

thinking has improved the lives of thousands of people with cystic fibrosis and their families.

Today, I ask all Americans to join me in thanking Dr. Beall for his tireless dedication to helping people with cystic fibrosis and in wishing him the best in his new endeavors.

**HONORING THE LIFE OF SPC.
CHARLES BEALS**

HON. TODD C. YOUNG

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Mr. YOUNG of Indiana. Mr. Speaker, I rise today to recognize Spc. Charles Beals, of French Lick, Indiana.

I ask you all to join me in honoring the life of a fellow Hoosier veteran.

Spc. Beals enlisted in the United States Army five months after high school graduation. By January of 1970, he had been assigned to Advanced Infantry Training and deployed to Vietnam the following spring. As a member of the renowned 506th Infantry Regiment of the 101st Airborne Division, Beals personified bravery and dignity while serving with his fellow Screaming Eagles.

A friend to all, Charles is said to have brought laughter with him wherever he went. He was a cherished son and a loving brother to his nine siblings.

Charles Beals gave his last full measure of devotion fighting on the hilltops of Vietnam. He sacrificed for his platoon, his brothers and sisters, and for every American who knows freedom today.

Like too many young American men who deployed, Spc. Beals's remains have yet to be recovered. I join his family, friends, and brothers-in-arms in praying for closure. I pray for his eventual return to rest alongside his family and loved ones in Indiana.

Each year on Veterans' Day, Americans around the world join together to pay tribute to all who served and to the soldiers who gave their lives fighting for the liberties for which their nation still stands today.

It is a privilege to honor Spc. Charles Beals's courageous life and recognize his distinguished service to his country.

**HONORING THE 2015 DISTIN-
GUISHED CITIZEN AWARD RE-
CIPIENTS**

HON. PETER J. VISCOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Mr. VISCOSKY. Mr. Speaker, it is with great respect that I take this time to recognize the 2015 Distinguished Citizen Award recipients, presented annually by the Boy Scouts of America Calumet Council. To commemorate this special occasion, the organization hosted a celebratory event on Tuesday, November 10, 2015, at Gamba Ristorante in Merrillville, Indiana. Since 1992, the Boy Scouts of America Calumet Council has presented the Distinguished Citizen Award to individuals who have made a significant positive impact on their community in Northwest Indiana and across the state. This year, the Boy Scouts of Amer-

ica Calumet Council honored Mamon and Cynthia Powers.

Mamon and Cynthia Powers were born and raised in Gary, Indiana. Mamon graduated from Froebel High School as an honors student, and Cynthia was valedictorian of her class at Gary's Tolleston High School. Following High School, Mamon graduated from Purdue University with a bachelor's degree in civil engineering. Cynthia earned her bachelor's and master's degrees in English and college administration at Indiana State University. Soon after graduating from college, Mamon and Cynthia began working with Mamon's father at Powers & Sons Construction Company, while both maintained other full-time jobs. In 1970, they formed Powers Realty, Incorporated. Eventually, they purchased a Century 21 franchise which Cynthia began managing and proved to be immensely successful in every aspect of the business. Already making their mark in the business world, the couple wed in 1972. Over the years, Mamon has served as secretary and treasurer of Powers & Sons Construction Company. In 1987, he was named president and was later named the company's chairman and chief executive officer. Under his leadership, Powers & Sons changed its focus from residential to commercial and industrial construction and has become one of the largest African American owned construction companies in the world.

Aside from their work, Mamon and Cynthia give an extraordinary amount of their time and efforts to charitable endeavors. With over forty-five years of service to the community and to their alma maters, Purdue and Indiana State University, they are to be commended. Mamon serves as the chairman of the Methodist Hospitals Board of Directors. He is a member of the Fifth Third Bank—Chicago Regional Board of Directors, and he is also a member of the World Presidents' Organization and Chief Executives' Organization. In addition, Mamon is a former member and vice chairman of the Board of Trustees of Purdue University.

Cynthia is a member of Indiana State University's Alumni Association Board, a member of the Indiana University Northwest Board of Advisors, treasurer of The Friends of Emerson School for the Visual and Performing Arts, a member of the Northern Indiana Chapter of the Links, Inc., and a Golden Life Member of Delta Sigma Theta Sorority, to name a few. Cynthia is also the former chairperson and member of the YWCA of Northwest Indiana. In addition, and most significant to both Cynthia and Mamon, is their service to the NAACP of Gary and the First AME Church, where Mamon serves as trustee and Cynthia is a long-time choir member and past youth choir director. Mamon and Cynthia have been honored and awarded many times for their outstanding work throughout Northwest Indiana and beyond. They serve as an inspiration to us all and have helped lead Northwest Indiana toward a new and bright future. To be their friend is a blessing.

Mr. Speaker, I ask that you and my other distinguished colleagues join me in honoring the Boy Scouts of America Calumet Council and its 2015 Distinguished Citizen Award recipients, Mamon and Cynthia Powers. For their lifetime of leadership and tireless dedication to their community and to those in need, Mamon and Cynthia are worthy of the highest praise.

**HONORING ELEANOR MAGERA ON
HER 100TH BIRTHDAY**

HON. ROBERT J. DOLD

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Mr. DOLD. Mr. Speaker, I rise today to honor Eleanor L. Magera on her 100th birthday. Eleanor has lived in Lake Villa Township for many years, spending the last 12 years at Cedar Village in Lake Villa. Maintaining a youthful persona, Eleanor is known for her positive and independent attitude, positively influencing everyone who has the pleasure of making her acquaintance.

Eleanor was born in Beachwood, Michigan on November 15, 1915. One of 11 children, Eleanor would go on to have her own big family with her husband of 60 years, Richard "Dick" Magera, who passed away in May of 2000. Together they had two children, Martin and Dorothy, six grandchildren, many great grandchildren, and a great great grandchild. Eleanor remains active not only by walking the floors of Cedar Village on a daily basis, but by leading a group exercise class three days a week. She also keeps her mind sharp through her love of board games, even earning the title of the "Queen of Scrabble."

Mr. Speaker, Eleanor L. Magera is a neighbor and friend to all those who reside in Lake Villa Township, and I am proud to recognize her for the continued service and inspiration she brings to the community.

**CALLING UPON THE CFPB TO PRO-
TECT OUR NATION'S VETERANS
BY ISSUING A STRONG PAYDAY
LENDING RULE**

HON. LOUISE McINTOSH SLAUGHTER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Ms. SLAUGHTER. Mr. Speaker, I rise today to honor our nation's veterans by asking the Consumer Financial Protection Bureau (CFPB) to issue a strong rule protecting our former servicewomen and men from predatory payday lending schemes. The CFPB should ensure that the federal rule leaves no room for the payday lending industry to circumvent laws in states like New York that have set strong, enforceable prohibitions on payday lending.

Payday lenders have long targeted members of the military with promises of quick cash but realities of triple digit interest rates and even more debt. While the Obama Administration recently addressed many of these issues by closing loopholes in the 2006 Military Lending Act, our veterans are left vulnerable—and vulnerable they are indeed. The Department of Housing and Urban Development estimates that nearly 50,000 veterans are homeless on any given night, and the National Coalition for Homeless Veterans estimates another 1.4 million veterans are at risk of homelessness due to poverty and a lack of community support networks. We must do better by those who risked their lives in service to this country.

It is because of financial challenges like those faced by our veterans—the struggle to find affordable housing, health care and a living wage—that payday lending has thrived

where it is permitted. But where it has not been permitted, such as in New York, people have found ways other than abusive, unfair, and predatory payday loans to address their financial needs. The rules issued by the CFPB must uphold the strong protections states like New York have in place. At a minimum, the CFPB should:

Require a meaningful “ability to repay” standard, without exceptions or safe harbors;

Provide that a violation of state usury law is an unfair, deceptive and abusive act and practice (UDAAP);

Provide that payday loans are subject to the law of the state where the borrower resides;

Prohibit abusive bank account access by payday lenders; and

Include enforceable protections against abuses by lead generators and other third-party marketing affiliates that sell people's sensitive personal and financial information to payday lenders.

On the battlefield, our military pledges to leave no servicemember behind. Our promise to them must be no less when they return home. They promised to protect and defend this nation, and we owe the same to them. I urge my colleagues to join me in asking the CFPB to issue a strong rule that is fair and that honors those who served this country.

PERSONAL EXPLANATION

HON. MAXINE WATERS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Ms. MAXINE WATERS of California. Mr. Speaker, I was necessarily absent from the House on February 26, 2015. Had I been present, I would have voted NO on H. Res. 125, the rule for H.R. 5, Roll Call 93.

CONGRATULATING CATHY WHITEHEAD

HON. MARSHA BLACKBURN

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Mrs. BLACKBURN. Mr. Speaker, today I ask my colleagues to join me in congratulating and recognizing the extraordinary work of Chester County teacher Cathy Whitehead. Cathy's leadership skills among her colleagues and her ability to tailor her instruction to each student's needs have led her to be named the 2015–16 Tennessee Teacher of the Year.

Cathy Whitehead has dedicated the past six years to teaching Middle Tennessee youth at West Chester Elementary School. Over those years she has earned a shining reputation for delivering high-quality personalized instruction, including creating project-based opportunities for advanced students.

Cathy's devotion to education spans beyond her classroom. She has served in several leadership positions in her district and regularly leads professional development classes for her peers.

When receiving the state's top teaching honor during the annual Teacher of the Year banquet, Cathy said, “Every student can learn, and every student can grow, the potential is

there. It's up to us to help them see it.” I ask my colleagues to join me in celebrating Cathy Whitehead's dedication, passion, and commitment to helping tomorrow's leaders learn their potential today.

HONORING THE LIFE OF PFC. RICHARD WOLFINGTON, JR.

HON. TODD C. YOUNG

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Mr. YOUNG of Indiana. Mr. Speaker, I rise today to recognize Pfc. Richard Wolfington, Jr. of Indianapolis, Indiana.

I ask you all to join me in honoring the life of a fellow Hoosier veteran.

Wolfington was a fellow United States Marine. He enlisted at the age of 20 and deployed to South Vietnam in 1967. He served with great distinction and valor alongside fellow members of the renowned Fighting Third.

During his tour, Wolfington suffered combat injuries while defending a Vietnamese village. After weeks of hospitalization, Wolfington returned to the exact battlefield where he was wounded to rejoin his brothers-in-arms.

Wolfington was a true American hero. It is a privilege to stand here today in celebration of his life, which tragically ended upon his return to battle.

Each year on Veterans' Day, Americans around the world join together to pay tribute to all who served and to the soldiers who gave their lives fighting for the liberties for which their nation still stands today.

Like so many young American men of his generation, Wolfington endured the realities of war with noble dignity and gave his last full measure of devotion in service to his country. Oorah Marine.

It is a privilege to honor his courageous life and recognize Pfc. Richard Wolfington, Jr. for distinguished service in the United States Marine Corps.

IN RECOGNITION OF NATIONAL FEDERATION OF THE BLIND OF PENNSYLVANIA'S 75TH ANNIVERSARY

HON. MATT CARTWRIGHT

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Mr. CARTWRIGHT. Mr. Speaker, I rise today to honor the National Federation of the Blind who celebrate 75 years of service for the vision impaired. Established in November 1940 by Jacobus tenBroek, The National Federation of the Blind has prided itself for the better part of a century as being the voice of the blind Americans.

The Federation's initial convention took place in Wilkes-Barre, PA, uniting organizations of the blind from across seven states under one constitution. Once established, the NFB advocated for financial security, equal employment opportunity and equal access to housing, transportation and places of public accommodation.

Today, the National Federation of the Blind is America's largest organization of the blind

with affiliates in all 50 states and over 50,000 members. Within the Federation are dozens of subsidiaries, such as the National Association of Blind Students, the National Association of Blind Lawyers, The National Association of Blind Merchants, the National Association of the Blind in Communities of Faith, and the National Association of Guide Dog Users. This vast network helps to educate the general public as well as legislators and policy makers at the local, state, and national levels. In addition, the NFB facilitates mentoring relationships, provides Braille certification courses, and has a division dedicated to educating the public about the use of guide dogs.

It is an honor to recognize the National Federation of the Blind for celebrating their 75th Anniversary. I congratulate them on the great strides they have made to advance the welfare of men and women with vision impairments. May they continue their honorable work promoting and defending the interests of the blind in America.

CELEBRATION OF THE 250TH ANNIVERSARY OF THE REPUDIATION ACT IN FREDERICK COUNTY, MARYLAND

HON. CHRIS VAN HOLLEN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Mr. VAN HOLLEN. Mr. Speaker, I rise today to salute the Sergeant Lawrence Everhart Chapter of the National Society of the Sons of the American Revolution and the Frederick and Carrollton Manor Chapters of the National Society of the Daughters of the American Revolution on their collaboration in celebrating the 250th anniversary of the Repudiation Act in Frederick County, Maryland. This event was a defining moment in our nation's history and established a critically-important precedent in our judicial system.

On November 23, 1765, the twelve justices of the Frederick County Court took the bold and unprecedented step to repudiate “taxation without representation.” The British had passed the Stamp Act on March 22, 1765, which was to take effect on November 1st of that year. The new tax was imposed on all American colonists and required them to pay a tax on every piece of printed paper. This was the first internal tax levied directly on American colonists by the British government. Obviously unpopular, the Stamp Act raised the constitutional question of taxation without representation and the extent of the legislative powers of Parliament over the colonies.

The most significant reaction to the Act was expressed in Frederick County. The Frederick Court unanimously ordered that “all proceedings shall be Valid and Effectual without the use of Stamps” because, first, a “Legal Publication” had not been made “of any Act of Parliament” and, second, there was no stamped paper in “the province and the Inhabitants have no means of Procuring any.” They further wrote “that it would be an Instance of the most wanton Oppression to deprive any person of a Legal Remedy for the Recovery of his property for omitting that which it is Impossible to perform.”

This decision came to be known as the Repudiation Act and earned the justices the