

is inadequate. Today, more than 70 million American workers do not have access or do not participate in any employer-based retirement benefits. Approximately 57 percent of American workers have less than \$25,000 saved for retirement, a figure that has increased from 49 percent since 2008. As wages fail to keep up with inflation, millions of Americans are finding it increasingly difficult to put away toward their retirement—especially when it impacts their ability to meet the challenges of everyday living expenses.

As we celebrate Financial Literacy Month this April, retirement planning and financial literacy have never been more relevant. That is why today I am introducing the National Financial Literacy Act of 2013, a bill that looks to promote increased understanding and awareness of the consequences of financial decisionmaking. Retirement planning is a chief component of our financial decisionmaking, and is critical to sustaining and growing the middle class.

Mr. Speaker, as Members of Congress, we must continue to promote policies that will help educate future generations on the importance of retirement planning, while supporting critical federal programs such as Social Security. We must support American workers and educate individuals on the importance of working toward a stable and secure financial future.

HONORING THE LIFE OF TRISTAN WADE

HON. ANDRÉ CARSON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Friday, April 12, 2013

Mr. CARSON of Indiana. Mr. Speaker, I rise today to honor a hero laid to rest in my district this weekend.

Sergeant Tristan Wade joined the Army while still attending Southport High School and served bravely as a combat engineer in Iraq and Afghanistan.

Without question, his work saved lives.

Tragically, he lost his own on March 22 in Afghanistan at the hands of an improvised explosive device.

His commanding officer paid him the ultimate soldier's tribute, saying "he gave his life to free the oppressed."

A highly decorated non-commissioned officer, Tristan was known to friends and family for his putting the well-being of others over his own.

Mr. Speaker, I ask my colleagues to join me in honoring Sergeant Tristan Wade—a proud American, a Hoosier, and soldier—and letting his wife, children, parents, family, and friends know that while he will be missed, his sacrifice will never be forgotten.

HONORING THE 50TH ANNIVERSARY OF THE CHILDREN'S INSTITUTE (TCI)

HON. RODNEY P. FRELINGHUYSEN

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, April 12, 2013

Mr. FRELINGHUYSEN. Mr. Speaker, I rise today to honor The Children's Institute, located

in Verona, Essex County, New Jersey, which is celebrating its 50th anniversary.

The Children's Institute began as an orphanage in Newark, New Jersey in 1883. Eventually in the 1960s, after recognizing that there were other needs in the community, the board decided to convert the orphanage into a school for children with emotional and behavioral disabilities that were not currently being cared for by local schools. In 1963, The Children's Institute, located in Livingston, New Jersey, was formed as one of the first statewide, non-profit special education facilities. For the next forty-six years, TCI continued to help children until expansion was needed as a result of the growing needs of the community. In 1999, the Children's institute was able to move into a much larger, 47,000 square ft. facility, in Verona, New Jersey, donated by the Swiss global health-care pharmaceutical company, Hoffmann-LaRoche.

In late October of 2012, TCI opened up a brand new 42,000 sq foot second facility in Livingston. This facility will focus on autism in adolescents, aged 14 to 18, and a program for young adults, 21 and over, focusing on independence.

For nearly half a century, The Children's Institute has been helping young adults and adolescents battling autism and related diseases overcome these obstacles to achieve success. Specifically, TCI has been helping children with their development of communication, social, behavioral, life, academic, and career skills. The Institute has done extensive research and gathered evidence to determine which strategies work best in helping their children. These strategies include Applied Behavioral Analysis, Differentiated Instruction, and Universal Design. With the high rate of autism in New Jersey, The Children's Institute hopes that, through these strategies, they can have a major impact on the children's lives and provide them with the same life opportunities they would have if they were not afflicted with an unfortunate disability.

The Institute takes pride in the fact that their children have the same learning experiences and activities that are given to students at local schools, emphasizing the installation of 21st century technology and accommodations needed to succeed. TCI's curriculum is designed to teach so that the student can find and enhance their own, individual talents and capabilities. Moreover, TCI gives its students the chance for integration into community activities with a focus on interaction with non-disabled children so as to eliminate barriers obstructing social growth. Will tuition being paid by local school districts, this comprehensive education is provided at no cost to the families. This generosity is essential to help these children with their struggles. Promoting determination in every student to instill independence and productivity has been the main goal of The Children's Institute since its inception in 1963.

Mr. Speaker, I ask you and my colleagues to join me in congratulating The Children's Institute, its trustees and wonderful, professional staff, as they celebrates their 50th anniversary.

CONGRATULATING THE MERSHON CHAPTER OF TROUT UNLIMITED ON THEIR 50TH ANNIVERSARY

HON. DANIEL T. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Friday, April 12, 2013

Mr. KILDEE. Mr. Speaker, I rise today to congratulate the Mershon Chapter of Trout Unlimited on the 50th anniversary of their founding. The chapter, located in my district in Saginaw, has played a key role in the birth and growth of Trout Unlimited nationally. This great achievement is a testament to their dedication and passion to fight for clean water, healthy trout and the continued enjoyment of trout fishing. Their contributions to our community and the Great Lakes region over the past 50 years are achievements to be celebrated and commended.

The chapter has worked hard over the years to improve trout habitat and maintain Michigan's waterways, and I thank them for their efforts in community education and stream restoration projects. As a leader in environmental conservation, the Mershon Chapter has made great advancements in the scientific understanding and responsible treatment of trout. I commend the chapter's tireless work to restore the Au Sable River and Rifle River banks by dredging loose sediment, planting cedar trees, and moving rocks to combat runoff. Their work shoring riverbanks, by cabling structures that support the banks, has ensured that the rivers can continue to be used each spring for the transportation of timber to ports and mills. This work significantly benefits our economy, our environment and our community.

Along with the entire Trout Unlimited organization, the chapter has dedicated thousands of hours to provide happiness and to improve the well-being of the people of Michigan, and the contributions the chapter has kindly donated to environmental restoration efforts has helped to ensure that future generations will continue to enjoy and benefit from Michigan's freshwater ecosystems. Furthermore, the waterways that they help protect assist in the state's commerce and provide fresh drinking water to millions of people who live in the Great Lakes area, which is essential to all residents in our state.

Their leadership and influence will serve as an example to others in our area and has earned them the highest respect and honor. I want to thank the Mershon Chapter of Trout Unlimited, and congratulate them on their 50 years of service. I wish them another 50 years of success in the future.

IN RECOGNITION OF THE BICENTENNIAL OF ORWIGSBURG, PENNSYLVANIA

HON. MATT CARTWRIGHT

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Friday, April 12, 2013

Mr. CARTWRIGHT. Mr. Speaker, tomorrow the community of Orwigsburg, located in Schuylkill County, Pennsylvania, within my district, will celebrate its bicentennial year of existence, and I rise to honor and congratulate

the modern Borough of Orwigsburg and its citizens on this momentous occasion.

The motto of Orwigsburg is "From where it all began is happening again," and it all began for what became Orwigsburg with the original designation of Philadelphia County, the later formation of Berks County, the eventual formation of Schuylkill County and, most importantly, the Orwig family, including Gottfried Orwig and his son, Peter, credited as founder and the namesake of this beautiful small town, rich in history and tradition.

The site of a number of 18th century Indian-settler skirmishes, Orwigsburg, as the settlement became known, was the county seat until Pottsville was so designated in the mid-19th century. Before Pottsville's ascension as the seat, Orwigsburg was the site of the first county courthouse, which stood at the corner of Warren and Market Streets from 1815 to 1941. The cupola from the original courthouse was recently salvaged for re-use in the Community Memorial Hall, creating a link between old and new.

And there is a lot of "old" to be proud of in Orwigsburg. From the building of the first boat for the Schuylkill canal to the first county fair to early shoe manufacturers to 20th century knitting mills, Orwigsburg has been a locus of important events throughout its two hundred years. The Orwigsburg Historical Society keeps a number of artifacts from the community's colorful past and, along with the Borough Council, has done its best to reconnect current residents to the past during the bicentennial lead-up year.

As Orwigsburg looks to the future, it aims to maintain its friendly atmosphere and the quality of life that is unique to a small town in a scenic county. Economic development is also always on the agenda, and, with two centuries of change already under its belt, I believe that the future is unlimited. I'm proud to represent Orwigsburg, and I wish everyone in the Borough the best for the community's bicentennial celebration.

TRIBUTE TO THE AMERICAN ASSOCIATION OF IMMUNOLOGISTS, INC. ON ITS 100TH ANNIVERSARY

HON. CHRIS VAN HOLLEN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Friday, April 12, 2013

Mr. VAN HOLLEN. Mr. Speaker, I am pleased to congratulate the members and staff of the American Association of Immunologists, AAI, on the occasion of the organization's 100th anniversary.

Located in Bethesda, Maryland, AAI has contributed to the health of all Americans by working to advance the field of immunology and by seeking better ways to prevent, treat and cure disease. With more than 7,600 members in 65 countries, AAI fosters the exchange of scientific ideas and information by organizing scientific meetings and courses, publishing a highly-respected scholarly journal, and promoting a better understanding of immunology and the work of research scientists.

Primarily through funding from the National Institutes of Health, AAI members are working on some of the most critically important and promising areas of basic and clinical research with profound implications for a wide range of

diseases and conditions, including: developing effective vaccines for influenza, HIV/AIDS, and agents of bioterrorism; discovering new defenses against re-emerging tuberculosis and drug-resistant bacterial infections; regulating debilitating autoimmune diseases such as diabetes and rheumatoid arthritis; developing treatments to prevent the rejection of transplanted organs and bone marrow; and understanding the immunological basis of cancer and developing immune-based therapies.

AAI is the largest, most prestigious professional association for immunologists in the world. I am proud that it is located in Maryland's Eighth Congressional District, which I am privileged to represent.

I ask my colleagues to join me in congratulating AAI on this historic centennial occasion and extend to it all good wishes for continued success in its important work.

HONORING THE CENTENNIAL OF THE TOWNSHIP OF DENVILLE

HON. RODNEY P. FRELINGHUYSEN

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, April 12, 2013

Mr. FRELINGHUYSEN. Mr. Speaker, I rise today to honor the Township of Denville in Morris County, New Jersey, which is celebrating its Centennial on April 14, 2013.

The area that has come to be known as Denville originated as travelling route and camping grounds for local Lenape Native Americans. As early as 1664, however, Dutch and English settlers began arriving on the shores of the Eastern Coast of the United States. Daniel Denton, a wealthy landowner, is believed to have led an expedition into the interior of Northern New Jersey, specifically the region of Morris County. His discoveries and descriptions of the area, along with its bountiful land and resources led people to populate the area as early as 1690. It is believed that The Great Daniel Denton's influence on the area gave Denville its name.

Denville's earliest settlers contained a diverse group of individuals stemming from many different surrounding areas and cultures. These groups of people included the original Dutch and English settlers from Long Island, and Quakers from Philadelphia, and Germans who had recently arrived from Europe. Many businesses began to emerge over the next half a century as the population of the area began to grow. Between 1730 and 1760, many forges, mills, and ice-harvesting businesses had formed along the Rockaway River, making the town an economic focal point. Soon, neighboring communities such as Ninkey and Franklin, which had already established schools and businesses, were incorporated into the growing settlement of Denville.

Through the establishment of the Morris Canal and the railroad systems in the 19th Century, Denville was able to create the well-known commercial core intersection of Main Street, Broadway, and Diamond Spring Road that has come to be the hub of the town. Yet, the area has not lost its historical charm through the years and continues to represent the vibrant history of Denville.

With its popularity through the centuries, Denville has attracted the presence of four

Presidents. This includes George Washington, Grover Cleveland, who stayed as a guest at the current Wayside Inn, Warren G. Harding, and George Bush Sr. in 1994, who visited St. Clare's Hospital.

Additionally, in the early 20th Century, Denville became a tourism destination for those looking to relax and unwind. Most tourists came to the extremely popular lakes such as Indian Lake, Lake Arrowhead, and Cedar Lake or places like the St. Francis Health Resort and the Diamond Spring Inn. Based on its ever-growing popularity, Denville was formed as an official township by an Act of the New Jersey Legislature on April 14, 1913.

Today, Denville boasts a population of over 16,500 people, a successful business district, and a top-tier school system producing over an 84 percent graduation rate. Moreover, the town is home to many attractions such as the Stickley Museum at Craftsman Farms, the Wick House Herb Garden and the Rockaway River Country Club. Denville has continued to embody excellence and admiration, from residents and visitors alike as it continues to grow each year.

Mr. Speaker, I ask you and your colleagues to join me in congratulating the Township of Denville as it celebrates its Centennial.

RECOGNIZING THE IMPORTANCE OF SEAPORTS TO THE ECONOMY AND NATIONAL SECURITY OF THE UNITED STATES

HON. JANICE HAHN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, April 12, 2013

Ms. HAHN. Mr. Speaker, even before coming to Congress, ports have been a top priority for me. I served on the Los Angeles city council for 10 years and represented the Port of Los Angeles—that, with the Port of Long Beach, are America's ports.

When I arrived in Congress, I wanted to raise awareness of ports and their impact on our Nation's economy. So, I, along with my Republican colleague Rep. TED POE, started the bi-partisan PORTS Caucus to educate our colleagues and include ports in our national dialogue. We took the next step in that mission by reintroducing a resolution honoring our ports.

The United States is served by more than 350 commercial sea and river ports that support 3,200 cargo and passenger handling facilities. Each day United States ports move both imports and exports totaling some \$3.8 billion worth of goods through all 50 States. Additionally, ports move 99.4 percent of overseas cargo volume by weight and generate \$3.95 trillion in international trade. These numbers speak for themselves: ports are a crucial component of our national economy, and they deserve Congress' attention.

This resolution honors both the tremendous contribution ports make to our national economy and the extraordinary service of Americans employed at our Nation's ports. I urge my colleagues to support this resolution in order to advance our national dialogue on ports.