

assistance to communities for the tools they need to create the community that people want to live in. This partnership removes barriers and cuts bureaucratic red tape, which means more efficient investments. If we are truly interested in cutting costs at the government level, we should be promoting efficient and cross-cutting government programs like this one, instead of de-funding them.

#### IMPACT OF INSURED DEPOSITORY INSTITUTION FAILURES

SPEECH OF

**HON. CORY GARDNER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 26, 2011*

Mr. GARDNER. Mr. Speaker, thousands of local community banks operate across the country, making a valuable contribution to America's economy. Colorado has a rich history of community banking, where small business owners and employers can do business with a bank they know and trust, and people know that the money they deposit is being re-deployed into the community by an institution that wants to see the community succeed as much as they do.

That shared interest in the community has traditionally led local banks to act in a responsible manner and shield themselves from systemic problems, but they are not immune from tough times. Unfortunately, federal regulators are forcing community banks in particular to fight through the rough economy with one hand tied behind their backs.

In short, we must increase bank lending to improve the economy, but regulators are preventing such lending by forcing banks to hoard capital, and by prohibiting community banks from effectively working with their borrowers. We cannot expect to reinvigorate the economy while this is the case.

Congress has been considering this problem since 2009, and it is time for action. It's been two and a half years since the fall of 2008, and yet we are still facing high unemployment, a weak dollar, and a sluggish economy. It is time to move forward, and we know that to move forward we need to stimulate lending. That is why I support this bill.

#### IN HONOR OF ROBERT AND GLO- RIA NOBLE OF QUINCY, MASSA- CHUSETTS

**HON. WILLIAM R. KEATING**

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, July 28, 2011*

Mr. KEATING. Mr. Speaker, today I rise in honor of Robert and Gloria Noble of Quincy, Massachusetts. They will be recognized for their tremendous contributions to our community on August 1, 2011, when Manet Community Health Center will bestow the first Elizabeth A. Swanton Community Service Award upon Mr. and Mrs. Noble.

This award is presented in memory of Elizabeth A. Swanton, a former member of the board of Manet Community Health Center who passed away in January 2011 at the age of 69. She dedicated 30 years of her life advanc-

ing the Manet mission, including her service as President of the Manet Board of Directors. The award recognizes an individual or group who, like Elizabeth Swanton, has demonstrated a significant commitment to volunteerism and community service.

Robert and Gloria moved to Quincy in 1951, a year after they married. Immediately, they immersed themselves in civic life and community service. Some of their more notable roles—and there are many—include Bob's service as Massachusetts Commander of the American Ex-Prisoners of War and Gloria's tenure as Director of D.O.V.E., which seeks to help victims of domestic violence.

For over two decades, they have also helped to organize Quincy holiday celebrations as members of the Quincy Christmas Festival Committee. In 2008, the couple was recognized for their commitment to the community with the Quincy Sun's "Citizen of the Year" award.

Their life has not only been rich in accomplishments and accolades, but also in family. They have been blessed with four children, 10 grandchildren and 9 great-grandchildren, and have been fortunate enough to watch their family grow roots in Quincy.

Bob and Gloria are known throughout Quincy as true local heroes, and they have created a legacy of community service on the South Shore that will be hard to match and surely never forgotten. When I think of them, the words that come to mind include devoted, selfless, caring and committed. Our communities are all better thanks to their tireless activism. They are, without a doubt, a perfect choice for the first-ever Elizabeth A. Swanton Community Service Award.

#### RECOGNITION OF THE ACCOM- PLISHMENTS OF CECIL L. HEF- TEL

**HON. COLLEEN W. HANABUSA**

OF HAWAII

IN THE HOUSE OF REPRESENTATIVES

*Thursday, July 28, 2011*

Ms. HANABUSA. Mr. Speaker, I rise today to recognize the tremendous career of the late Representative Cecil L. Heftel. H.R. 2149 is a bill which designates the facility of the United States Postal Service located at 4354 Pahoa Avenue in Honolulu, Hawaii, as the "Cecil L. Heftel Post Office Building."

Known for his prowess in building radio and television broadcasting stations, in 1976, Cecil Heftel was elected to the 95th Congress to represent the First Congressional District of Hawaii. While in Washington, Representative Heftel's first assignments were on the Education and Labor Committee and the Post Office and Civil Service Committee. Representative Heftel was reelected four times, serving a total of five terms. During the 96th Congress, Representative Heftel was elected to the Ways and Means Committee where he stayed until his resignation in 1986 to run for Governor of Hawaii.

While in office, Representative Heftel sponsored 160 bills and was a champion of tax reform and energy independence, always showing aloha to his constituency. In response to President Ronald Reagan's tax cut proposal, Representative Heftel said "I cannot support a tax proposal which would benefit me so much

more than those of my constituents who earn less than \$30,000.00 a year." Statements like this would define who Cecil Heftel was, both inside Congress and out.

In 1983 Representative Heftel was involved in a car crash near the Lincoln Memorial that left him with severe injuries. The accident occurred before cars were legally required to have airbags. This experience helped shape Representative Heftel's view of government regulation in the private sector. After the accident, Representative Heftel unsuccessfully filed suit against General Motors, blaming his accident on faulty brakes in his Oldsmobile. Though General Motors had sent Representative Heftel a letter explaining that his specific car model might have faulty brake, he did not receive the letter until after the accident occurred.

Upon his return to the 99th Congress, Representative Heftel immediately introduced legislation that would provide criminal penalties for manufacturers who fail to notify owners of motor vehicle safety defects. This continued a trend of Representative Heftel using his life experience to impact his constituency and put forward efficient and innovative laws that lasted until his resignation.

In 2004 at age 80, Heftel was successfully elected to the state Board of Education for the Oahu-At-Large seat continuing his passion for public service into his golden years.

In light of a career dedicated to advancing the common good, I urge my colleagues to support H.R. 2149 and name the facility of the United States Postal Service located at 4354 Pahoa Avenue in Honolulu, Hawaii, as the "Cecil L. Heftel Post Office Building."

#### INTRODUCING A RESOLUTION TO CONDEMN THE TERRORIST AT- TACKS IN NORWAY

**HON. ALCEE L. HASTINGS**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, July 28, 2011*

Mr. HASTINGS of Florida. Mr. Speaker, I rise today to introduce a resolution condemning in the strongest possible terms the cold-blooded terror attacks that wounded as many as 96 people and took 76 lives in Norway on July 22, 2011. The attacks commenced with the brutal bombing of government buildings in Oslo, and the violence then reached its peak with a twin attack at a youth camp on Utoya Island, where the majority of casualties were children.

Norwegian Prime Minister Jens Stoltenberg condemned the attacks as "peacetime Norway's deadliest day", and I urge my colleagues to stand by Norway, a great friend and ally, in its darkest hour by supporting this resolution.

For the Norwegian government and people, these attacks are an atrocity, a nightmare, and a national tragedy.

For the world, this is a stark reminder that, as long as hatred and intolerance are allowed to persist, even the most peaceful of nations are not immune to its devastating effects.

A founding member of the United Nations and the North Atlantic Treaty Organization, Norway is the home of the Nobel Peace Prize and offers a safe haven to refugees and the politically persecuted. Many of its police officers don't carry arms.

To think that even this peaceful society can be the target of brutal, relentless hatred and violence is utterly shocking, and a call for action is necessary. The international community must not stand for this type of ideological violence, and this resolution reaffirms the resolve of Congress to combat all forms of terrorism, both domestically and abroad. It also expresses deep sympathy, solidarity, and condolences for Norway and reaffirms our joint commitment to peace and the elimination of actions motivated by hatred and religious or cultural intolerance worldwide.

Despite the terrible violence committed against unarmed and innocent civilians, the country has courageously demonstrated that their commitment to peace, freedom, and tolerance remains unwavering. Morten Hellesø Johansen, an 18-year-old survivor of the attack, expresses this sentiment in no uncertain terms. "I want to return to that Island next year," he says. "It is the best way to honor the memory of those who died by showing that I'm not afraid, and that I'm not silenced!"

Mr. Speaker, I urge my colleagues to personify Morten's courageous spirit by supporting this resolution and honoring the victims and survivors of this tragedy. To those who perpetuate fear, hatred, and intolerance throughout the world, we say: "We are not afraid, and we will not be silenced!"

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IMPACT OF INSURED DEPOSITORY  
INSTITUTION FAILURES

SPEECH OF

**HON. CAROLYN B. MALONEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 26, 2011*

Mrs. MALONEY. Mr. Speaker, I rise today in support of H.R. 2056 offered by my colleagues on the Financial Services Committee, Rep. LYNN WESTMORELAND and Rep. DAVID SCOTT. I am proud to be a cosponsor of this legislation which requires the FDIC Inspector Gen-

eral to conduct a comprehensive study of issues raised by persistent failures of U.S. banks. These issues include appraisals, capital, loss share agreements and other issues that arise when a bank becomes vulnerable to closure.

I have heard from banks in my district that have been working with the FDIC to recapitalize and restructure their institutions so they can avoid being closed. They argue that the FDIC offers them little flexibility or time to raise the capital they need or make the changes they need to satisfy the FDIC. I hope the study this bill authorizes will examine these procedures and bring to light any procedural changes that the FDIC can implement to address these concerns.

H.R. 2056 was amended in committee to reflect some additional factors that the FDIC thought were important to include in the study's parameters. I urge my colleagues to support this important bill.