

BECK JUNIOR HIGH SCHOOL
CELEBRATES 20 YEARS

HON. PETE OLSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 13, 2016

Mr. OLSON. Mr. Speaker, I rise today to recognize Beck Junior High School of the Katy Independent School District for celebrating their 20th anniversary since the school opened its doors.

Beck Junior High School has been educating students from the Katy Independent School District for twenty years now. The school credits its family-like atmosphere and mentality to the success of both the students and overall school atmosphere. Eight current faculty members also attended the school as students.

On behalf of the Twenty-Second Congressional District of Texas, congratulations again to Beck Junior High School for providing a quality education for Katy students for twenty years. We thank the school for providing an environment that both teaches and inspires students. We wish Beck Junior High School success in educating our students for generations to come.

HONORING JAYLIN RODGERS

HON. BENNIE G. THOMPSON

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 13, 2016

Mr. THOMPSON of Mississippi. Mr. Speaker, I rise today to honor Cadet COL Jaylin Rodgers of Lanier High School who was named the 2016 Jackson Public Schools Junior Reserve Officer Training Corps Cadet of the Year.

Cadet COL Rodgers serves as the Battalion Commander for Lanier's 1st Battalion Mighty Bulldogs. He holds a 3.33 GPA and has earned a score of 25 on the ACT. He has taken advanced level courses throughout high school, such as Accelerated English I and II, Accelerated Geometry, and Advanced Placement U.S. History.

A member of the school's National Honor Society, Cadet COL Rodgers is also the recipient of JROTC's Scholastic Excellence Award and was a Leadership Education and Training, Level One top cadet.

Cadet COL Rodgers served on Lanier High School's Battalion staff for three years as the Human Resources Officer, Executive Officer, and now the Battalion Commander. Cadet Rodgers has attended the LeaderSTATE Leadership and STEM Camp and Boys State at Mississippi State University and the Junior Cadet Leadership Challenge at Fort Knox, Kentucky. His plans are to attend Jackson State University, major in Electrical Engineering, and attain a commission into the Army as a second lieutenant.

Cadet COL Rodgers is the son of Mr. and Mrs. Larry and Tamarrus Rodgers.

Mr. Speaker, I ask my colleagues to join me in recognizing Cadet COL Jaylin Rodgers.

FINANCIAL SERVICES AND GENERAL GOVERNMENT APPROPRIATIONS ACT, 2017

SPEECH OF

HON. RUBÉN HINOJOSA

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 7, 2016

The House in Committee of the Whole House on the state of the Union had under consideration the bill (H.R. 5485) making appropriations for financial services and general government for the fiscal year ending September 30, 2017, and for other purposes:

Mr. HINOJOSA. Mr. Speaker, I rise in support of this amendment and I thank my colleague, Representative SEWELL, for standing up for consumers.

Time and time again, we hear about hard-working families being exploited by predatory, small-dollar, short-term lenders, such as payday lenders. While these loans are meant to help underserved individuals in need of quick cash, far too many times the borrower ends up trapped in a vicious cycle of rollovers, fees and more debt.

We sell our families short when we accept that high-interest loans are the best we can do for our communities. Payday and auto title loans, with uncapped annual percentage rates, have long enticed families in moments of desperation—offering short-term fast cash at the cost of long-term debt—at rates averaging 500 percent APR.

In my home state of Texas, an average \$500 payday loan costs an astounding \$1,100 or more to repay in a period of just a few months. Moreover, in Texas, payday and auto title lending is a \$5.8 billion industry with over 70 percent of the volume from refinances and fees. In fact, four of every five payday loans are rolled over or renewed within 14 days with the majority of those costing the consumer more in fees than they borrowed, according to a CFPB study.

Thankfully, the CFPB has taken the lead in proposing to rein in these predatory and harmful loans. We should be fighting to eliminate excessively high-interest rates and debt-trap cycles that define much of today's payday and auto title loan lending landscape, rather than fighting against the CFPB's efforts.

Unfortunately, this financial services and general government appropriations bill enshrines the status-quo of debt-traps and mountains of fees for consumers without any protections afforded by the CFPB's proposed rule.

I applaud the CFPB's rulemaking efforts in this area, and I hope it ushers in a new era of responsible lending.

TRIBUTE TO LEISURE WORLD OF MARYLAND

HON. CHRIS VAN HOLLEN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 13, 2016

Mr. VAN HOLLEN. Mr. Speaker, I rise today in recognition of Leisure World of Maryland's 50th anniversary.

Leisure World was founded in 1966 by Ross Cortese, who observed that the population of

older citizens was growing and thought that their special needs were not being met. His vision was "gracious, carefree, secure living for adults in a self-contained community that provides all the facilities but none of the drudgery of home ownership." His innovative dream created self-contained senior communities, offering rewarding living for older people still interested in leading active and enriched lives.

The first residents of Leisure World of Maryland moved into their new "manors" in August 1966. The available housing options at the time were townhouses called "Berkeleys" and one-story duplexes called "Carvels" near the first Clubhouse and across the street from the 18th hole of the golf course. Throughout the 1960s and 1970s, Cortese continued developing single family homes, townhomes and duplexes, along with the community's golf course, administrative facilities and medical center, and investing in the community's physical and social infrastructure.

Over the years, Leisure World continued to expand and provide seniors with additional housing options and facilities. In 1980, Cortese teamed up with renowned Watergate developer Giuseppe Cecchi and his company, The IDI Group Companies, to complete the development of the community. IDI reconfigured the site plan in a way that increased density through luxury multifamily condominium structures while preserving parkland, improving the golf course, and adding a second community clubhouse. The final condominium units were completed in 2013.

Today, Leisure World of Maryland continues to be a model for active living. Home to more than 8000 residents aged 55+ and including three voting precincts, Leisure World offers its residents a wide variety of services and amenities, including restaurants, clubhouses, a medical center, an interfaith chapel and an 18-hole golf course. Residents participate in an extensive program of fitness classes, lectures, concerts, trips, and nearly 100 clubs and organizations. Miles of walking trails lead through a beautiful blend of pristine landscapes and natural settings.

Leisure World is a rare gem in Montgomery County and in the State of Maryland. Its residents enjoy an outstanding quality of life and are active and engaged members of both the Leisure World community and the greater community outside its gates. I urge my colleagues to join me in extending our congratulations to Leisure World of Maryland as it celebrates its 50th anniversary and our gratitude and appreciation for its residents' contributions to our community.

HONORING MR. FLOYD HASTINGS,
2016 MYRA H. KRAFT COMMUNITY
MVP AWARD RECIPIENT

HON. CHELLIE PINGREE

OF MAINE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 13, 2016

Ms. PINGREE. Mr. Speaker, I would like to recognize the accomplishments of one of my constituents, Floyd Hastings, who has spent countless hours volunteering with the Southern Maine Agency on Aging's Vet to Vet program.

Mr. Hastings has received a Myra H. Kraft Community MVP Award from the New England Patriots Charitable Foundation for his