NATIONAL DAY OF SILENCE

(Mr. FARR asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. FARR. Mr. Speaker, I rise today to honor the National Day of Silence.

Tomorrow is the 18th year we have recognized the National Day of Silence, a day when young people come together to raise awareness for the discrimination that LGBT students face.

I am proud of students who stand up against bullying, students like Karen Jimenez of Aptos, California, who said: "Identity extends further than our physical selves, so when expression of identity becomes restricted, it's similar to having chains placed on your home."

I am a proud sponsor of the Student Non-Discrimination Act and will continue to fight for acceptance and tolerance for LGBT youth. California is a leader in promoting and protecting the rights of our LGBT community.

This year, we celebrate the 15th anniversary of the passage of the Safety and Violence Prevention Act and recent passage of a bill to ensure that trans students are afforded necessary gender neutral facilities in their schools

We, in Congress, have a responsibility not to be silent. It is our job to speak for those who cannot. We must work harder towards becoming a wholly gender-inclusive society that welcomes and protects all our Members.

HONORING MANO A MANO

(Mr. DOLD asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. DOLD. Mr. Speaker, I rise to honor Mano a Mano on its 15-year anniversary in Round Lake Park and to recognize the staff and volunteers who support this incredible organization.

In 2000, community leaders saw a rise in the Latino immigrant population, as well as the struggles they face due to language barriers and a lack of higher education.

Mr. Speaker, these leaders took it upon themselves to help the growing community through support and education. They opened the doors of Mano a Mano and began providing services such as community school for parents, kindergarten readiness, citizenship preparation, employment connection, and health education.

It is because of organizations like Mano a Mano that families can break down the barriers they face and succeed. Through these services, Mr. Speaker, Mano a Mano has empowered immigrants and underserved families to become proud contributing members of our community.

I congratulate them on their 15-year anniversary.

 \Box 1245

PAYDAY LENDING REGULATIONS

(Ms. SEWELL of Alabama asked and was given permission to address the House for 1 minute.)

Ms. SEWELL of Alabama. Mr. Speaker, today, I rise to talk about the critical need for the stronger oversight of payday lenders.

In March, I welcomed President Obama to the city of Birmingham, in my district, where he highlighted our Nation's economic recovery and put a spotlight on the areas that needed the most improvement. The President highlighted the urgent need for better regulations of the payday lending industry—the very same day that the Consumer Financial Protection Bureau unveiled proposals to rein in this loosely regulated industry.

I hope that my colleagues will join me in supporting the CFPB's efforts to ensure that these products help—not harm—consumers. The payday lending and title loan industry must take steps to ensure that borrowers understand the loan terms and have the resources to pay them back.

In my district, the proliferation of payday lending is, really, unacceptable. On every corner, you will find a payday lender. In fact, the President quoted that there were more payday lending institutions in my district than there were McDonald's. These borrowers are disproportionately African American and Latino—two communities that were severely impacted by the predatory lending practices, and far too many of these borrowers find themselves trapped in a cycle of debt.

In the coming weeks, I plan to introduce a bill and to spearhead efforts, led by consumer industry groups, to protect consumers from predatory lending. I ask my colleagues to join me. These good people are my constituents and are not this industry's prey.

IN MEMORY OF MARY LARAE RICHTER

(Mr. LaMALFA asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

 $\operatorname{Mr.}$ LaMALFA. Mr. Speaker, today, I rise in memory of Mary LaRae Richter.

Everybody knew her as "Rae" in the Chico, California, and northern California area. She was a truly inspiring woman who left a deep, lasting impact on her family, on the community of Chico, and on all who knew her. I knew her very well for quite a few years. She was a very, very sweet lady, indeed.

Born in 1932, at the height of the Great Depression, Rae was an exceptional student and a joyful daughter who was no stranger to hard work. Her first job was behind a soda fountain in a drug store in order to help support her family.

She married her husband, Bernie, in 1953 after they met in high school. Their marriage lasted for 46 years until

Bernie passed away. Of course, with Bernie's having been a political figure, including in the State legislature, she played a very supportive role in that endeavor, which was sometimes an arduous one, but she always had the right thing to say, including, "Oh, Bernard," when, maybe, things were getting a little out of control.

Bernie and Rae moved with their three children up to Chico in the 1960s. Rae poured her heart into her town and into her community and into her family-owned businesses while always making time to volunteer for the students just across the street at the Rosedale Elementary School. Rae fought valiantly with Parkinson's disease since 1998, and she displayed courage and joy even in that battle.

Being that supportive wife, a loving mom and grandmother, a joyful business manager, and a good friend to many, she will be greatly missed by all who knew her in northern California.

THE 20TH ANNIVERSARY OF THE OKLAHOMA CITY BOMBING

The SPEAKER pro tempore (Mr. ZELDIN). Under the Speaker's announced policy of January 6, 2015, the gentleman from Oklahoma (Mr. LUCAS) is recognized for 60 minutes as the designee of the majority leader.

Mr. LUCAS. Mr. Speaker, when I was a boy, my father used to point out to me that there were certain moments, certain events, that not only defined, perhaps, a community or a generation but that left an indelible mark on a person. He referenced me to go speak to my grandparents about where they were when the news came that Pearl Harbor had been bombed. I can remember my Grandfather Lucas describing the exact field, the exact row that he was picking cotton in December of 1941 when one of the neighbors stopped and asked, "Have you heard?"

My father could tell you exactly the moment, while walking down the street in Elk City, Oklahoma, when he walked up on a crowd that was staring in the window of a store that was selling televisions. Everyone's mouth was down. Everyone was aghast at the news from Dallas.

In many ways, the experience of 2 minutes after 9 a.m. on April 19, 1995, has had the same mark and the same effect on not only me and on my colleagues in this delegation but on our communities in the country. Like my grandfather in his remembering the moment that he found out about Pearl Harbor and like my father in the moment he understood that President Kennedy had been assassinated, I will never forget sitting with the Oklahoma delegation, waiting to give testimony in a BRAC hearing in Dallas, when a reporter tapped me on the shoulder, a reporter I had known for some time.

He said: "We have a report that there has been an explosion at the Federal building in Oklahoma City. They say the building is gone. Your district office is in one of those Federal buildings