

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

honor of being called the “Twelve Immortals.” Thanks to this extraordinary ruling, the constitutional principles of representative government and political self-determination, critical to the success of the coming American Revolution, became engrained throughout the colonies. Indeed, it is noteworthy that these early jurists established through their bold ruling the principle of judicial independence, striking down the decree of Parliament and reinforcing the obligation of courts to protect the rights and liberties of people.

The judges’ ruling set off great rejoicing in the streets of Frederick. A parade was held through the streets highlighted by a funeral procession. The community was so thankful for this decision that they covered a coffin in anti-Stamp Act slogans and symbolically laid the Stamp Act to rest.

This year, on the 250th anniversary, the celebration will include a reenactment of the parade that carried the coffin containing the now-deceased Stamp Act through the streets of Frederick. The current Clerk of the Frederick County Court, Sandra Dalton, will read the words that were recorded in 1765. A new sign will be dedicated on the grounds of the City Hall, recognizing the courage of the twelve judges who protected the rights and liberties of all people.

Mr. Speaker, Frederick County, Maryland has a proud history of patriotism and standing up against tyranny. I am proud that the community is gathering to celebrate this defining moment in our history.

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TROOP 395 EAGLE SCOUTS

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**HON. PETE OLSON**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Mr. OLSON. Mr. Speaker, I rise today to congratulate three outstanding young men who have earned the rank of Eagle Scout with Missouri City Boy Scout Troop 395.

These three Scouts are among less than five percent of all Boy Scouts to earn such a prestigious rank by dedicating countless hours towards organizing and working on service projects with Troop 395. For his Eagle Scout project, Ethan Spendlove, a senior at Ridge Point High School, built a shade canopy for a local community garden. Matheus Meneses, a senior at Elkins High School, built a corral trap for wild hogs at an area nature preserve. Tyler Echard, a sophomore at Ridge Point High School, built bat houses in his neighborhood to help lower the mosquito population. These Eagle Scouts exemplify the finest qualities of citizenship and leadership. We are extremely proud of their selfless dedication to our community and for demonstrating such strong leadership.

On behalf of the Twenty-Second Congressional District of Texas, congratulations again to Ethan, Matheus, and Tyler for earning Eagle Scout. They have bright futures as community leaders ahead.

HONORING THE LIFE OF NOHEMI GONZALEZ

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**HON. GRACE F. NAPOLITANO**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Mrs. NAPOLITANO. Mr. Speaker, it is with great sadness that I rise to honor the life of Nohemi “Mimi” Gonzalez, a 23-year-old senior at California State University, Long Beach, who was killed in the senseless terrorist attacks in Paris on Friday, November 13, 2015. Nohemi, a native of the San Gabriel Valley, was in the Petit Cambodge restaurant with another Long Beach State student when she was fatally shot by the Islamic State group, also known as ISIS. Nohemi was in Paris studying at the State College of Design during a semester abroad program.

A proud independent and energetic first-generation Mexican-American, Nohemi was born on October 19, 1992, in Whittier, where she grew up. She graduated early from Whittier High School and became a first-generation college student. Gonzalez was studying Industrial Design, paying her way through school with help from an on-campus job in the school’s design shop. Nohemi was full of life. Her classmates called her a firecracker and a rabbit—hopping around the Cal State Long Beach campus’s design school eager to help anyone who needed it. She loved life and was eager to learn and partake in our American dream.

Nohemi is survived by her mother, Beatrice and step-father, Jose Hernandez, residents of El Monte. Beatrice wanted her daughter to be remembered as a young Latina who worked hard to get ahead. I wish to express my sincere sympathy to her parents as well as her extended family, friends, and the entire Cal State Long Beach community, who have all been devastated by the loss of one so loved. I ask that all of my colleagues join me to honor the life of Nohemi Gonzalez and remember all those who lost their lives in Paris.

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EXPRESSING CONDOLENCES TO THE VICTIMS OF THE TERRORIST ATTACKS IN PARIS AND SOLIDARITY WITH THE PEOPLE OF FRANCE

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**HON. SHEILA JACKSON LEE**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Ms. JACKSON LEE. Mr. Speaker, I rise today in sorrow over the loss of so many innocent lives cut short by the outrageous and heinous acts of terrorism that shocked and rocked the people of Paris last Friday and earned the lasting enmity of peaceful and freedom-loving people around the world.

Right now, our prayers are with the victims and their families at this terrible time.

And we stand in unyielding solidarity with the people of France, which like the United States, is one of the most welcoming nations in the world.

Mr. Speaker, for centuries Paris has been known to the world as the City of Light.

The title is richly deserved because Paris has been a world leader in the march of

human progress in the arts, culture, science, democratic theory and governance, and embraces the challenges and opportunities of the modern world.

Those who think that they can terrorize the people of France or the values that they cherish underestimate a nation that has faced and prevailed against far more sinister and lethal adversaries.

And they will again, but they will not confront these adversaries alone.

They will be joined by the United States and the other countries of the civilized world.

The French are justly proud of their national motto, “Liberte, egalite, fraternite,” (liberty, equality, fraternity) and no act of terrorism by cowardly perpetrators will succeed in leading them to renounce their heritage of freedom and justice.

It is a heritage that we here in the United States share.

And that is why the civilized world must and will rededicate itself to combating and defeating radical jihadism.

And as has been done many times throughout the long and special relationship between the United States and France, we will face and overcome threats to our way of life together.

We will not bow and will never break; we will not falter or fail.

We will respond. We will endure. We will overcome.

The terrorist attacks in Paris on Friday were horrific acts on innocent civilians perpetrated by depraved individuals who misuse the peaceful religion of Islam for their own misguided purposes.

Their horrible and heinous acts are their responsibility, and theirs alone, and for which they can be assured that they alone will be held accountable.

But that will come another day; today I ask a moment of silence for the victims killed and injured in the terrorist attacks last Friday in Paris.

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HONORING MICHAEL FITZGERALD AND FINER FOODS FOR THEIR THANKSGIVING GENEROSITY

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**HON. ROBERT J. DOLD**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Mr. DOLD. Mr. Speaker, I rise today to recognize and honor Michael Fitzgerald of Finer Foods. Since 1934, Finer Foods and the Fitzgerald family have put food on tables of Chicagoland’s restaurants, grocery stores and cafeterias. Finer Foods is truly one of Chicago’s iconic family businesses.

For the last five years, Michael and Finer Foods have graciously donated and delivered turkeys and Thanksgiving fixings for families in North Chicago, Waukegan and Zion, Illinois. I have personally witnessed how this generosity has impacted the lives of people suffering temporary economic hardship during the Thanksgiving season.

On behalf of the people of the 10th Congressional and the hundreds of families who enjoyed Thanksgiving dinner, I want to offer our sincere and heartfelt thank you.