

## NATURAL GROCERS

## HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 23, 2015

Mr. PERLMUTTER. Mr. Speaker, I rise today to recognize Natural Grocers efforts to promote healthy eating through their free educational outreach over the last 60 years. I'm happy to announce Governor Hickenlooper will proclaim August 13, 2015 as "Natural Grocers Day" in Colorado.

Natural Grocers by Vitamin Cottage was founded by Margaret and Phillip Isely and is based in Lakewood, Colorado. In 2015, they were recognized as the 11th fastest growing Colorado public company. Their mission is to provide shoppers with an affordable, healthy lifestyle as well as empower them to take control of their own wellbeing.

Not only does Natural Grocers supply Coloradans with healthy food options, they also provide customers personalized nutrition information to help them meet their nutritional goals. Since 1995, Natural Grocers has offered Coloradans free science-based nutrition education programs with the creation of their Nutritional Health Coach program. Their health coaches organize nutritional outreach programs to numerous schools and businesses, as well as hold in-store cooking demonstrations and nutrition classes. Additionally, I regularly hold my "Government in the Grocery" events at Natural Grocers stores around my district. These events give me the opportunity to visit with constituents in their communities on topics ranging from veterans issues, the economy and jobs to foreign policy.

Mr. Speaker, it is my privilege to congratulate Natural Grocers for their accomplishment in promoting healthy eating through educational outreach and I commend them for their dedication to providing extraordinary services to Colorado customers. I wish Natural Grocers all the best in their next 60 years of operation.

## FIFTH ANNIVERSARY OF DODD-FRANK ACT

SPEECH OF

## HON. JOYCE BEATTY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 22, 2015

Mrs. BEATTY. Mr. Speaker, I thank Ranking Member WATERS of the Financial Services Committee for leading today's important discussion on the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Earlier this week, House Democrats recognized the 5th anniversary of Dodd-Frank—the most sweeping financial regulatory reform in the United States since the 1930s.

Signed into law by President Obama on July 21, 2010, Dodd-Frank has changed—for the better—the way consumers, investors, and other market participants interact with our financial system.

It has provided oversight to Wall Street, giving regulators the tools to end the era of "too big to fail" entities and outrageous taxpayer bailouts, and has eliminated loopholes that allowed risky and abusive practices to go unnoticed and unregulated.

But how did we get here?

Five years ago, Dodd-Frank was enacted in the wake of profound economic devastation as our nation was reeling from the impact of the 2008 financial crisis.

Millions of Americans suffered job loss, many small businesses closed down, foreclosures skyrocketed, the stock market suffered large drops, and a looming repeat of the Great Depression was feared.

Specifically, in the six months before President Obama took office in February 2009, our economy lost a total of nearly 4 million private sector jobs—an unimaginable average of 650,000 jobs per month.

Nearly \$13 trillion in economic growth and \$16 trillion in household wealth simply disappeared while close to 9 million individuals were displaced from their homes.

2008 was truly one of the lowest economic points in U.S. history.

Yet, the American people weathered this storm and Congressional Democrats took action by passing legislation to restore responsibility and accountability in our financial system, and to give Americans confidence that we were putting the tools in place to avoid another economic crisis.

In fact, since Dodd-Frank's passage in July 2010, the American economy has experienced vast improvement in private sector job growth with nearly 12 million jobs added; a lower unemployment rate, to 5.3 percent from the peak of 10.0 percent in October 2009, and a recovering housing market.

Indeed, because of Dodd-Frank, financial regulators are now empowered to identify and address risks to our financial system through increased monitoring and stricter rules for our nation's biggest banks in a timely way.

Dodd-Frank also provided new authority to the Securities and Exchange Commission (SEC), which, since 2011, has recovered more than \$9.3 billion in civil fines and penalties despite Republicans' repeated budget cuts to the agency.

Like all comprehensive reform bills, however, Dodd-Frank is not perfect.

There are a few areas that I believe can be improved.

Nonetheless, it is important that we do not let the perfect be the enemy of the good.

I believe we also have a responsibility to build upon and improve this legislation when needed.

One area of concern for many stakeholders in my district, and across the country, is the manner in which Dodd-Frank requires the Federal Reserve to subject bank holding companies with more than \$50 billion in consolidated assets to enhanced regulatory supervision.

However, if we are to subject smaller, regional bank holding companies to the same or similar supervisory requirements, then we should do so in a way that balances our nation's financial stability without placing excessive burdens on non-systemically important institutions by using a more deliberative assets-and-activities-based test should be considered in determining the "systemic importance" of bank holding companies.

Earlier this month, Chair Yellen testified that she was open to raising a threshold for determining a bank's systemic importance.

I look forward to working with her on this issue and African-American job growth efforts.

This is at the top of my priority list for improving Dodd-Frank.

Another area of concern for me lies in the development of diversity assessment standards under Section 342 of Dodd-Frank, also known as OMWI.

Though Section 342 is not very long, it is a very significant step in the effort to improve the hiring of women and minorities in the financial services industry in which these groups remain woefully underrepresented.

However, due to misinterpretations of congressional intent, I am concerned that after five years the federal financial regulators have not developed standards requiring the disclosure of diversity data, which would provide much needed transparency to this industry regarding the promotion of diversity in its workplace.

Like my congressional colleagues here today, I celebrate substantial achievements of Dodd-Frank and look forward to working together to find the appropriate tweaks to further facilitate its positive lasting effects on the financial markets and for consumers far beyond this five-year anniversary.

In order to continue being a successful nation, we must capitalize on our diversity and tackle the inequality in wage and job growth in African-American communities.

## IN RECOGNITION OF MR. WANE A. HAILES

## HON. SANFORD D. BISHOP, JR.

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 23, 2015

Mr. BISHOP of Georgia. Mr. Speaker, I rise today to honor and commend an outstanding citizen and respected community leader, Mr. Wane A. Hailes, President and Publisher of the Courier/Eco Latino, Columbus, Georgia's premier African-American and Latino newspaper. The Courier/Eco Latino will be celebrating ten years of providing the Tri-City Area of Columbus, Georgia, Fort Benning, Georgia, and Phenix City, Alabama with positive, high quality information. In celebration of this special milestone, the Courier/Eco Latino will be hosting the 2015 Community Service Awards on Saturday, July 25, 2015 at the Columbus Convention and Trade Center in Columbus, Georgia.

Wane A. Hailes was born in Richmond, Virginia and grew up in Portsmouth, New Hampshire; New Brunswick, New Jersey; Clifton Forge, Virginia; and Charlottesville, Virginia. In 1979, Wane graduated from Ottawa University in Ottawa, Kansas. He then served for fifteen years as Director of the YMCA in Missouri, Wisconsin, Florida, and North Carolina. In 1990, the Chattahoochee Valley gained a passionate and dedicated community leader when Wane A. Hailes arrived in Columbus, Georgia to serve as the CEO of the A.J. McClung YMCA.

With thirty-one years of radio and newspaper experience in cumulative sales, marketing, and public relations, Wane became a driving force in the Columbus media. He worked for the minority-owned radio station, Davis Broadcasting Inc., as an on-air personality and sales consultant. He then worked at the Columbus Ledger-Enquirer as the Real Estate, Employment and Automotive Sales Consultant, before working at the minority-owned Columbus Times as Vice President of Advertising and Sales.

In March 2005, Wane founded the *Courier/Eco Latino*, a bi-weekly publication with a circulation of 15,000 dedicated to acting as “the voice of the people.” It is published in English and Spanish and remains the only bilingual publication in the Tri-City area.

Wane’s goal in founding the *Courier/Eco Latino* was to provide his readers with real stories about the African-American and Latino experience in Columbus. He continued to tell those stories in his book, *A View from a Pew*, a thoughtful examination of African-American life and culture in the South.

As well as receiving local recognition for his work, Wane received the prestigious Georgia Minority Small Business Champion Award and the Region IV Minority Small Business Champion Award from the U.S. Small Business Administration in 2007.

Dr. Benjamin E. Mays often said: “You make your living by what you get; you make your life by what you give.” Not only has Wane established a legacy of multicultural journalism in Columbus, Georgia, but he has also done a tremendous job of giving back to the city, and I am very grateful for his tireless advocacy to make the community stronger. A man of great integrity, his efforts, his dedication, and his expertise in his field are unparalleled.

There are not enough words to describe the impact that Wane A. Hailes has had on the African-American and Latino communities of Columbus. Not only does he care about each member of these communities, but he also works tirelessly to unite them through the *Courier/Eco Latino* newspaper. I am very grateful to Wane for his efforts to improve this diverse community.

No hay suficientes palabras para describir el impacto que Wane A. Hailes ha tenido sobre las comunidades afroamericanas y latinas de Columbus. No solo le importa la vida de cada uno de los miembros de estas comunidades, pero trabaja incansablemente para unirlos a través del periódico *Courier/Eco Latino*. Me siento muy agradecido a Wane por sus esfuerzos para mejorar esta comunidad diversa.

Mr. Speaker, I ask my colleagues to join me, my wife, Vivian, and the more than 730,000 residents of Georgia’s Second Congressional District in honoring Mr. Wane A. Hailes and thanking him for his meaningful contributions to the Tri-City community.

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BOSTON GLOBE STORY ON THE  
NARROWS

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**HON. JAMES P. McGOVERN**

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 23, 2015

Mr. McGOVERN. Mr. Speaker, for more than 10 years I had the pleasure of representing Fall River, a great city with great potential. One of the jewels of the city is The Narrows Center for the Arts.

Founded in 1995, it’s a vital part of the community that’s helping to promote the visual and performing arts. Patrick Norton, one of my former aides, is doing excellent work as the Executive Director of The Narrows, making it a one-of-a-kind destination.

I urge my colleagues to read this article in The Boston Globe about The Narrows. The

next time you visit New England, make sure you visit The Narrows to see all that it’s doing to showcase artists throughout the community.

[From The Boston Globe, July 22, 2015]

THE NARROWS IS A CLUB TO CALL HOME

(By Robert Kerr)

Tom Rush has taken his music to a lot of places in 50 years, but no place quite like The Narrows.

“Those old, creaky floorboards—you can almost imagine the ghosts of the people who used to work there,” says Rush, who has sold out the old mill music venue a record 11 times.

There is something in those floorboards and in the slightly slanted ceiling and in the big windows that provide a striking view of the Braga Bridge and Mount Hope Bay. There is history, reminders of a time when people did indeed work hard in Fall River mills and, among other things, produced more cotton cloth than any other place on earth.

And now there is music in this wonderfully unlikely top floor place. There is music that draws more and more people to listen in an easy and intimate way. The musicians are close and the audience has climbed those stairs or ridden that elevator to listen and savor and maybe chat up a favorite singer or guitarist.

“In 14 years, we’ve never had idiots,” says Kathleen Duffy, referring to the clear absence of boozy hustle at The Narrows Center for the Arts.

She is a retired speech therapist who bakes the brownies that have become a part of music nights at The Narrows. She is one of the dozens of volunteers who keep this mill town miracle going.

“We couldn’t do it without volunteers,” says Patrick Norton. “They help load in shows, load out, sell refreshments. Many have been here eight to 10 years. They’re a hard core, grizzled bunch.”

Norton, a former aide to Congressman Jim McGovern, is the executive director of The Narrows.

“I’ve been a music junkie my whole life. I’ve been in bands. I wanted to be a rock star.”

Instead, he resides at the soundboard and books the performers and does what has to be done. He is one of the two people primarily responsible for making it all happen.

It began humbly, very humbly, about 20 years ago in Bert Harlow’s carpentry shop in a mill on the bank of South Watuppa Pond. It was in that part of Fall River known as The Narrows that is between the North and South Watuppa.

Harlow is a carpenter, a skilled wood-worker who has worked in, among other places, Trump Tower in New York City. He even remembers sharing an elevator with Trump, who didn’t say hello.

He is also a Marine veteran of Vietnam whose combat memories play a part in shaping what is an enduring sense of community obligation. With his skilled hands, he created an art gallery in the front of the mill where his shop was. He had a vision of restoring the mill and creating a park.

“I want to be involved in doing something good,” says Harlow. “For me, it’s a way to heal.”

He thought a coffeehouse would be a good idea. So there was a coffeehouse. It was created in the mid-’90s by a small group of friends, including Norton, who moved some of Harlow’s equipment to one side, cleared a small performance space, put some coffee on, and invited musicians to perform in a different kind of place.

It was the beginning. Audiences were small at first, but there was something about

music in that mill setting on the pond that drew people. A move to an adjacent room, where the brick walls were sandblasted and some couches and chairs put in, broadened the appeal.

Then a developer bought the mill.

“He wanted four times the rent,” says Norton.

They couldn’t afford it. Norton and Harlow went looking. At one point, the mayor of New Bedford offered them free downtown space.

“But we’re Fall River guys,” says Norton.

They met Sam Shapiro, who owned a mill on the waterfront that needed tenants.

“He liked what we were doing,” says Norton. “From day one, he wanted to make this work.”

They moved in in July 2001. And it has worked, but it hasn’t been easy. There was the building inspector who showed up after their first show to point out the need for a few improvements, such as enclosing the stairways.

“When things look a little dicey, something seems to happen to pull us through,” says Norton.

There was also the time early on when Harlow said to Norton, “Let’s book Richie Havens.”

Norton thought it was too big a reach. Havens, the man who kicked off Woodstock, was going to cost four or five times what they had ever paid anyone.

They gambled. They booked Havens.

“The energy that came off that man was incredible,” says Harlow. “That was our first sellout.”

And it was a message to people that there is music in Fall River worth driving for. Maybe settle in for some excellent Portuguese chow at a nearby restaurant, then take in the kind of music people take personally. Tom Rush, Richard Thompson, Los Lobos, Dr. John—all have come to The Narrows and claimed a unique stop on the musical road.

“The audience there is special,” says Rush, who returns in November. “They come for the music. And they come for a good time, and they’re not going to let me stop them.”

Perhaps the one downside to the story of The Narrows is that it has succeeded almost in spite of the city it’s located in. Fall River, a city too well known for squandering opportunity, has not been a big factor in The Narrows’ success. And when, on show nights, someone asks for a show of hands from Fall River residents, there are sometimes three or four, sometimes none.

“We’re attracting the Providence-Barrington crowd,” says Norton. “Maybe it’s shabby chic.”

Still, there is a local connection at The Narrows that Norton and Harlow have insisted on and which extends their reach beyond the stage. It is the “community piece.”

“I feel lucky to be involved here,” says Norton. “Being around Bert all these years, he’s like a big brother. And we want to give back to the community. We believe in Fall River.”

There are five artists’ studios at The Narrows and a gallery designed by Harlow. There is a lot to look at before and after the music. And kids come to learn about art and music. The Narrows even provides buses. Norton’s especially proud of the connection with People Inc., the organization that does such good work with the developmentally disabled.

On a spring morning, musician Mark Cutler was onstage with some of the clients of People Inc. He had been writing songs with them—songs that include “Do You Hate Mondays Too?” and “Mind Your Own Business.” Cutler played his guitar and his young friends picked up microphones and sang in