America Saves Week and throughout the year.

I reserve the balance of my time.

Mr. SCOTT of Georgia. Mr. Speaker, it is my pleasure to introduce to you and yield to her such time as she may consume, the sponsor and author of this bill, the gentlewoman from Texas (Ms. EDDIE BERNICE JOHNSON), who has put in just a tremendous amount of work on this effort. She is certainly to be commended for her hard work and dedication to this issue.

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, I rise today in strong support of H. Res. 1082, supporting the goals and ideals of the fourth annual America Saves Week, which really runs from February 21 through February 28.

I want to take this opportunity to thank Chairman FRANK for his assistance in bringing this important and timely resolution to the floor. I also would like to thank Congressman HINOJOSA and Congresswoman BIGGERT and Congressman SCOTT for their tireless efforts for consumer protection and financial literacy.

America Saves was established 9 years ago as an annual nationwide campaign that encourages consumers, especially those in lower-income households, to increase their financial literacy, enroll as American savers, and establish a personal savings goal in an effort to build personal wealth and enhance financial security.

America Saves focuses on saving, a focus which creates a national culture of financial responsibility, which is incredibly important in these difficult economic times. I believe that a financially literate public is a key component to having a strong and robust economy. We really are only as rich as our poorest citizens.

Resolutions like America Saves promote broad-based financial literacy initiatives and are absolutely necessary for the well-being of our country. A recent survey done by the National Foundation for Credit Counseling has shown that only 42 percent of adults say they keep close track of their spending, and roughly 7 percent of the adult population, or about 16 million people, don't know how much they spend on food, housing, and entertainment.

Other statistics show even more distressing trends: 26 percent of the adults, or 58 million people, admit to

not paying all of their bills on time, and 6 percent of the households carry credit card debt of \$10,000 or more from month to month.

I am always surprised to hear statistics like this. It is alarming because they are very simple things that people can do to save money and lead more financially stable lives.

My father said to me when I was a little girl: Whatever you make, large or small, save some of it. That really started me with a little trend, so now for the last 40-plus years, I give a piggy bank to all newborns of my family and friends so that saving money becomes an institutionalized activity for small children.

□ 1730

And there is some good news; personal savings, as a percentage of disposable income, has risen from 1.2 percent in the first quarter of 2008 to 4.8 percent in the fourth quarter of 2009. And I might say, Mr. Speaker, that that is one of the reasons why the economy is not that great, because people are saving their money.

It is important to provide the public with education on financial matters and developing unbiased and successful financial literacy programs, and that will only increase in importance in the coming years. I hold very frequent summits and workshops on financial literacy with adults throughout the Dallas area, and our Dallas Independent School District has made it now a part of the curriculum. So I want to acknowledge and thank all the people involved.

Again, I would like to acknowledge former Congresswoman Stephanie Tubbs Jones, who worked hard to improve the overall economic situation for all those residing in the United States.

Mr. Speaker, I believe that together we can continue to make a difference and help empower people to take control of their financial lives. I thank you, I thank all of the people involved.

Mrs. BIGGERT. I reserve the balance of my time.

Mr. SCOTT of Georgia. Mr. Speaker, I would like to yield 3 minutes to the distinguished gentleman from Indiana, Mr. ANDRE CARSON.

Mr. CARSON of Indiana. Thank you, Representative SCOTT.

Mr. Speaker, I come to the floor in support of House Resolution 1082, supporting the goals and ideals of the fourth annual America Saves Week.

The economy in the last couple of years has increased everyone's awareness of the need to take control of their personal finances. Rather than spending more than they have coming in, households are making a concerted effort to save.

Learning to be a disciplined saver is the key to building wealth. It really does not make a difference how much your paycheck is each month if you're not saving a portion of it for the future. Most importantly, we should be

able to teach our kids how to save. They should be able to understand the concept of money and investment in early childhood. This will prepare them to learn money management, especially as they grow older and begin to think about credit cards, car loans, and mortgages.

I also have legislation that will provide grants to programs and financial literacy education for young adults and families, as it is of utmost importance we begin the financial literacy learning process early in life. I applaud this resolution's core principles.

Mrs. BIGGERT. Mr. Speaker, having no further requests for time, I would just, in closing, say I urge my colleagues to support this resolution.

I yield back the balance of my time.

Mr. SCOTT of Georgia. Mr. Speaker, having no further requests for time, I yield back the balance of my time, and I would urge a positive vote on this very, very important and timely legislation.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Georgia (Mr. SCOTT) that the House suspend the rules and agree to the resolution, H. Res. 1082.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the resolution was agreed to.

A motion to reconsider was laid on the table.

#### NATIONAL ASSOCIATION OF REGISTERED AGENTS AND BROKERS REFORM ACT OF 2010

Mr. SCOTT of Georgia. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 2554) to reform the National Association of Registered Agents and Brokers, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 2554

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE.

This Act may be cited as the "National Association of Registered Agents and Brokers Reform Act of 2010".

#### SEC. 2. REESTABLISHMENT OF THE NATIONAL ASSOCIATION OF REGISTERED AGENTS AND BROKERS.

(a) IN GENERAL.—Subtitle C of title III of the Gramm-Leach-Bliley Act (15 U.S.C. 6751 et seq.) is amended to read as follows:

##### "Subtitle C—National Association of Registered Agents and Brokers

#### "SEC. 321. NATIONAL ASSOCIATION OF REGISTERED AGENTS AND BROKERS.

"(a) ESTABLISHMENT.—There is established the National Association of Registered Agents and Brokers (hereafter in this subtitle referred to as the 'Association').

"(b) STATUS.—The Association shall—

"(1) be a nonprofit corporation;

"(2) have succession until dissolved by an Act of Congress;

"(3) not be an agent or instrumentality of the United States Government; and

"(4) except as otherwise provided in this subtitle, be subject to, and have all the powers conferred upon a nonprofit corporation