

from college affordability, improving student housing, preserving the vital role of charitable support for higher education, and fighting to make campuses safer for all students. Jean Mrasek has provided exemplary service in advancing the NPC's ability to positively influence the lives of so many collegiate women.

Mr. Speaker, I ask my esteemed colleagues to join me in wishing her all the best in her future endeavors.

HONORING MARIANO ULIBARRI,
DIRECTOR OF THE LAS VEGAS
PARACHUTE FACTORY

HON. BEN RAY LUJÁN

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 4, 2015

Mr. BEN RAY LUJÁN of New Mexico. Mr. Speaker, I rise today to recognize Mariano Ulibarri, Director of the Parachute Factory of Las Vegas, for his outstanding work in youth community engagement.

Mr. Ulibarri is the founder of the Parachute Factory, a community makerspace that has quickly made itself a staple in the Las Vegas community. A makerspace is an area where individuals are able to congregate and engage in creative, do-it-yourself projects that provide beneficial skills and goods for their home communities. After hearing about "Hacker Scouts," an Oakland, California based organization, Mr. Ulibarri was inspired to start a local chapter within the Las Vegas community. Guild #005 has provided the youth of Las Vegas with the opportunity to educate their fellow community members by hosting demonstrations with local groups such as woodworkers and through cultural skills workshops and a variety of other beneficial events.

The Parachute Factory works in partnership with the Media Arts/Tech Department at New Mexico Highlands University and the New Mexico State Library. This organization has been recognized by esteemed entities, such as Harvard University's Graduate School of Education, for its innovative approach and effective practices toward progressive community engagement and learning. At a time where our country needs to invest in more Science, Technology, Engineering, and Math (STEM) education and skill building for youth, minorities, and women, the Parachute Factory stands as a shining example for others to emulate. Mr. Ulibarri is currently in Washington, D.C. attending the "National Science Foundation's 2015 Maker Summit." His organization is among 30 groups selected from across the nation that will have the distinct honor of presenting about their charitable work.

I applaud Mr. Ulibarri's service to the community and efforts to provide mentoring and learning opportunities for young, tech savvy children. I congratulate Mr. Ulibarri and the Parachute Factory, and thank the entire organization for its exceptional service to our community.

EXPRESSING CONCERN WITH FINANCIAL TRAPS AIMED AT VETERANS

HON. JUDY CHU

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 4, 2015

Ms. JUDY CHU of California. Mr. Speaker, I rise today to speak for veterans as we approach Veterans Day this year. These brave men and women risked their lives to protect us all. Yet, today we have companies actively preying on veterans. This is appalling and needs to end.

Some of the worst offenses come from payday lenders. Payday loans are high-cost, small-dollar loans, averaging \$300 per loan. What makes these loans so dangerous is that they have average interest rates in the triple digits—at times as high as 391 percent. If at the end of the loan period, which typically spans two weeks or the next payday, the borrower cannot pay it off, he or she will be forced to take out another loan to pay off the first loan in addition to the exorbitant accumulated interest. This is the beginning of a cycle of debt.

Veterans are highly susceptible to these practices and have become a customer base for these loan schemes. In fact, payday lenders have been known to set up around military bases. In 2006, Congress passed the Military Lending Act to cap interest rates for military loans, but even so, these lenders find ways to exploit servicemembers, veterans, and military families. One study found that 10 percent of veterans leave military service with more than \$40,000 in debt. If our men and women heed the call to defend our country, they should not be led to financial traps that could prevent them from transitioning to civilian life successfully.

This Veterans Day, I stand with veterans and urge both the private lending sector and Congress to do more to protect our veterans, who deserve our utmost respect.

HONORING THE ZARZYCKI MANOR
CHAPELS ON THEIR 100TH ANNIVERSARY

HON. DANIEL LIPINSKI

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 4, 2015

Mr. LIPINSKI. Mr. Speaker, I rise today to extend my congratulations to the Zarzycki Manor Chapels as they commemorate 100 years of dedicated service to the people of Chicagoland.

For a century, Zarzycki Manor Chapels has stood as a pillar of support for Chicagoland families in their times of hardship and grief. The Zarzycki Manor Chapels' motto is "Modern Service with Traditional Dignity." By treating every family with care and respect, the Zarzycki family has earned the admiration and gratitude of the community.

Zarzycki Funeral Home was founded in 1915 by Ms. Agnes S. Zarzycki; a Polish immigrant and the first woman funeral director of Polish descent in Chicago. Ms. Zarzycki and her husband Stanislaw ran the funeral parlor out of their home throughout the early years of

the business. Early on they withstood hard times and remained dedicated to helping grieving families throughout the influenza epidemic. After Stanislaw's death in 1927, Agnes continued to run the Zarzycki Funeral Home through the Great Depression.

Agnes and Stanislaw had five children. Their son Casimir took over the business and expanded it, creating the Zarzycki Manor Chapels. After many successful years, Casimir turned the business over to his son, Richard. Richard and his wife Charmaine worked together at the Zarzycki Manor Chapels for over 35 years.

In 2006, Richard passed away leaving the business to Charmaine and their two daughters, Claudette and Andrea. As third and fourth generation female funeral directors, they admirably uphold the founder's legacy of strength, independence, and hard work.

Today I ask my colleagues to join me in recognizing the 100th anniversary of the Zarzycki Manor Chapels and honoring the Zarzycki family for the care and comfort they provide to so many in the community.

THE GOFFSTOWN GRIZZLIES
FOOTBALL TEAM

HON. FRANK C. GUINTA

OF NEW HAMPSHIRE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 4, 2015

Mr. GUINTA. Mr. Speaker, I rise to salute the Goffstown Grizzlies football team in New Hampshire's First District. The Grizzlies, representing Goffstown High School with just a thousand students, have an amazing story of perseverance and achievement.

Thanks to their coach, the team qualified for a Division 3 championship a few years ago and advanced to Division 1, the toughest in the Granite State. Even their fans thought competing at that high level would be a tall order.

The Grizzlies are undefeated this season. They enter Saturday's Division 1 playoff game ranked number one. It will be their first home playoff game. And they got there with exciting defense and special teams play, blocking punts and returning kickoffs for touchdowns.

They have the Granite State's fiercest line-backing crew and the sack leader. Their kicker boots 45-yard field goals, helping his team to average more than 42 points a game. The running back rushed for a thousand yards this season and scored over twenty touchdowns. The Grizzlies have New Hampshire's most potent passing attack.

Their spirited fans make it easy to be a Grizzlies fan, not that you'd need any more reason to like this impressive team of underdogs, who take on the Second District's North Nashua Titans this weekend.

I wish both teams well but the Grizzlies a little better.

HONOR VETERANS BY STOPPING
THE DEBT TRAP

HON. ZOE LOFGREN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 4, 2015

Ms. LOFGREN. Mr. Speaker, in honor of Veterans Day next week I would like to speak-