

Families First for Mississippi in Durant was the recipient of the Durant Police Chief Extra Effort Coin. The early literacy organization was recognized for giving the citizens of Durant the ability to achieve a high school diploma through a GED course. Offered programs enhance the abilities of citizens by way of education, work force programs and other avenues, "helping the police department in keeping down the crime rates," according to police officials. "When people have jobs and other activities, they are less likely to commit crimes. They now have a goal and a dream for their future." Pictured above (from left) in Trainer Tracy Mallett, Durant Police Chief John Haynes and Trainer Lynn McCafferty. (Photo submitted)

## THE WICKER REPORT

By: United States Senator Roger Wicker



Community Banks to Benefit From Banking Reform Bill new bipartisan bill for banking reform, the Senate has a good chance of providing much-needed regulatory relief to the smaller financial institutions that serve our

communities. I support this aggressive rollback of Dodd-Frank's harmful regulations and look forward to the bill reaching the President's desk. Having cast a firm "no" vote when Dodd-Frank was considered by the Democrat-led Senate in 2010, I believe this relief access to capital could make is long overdue. The law's the difference for first-time onslaught of red tape was not homebuyers or an innovative the answer to the 2008 finan-startup. cial crisis nor a substitute for real consumer protections. Americans in rural areas are among those especially hurt when their community's only financial institution cannot meet Dodd-Frank's big-bank requirements. The new Senate bill would protect small banks from these requirements, stipulating that banks must have at least \$250 billion in assets, much

## \$50 billion threshold. **Consumers Are Left Empty-Handed as Small Banks Close**

higher than Dodd-Frank's

Without these protections, many small banks

For the past eight years, have found that dealing with our nation's small banks high compliance costs and and credit unions have been a climate of regulatory uncaught in the crosshairs of an certainty is unsustainable. onerous regulatory regime Since Dodd-Frank, commubuilt by the Dodd-Frank nity banks have closed or financial law. The law's consolidated at an alarming multibillion-dollar compli- rate, ultimately leaving conance costs have hampered sumers and small businesses the important roles these lo- with fewer choices for their cal banks play. Now, with a finances and less access to job-creating capital. Small banks simply do not have the financial or human resources to comply with regulations designed for big financial institutions. Moreover, as small banks merge, the big banks get even bigger.

Community banks were not responsible for the economy's downturn. However, they can help strengthen its resurgence as the primary source for small business loans under \$1 million. This

## Wicker Amendment Would Help Mississippi's **Rural Banks**

To empower our small business optimism and posi-

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Alma Seamster (pictured above, center), program director at the Durant nursing home was a recipient of the Durant Police Chief Extra Effort Coin. Seamster was recognized for including the department in numerous activities and luncheons, allowing the department to interact with the staff and residents at the nursing home while improving relationships within the community. Extra Effort Award recipients are awarded based on for their dedicated effort in improving and empowering Durant. Also pictured is Officer Jeremy Johnson (at left) and Chief John Haynes. (Picture submitted)

## Outdoor Truths

I am alone at a desk many hours a day. When I travel, whether it's to speak or hunt, I usually travel alone. I take one or two trips each year that are around 10 hours. I go alone. Most of the time, I enjoy those trips. I think a big reason is because my life at home revolves around people and their needs. So, when

banks and their services to consumers, I have put forward an amendment to the banking reform bill that would exempt small banks from specific rules on capital that were designed for large financial institutions. My amendment would benefit several rural banks in Mississippi, which have not been spared from these burden-

some capital requirements. The central role that small banks play in our local communities cannot be overstated. The success of Main Street should not be jeopardized by Washington's bureaucratic reach to rein in the excesses of Wall Street. Community banks are directly connected to the people they serve.

Given the return of high

I spend a lot of time alone. I leave, I get to go for hours at times and never open my mouth except to sing along with whatever is playing on my radio. Of course, I will make some calls, but I usually can take care of all my business within a short period of time. The rest of the trip is just driving, thinking, listening, and keeping my mouth shut. I really need that

tive economic news, now is a golden opportunity to offer our small banks the relief they need. The Senate's banking reform bill would do that, once again demonstrating the commitment by Republicans to remove costly regulations impeding economic growth. The bill's broad support suggests that even Democratic lawmakers who supported Dodd-Frank now recognize its flaws and the ways in which the law has not changed the banking landscape for the better.

raw simplicity of a hug. If you think about it, your own lot more hugs than she ever hang on to hugs long after mom's kisses became embarrassing. A hug almost seems magical. It's fasci- you? nating how a small embrace can transfer safety, compassion, and peace, no matter who it comes from. A hug

is comfort without conduct.

It's security without speech.

It's love without language.

(Photo submitted) I wonder how many chil-There is also the opposite dren live in hugless homes. of this scenario. After be- I wonder how much violence ing gone a few days, I can't and bullying would be elimiwait to get back home and nated from our schools if we see my wife, family, and found a way to give more familiar friends. And what I hugs. I think the worst thing have really come to appre- about prisons and jails are ciate lately are hugs. I think the absence of hugs. Cold as I've gotten older, I have hearts will only melt if they become more of a hugger. meet warm hearts. And hugs There's something about the do just that. Bob Goff said, "The best advice I've been given when I failed - was a mother lavished you with a hug." I say, "Me too." But if that's the best advice that has did kisses. And boys could been given to me, maybe it's the best advice I can give to someone else as well. I think I can do that. What about

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On behalf of Brandon L. Cooper and his family, we wish to thank the Community of Lexinaton and the Vicinity for all acts of kindness shown doing our time of bereavement.

Thank you to all who demonstrated love for Brandon and the Cooper/Jackson family thru acts of kindness, words of encouragement and prayer, including First Class Staffing (Vantec) employees, former classmates, City, County, and State Law Enforcement Officials, church family and friends.

Finally, thanks to Brandon's peers who are cherishing his memories; continue to grow and mature in love and citizenship to which we know you are capable.

Our family is not alone in having been affected by gun violence. It is our prayer that those with such power in their hands know that a family's life can be changed in an instance by such an impulsive behavior. And, that such or similar acts leave not only victim(s), but an entire community suffers.

We pray that Brandon's death concludes with a turnaround of our community realizing that all lives matters. And that such power of love that is within is translated into acts of self-love and a more united community. This is our prayer.





Wayne Bowlin (pictured at right), plant manager at Hunter Engineering in Durant, was a recipient of the Durant Police Chief Extra Effort Coin. Bowlin was recognized for his continued contributions made within Du-

rant, the opportunity for people to make a decent income while living close to home and the way they embrace their employees. The Department has been Hunter Engineering's guest on many occasions to meet staff and management. This time has enabled a strong partnership that continues to strengthen Durant. Also pictured is Durant Police Chief John Haynes.

at times.

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