

creating jobs in pollution reduction technology, creating more than 1,000,000 jobs in the United States and a multibillion-dollar market for pollution reduction technology and leading to tens of billions of dollars in exports each year to other nations looking to improve their own air quality, according to the Institute of Clean Air Companies and The Small Business Majority;

Whereas the Clean Air Act is estimated to provide up to \$40 of health and economic benefits to Americans for every dollar invested;

Whereas the Clean Air Act is credited with reducing air pollution from lead, carbon monoxide, nitrogen oxides, particulate matter, sulfur dioxide, and ozone by 41 percent over the 20 years prior to the date of approval of this resolution, while over the same period, gross domestic product grew by 64 percent;

Whereas the Clean Air Act has protected children by reducing lead pollution in the air by 92 percent since 1980, significantly reducing the number of children with brain damage resulting from lead poisoning;

Whereas the protections offered by the Clean Air Act are credited with saving families in the United States each year from 54,000 cases of chronic bronchitis, 130,000 cases of acute bronchitis, 130,000 heart attacks, 1,700,000 cases of asthma exacerbation, 86,000 emergency room visits, 3,200,000 lost school days for children, and 13,000,000 lost work days;

Whereas the Clean Air Act Amendments of 1990 (Public Law 101-549; 104 Stat. 2399), which also passed with strong bipartisan support, saves more than 160,000 American lives every year, has reduced power plant sulfur dioxide pollution by 64 percent and nitrogen oxides pollution by 67 percent, and has decreased acid rain deposits by 40 percent, all for a total investment of 82 percent less than originally estimated by the Federal Government;

Whereas the Clean Air Act Amendments of 1990 led to a phase-out by 1996 of the most harmful ozone layer-depleting products, for a total investment of 30 percent less than originally projected by the Federal Government, saving millions of Americans from skin cancer;

Whereas the Clean Air Act vehicle standards for cars, light trucks, and heavy duty trucks help—

(1) to save drivers money at the gas pump by spurring fuel efficiency innovation, at an estimated savings to drivers of \$2,800 over the life of a vehicle; and

(2) to create hundreds of thousands of new jobs while enhancing national security by saving an estimated 2,300,000,000 barrels of oil over the life of those vehicles;

Whereas there remains a need to reduce harmful pollutants under the Clean Air Act, including soot- and smog-forming pollutants, mercury, lead, arsenic, carbon monoxide, and carbon dioxide, to avoid negative health impacts on families and children that include brain damage and developmental problems for unborn children and infants, heart attacks and strokes, aggravated asthma attacks, lung damage, and early deaths;

Whereas according to the American Lung Association 1 in every 10 Americans lives in an area with unhealthy year-round levels of fine particle pollution, and 6 in every 10 Americans live in an area with unhealthy levels of 1 or more air pollutants; and

Whereas many of the leading medical professional and public health organizations of the United States, including the American Academy of Pediatrics, the American Association of Cardiovascular and Pulmonary Rehabilitation, the American College of Preventative Medicine, the American Heart Association, the American Lung Association, the American Public Health Association, the

American Thoracic Society, the Asthma and Allergy Foundation of America, the National Association of County and City Health Officials, the National Physicians Alliance, the Trust for America's Health, and the Children's Environmental Health Network, have stated that continued successful implementation of the Clean Air Act is "quite literally a matter of life and death for tens of thousands of people and will mean the difference between chronic debilitating illness or a healthy life for hundreds of thousands more": Now, therefore, be it

Resolved, That the Senate—

(1) recognizes the health, economic, and national security benefits of the Clean Air Act (42 U.S.C. 7401 et seq.);

(2) believes that the people of the United States deserve the cleanest air and healthiest lives possible;

(3) recognizes that the Clean Air Act programs have a record of providing clear short- and long-term health and economic benefits that significantly exceed the initial investments made in pollution reduction technology; and

(4) supports the protection of children and families from harmful pollution through continued implementation of the Clean Air Act.

SENATE RESOLUTION 120—RECOGNIZING THE 1 YEAR ANNIVERSARY OF THE APRIL 2, 2010, FIRE AND EXPLOSION AT THE TESORO REFINERY IN ANACORTES, WASHINGTON

Mrs. MURRAY (for herself and Ms. CANTWELL) submitted the following resolution; which was considered and agreed to:

S. RES. 120

Whereas the State of Washington, the community of Anacortes, the Tesoro Refining and Marketing Company, and the United Steelworkers experienced a tragedy on April 2, 2010, when a fire occurred at the Tesoro refinery in Anacortes, Washington;

Whereas 7 workers died as a result of the tragedy: Daniel J. Aldridge, Matthew C. Bowen, Donna Van Dreumel, Matt Gumbel, Darrin J. Hoines, Lew Janz, and Kathryn Powell;

Whereas the United States Chemical Safety and Hazard Investigation Board continues to investigate and review the April 2, 2010, refinery fire, and procedures and processes to prevent future tragedies from occurring;

Whereas the Washington State Department of Labor and Industries issued a Citation and Notice of Assessment covering 44 violations of State workplace safety and health regulations at the Anacortes work site (which are being appealed); and

Whereas the fire and explosion at the Tesoro refinery is a reminder of the dangerous nature of refinery operations around the Nation: Now, therefore, be it

Resolved, That the Senate—

(1) expresses sincere condolences to the families, loved ones, United Steelworkers, fellow workers, and the Anacortes community concerning the tragedy at the Tesoro refinery in Anacortes, Washington;

(2) honors Daniel J. Aldridge, Matthew C. Bowen, Donna Van Dreumel, Matt Gumbel, Darrin J. Hoines, Lew Janz, and Kathryn Powell; and

(3) expresses support for the efficient and safe operation of our Nation's oil refineries.

SENATE RESOLUTION 121—DESIGNATING APRIL 2011 AS "FINANCIAL LITERACY MONTH"

Mr. AKAKA (for himself, Mr. ENZI, Mr. BARRASSO, Mr. BAUCUS, Mr. BLUNT, Mr. CARDIN, Mr. COCHRAN, Mr. CONRAD, Mr. CRAPO, Mr. DURBIN, Mrs. HAGAN, Mr. INOUE, Mr. JOHNSON of South Dakota, Mr. KOHL, Mr. LAUTENBERG, Mr. MENENDEZ, Mr. MERKLEY, Mrs. MURRAY, Mr. SANDERS, Mr. SCHUMER, Mr. UDALL of New Mexico, and Mr. WICKER) submitted the following resolution; which was considered and agreed to:

S. RES. 121

Whereas according to the Federal Deposit Insurance Corporation, at least 25.6 percent of households in the United States, or close to 30,000,000 households with approximately 60,000,000 adults, are unbanked or underbanked and, subsequently, have missed opportunities for savings, lending, and basic financial services;

Whereas according to the 2010 Consumer Financial Literacy Survey Final Report of the National Foundation for Credit Counseling, 34 percent of adults in the United States, or more than 77,000,000 adults living in the United States, gave themselves a grade of C, D, or F on their knowledge of personal finance;

Whereas according to the National Bankruptcy Research Center, the number of personal bankruptcy filings reached 1,500,000 in 2010, the highest number since 2005;

Whereas the 2010 Retirement Confidence Survey conducted by the Employee Benefit Research Institute found that only 16 percent of workers were "very confident" about having enough money for a comfortable retirement, a sharp decline in worker confidence from the 27 percent of workers who were "very confident" in 2007;

Whereas according to a 2010 "Flow of Funds" report by the Board of Governors of the Federal Reserve System, household debt stood at \$13,400,000,000,000 at the end of the third quarter of 2010;

Whereas according to the 2010 Retirement Confidence Survey conducted by the Employee Benefit Research Institute, less than half of workers (46 percent) in the United States have tried to calculate how much they need to save for retirement;

Whereas according to the 2010 Consumer Financial Literacy Survey Final Report of the National Foundation for Credit Counseling, 28 percent, or nearly 64,000,000 adults, admit to not paying all of their bills on time;

Whereas according to the 2010 Consumer Financial Literacy Survey Final Report of the National Foundation for Credit Counseling, 3 in 10 adults in the United States, or more than 68,000,000 individuals, report that they have no savings, and only 24 percent of adults in the United States are now saving more than they did a year ago because of the current economic climate;

Whereas according to the 2010 Consumer Financial Literacy Survey Final Report of the National Foundation for Credit Counseling, only 43 percent of adults keep close track of their spending, and more than 11,000,000 adults do not know how much they spend on food, housing, and entertainment, and do not monitor their overall spending;

Whereas according to the sixth Council for Economic Education biennial Survey of the States 2009: Economic, Personal Finance, and Entrepreneurship Education in Our Nation's Schools, only 21 States require students to take an economics course as a high school graduation requirement, and only 19 States require the testing of student knowledge in economics;