One lesson I've tried to pass on to my kids is the value of saving. Anytime they earned money from doing chores or found some change, they were encouraged to put it into their piggybanks and save it. Their piggybanks could be used for whatever they wanted, but they were encouraged to use the money on something they really wanted, and they certainly couldn't purchase anything that cost more than what they had saved.

I know many parents in our area have been teaching their children the same valuable lessons.

Recently I visited Sego Middle School in Augusta for a special event called Teach Children to Save. I was heartened to see that many students already knew what smart budgeting practices looked like. One of the tricks they were taught was to print out a picture of the very thing they were saving for. If they were saving for a car, then print out a picture of that car so it would serve as a reminder of that goal.

Given the current disarray of our nation's finances, I couldn't help wonder if this same trick could be used in Washington, D.C. I wonder what would happen if we printed a picture of the Capitol Building with the word "bankrupt" painted on the dome -- do you think folks in Washington would get the picture then?

The Teach Children to Save event was just one of many visits I made while touring our district recently. Each and every stop focused on the importance of having a smart, efficient and -- most importantly -- balanced budget.

Earlier I met with senior citizens to discuss some of the changes being proposed to programs that they rely on, primarily Medicare and Social Security. These are critical programs, and our nation's seniors have earned the right to these benefits from decades of contributions. It's not right for some folks in Washington to propose radical changes that would threaten these vital programs.

We have to restore fiscal discipline to our nation's finances, but not at the expense of the care and services our seniors have earned. There are ways we can improve these programs, but many of the ideas currently being circulated and voted on would simply cut back on the benefits

that senior Americans have already earned.

If we truly want leave the country on a stronger economic footing, we need to start right now. Our first order of business should be putting in place smart budgeting practices that would rein in unnecessary spending, reduce our deficit and improve government efficiency.

My colleagues in the Blue Dog Coalition and I have laid out a set of responsible benchmarks for fiscal reform that serve as a reasonable starting point. They call for reducing our spending and cutting the deficit by $4 trillion over the next 10 years, while protecting critical programs that our nation's seniors and most vulnerable citizens rely on. These benchmarks put all options on the table in an effort to bring Republicans and Democrats together for a responsible, bipartisan discussion about the long-term fiscal health of the country.

Washington should heed some of the lessons that folks in our district already know all too well. Our nation's piggybank is busted, and it's going to take some tough choices and bipartisan work to put it back together again.

I will work with folks on both sides of the aisle to adopt smart, responsible budgeting practices that will both protect our nation's senior citizens and secure a brighter economic future for generations to come.