

the rights of the minority. I do feel very strongly about that. I feel strongly about it because, as I said when I was here last week, I served for 14 years in the minority and I believe that we need to work as hard as we can to allow as many ideas as there are out there to address these concerns and have a chance to come forward. So that is exactly what we have done.

Mr. Speaker, there were 14 amendments submitted to the Committee on Rules, and I am happy to say that we have two bipartisan amendments that we have made in order and three amendments offered by Democrats, exclusively by Democrats that have been made in order on this issue; and I know yesterday that the gentleman from Texas (Mr. FROST), the ranking minority member, referred to the Gutierrez amendment as a technical amendment. I happen to be very strongly in support of the Gutierrez amendment. I think it is a very important measure. It needs to be addressed, but it is a Democratic amendment.

So, Mr. Speaker, as we try to focus on issues of individual initiative, responsibility for one's actions, while at the same time ensuring that those who are in fact really down and out and need to have as a recourse the filing of bankruptcy, I believe that as we look at those concerns that this legislation, when we pass this rule, will allow for an open discussion of the different alternatives and the proposals that people have, including the gentleman from Michigan's (Mr. CONYERS) substitute, which we have made in order; and then at the end of the day I hope we can pass this and then move ahead and have action taken in the other body and a conference after years and years and years with so much hard work put into this. The gentleman from Illinois (Mr. HYDE), the gentleman from Wisconsin (Mr. SENSENBRENNER), and the others on the Committee on the Judiciary who worked on this finally have a product that the President will be able to sign.

So I thank my friend again for yielding me this time, and I thank him for his superb service on the Committee on Rules; and since I see two other members of the Committee on Rules here, the gentleman from Florida (Mr. HASTINGS) and the gentlewoman from New York (Ms. SLAUGHTER), I also thank them for their fine service on the Committee on Rules as well.

Ms. SLAUGHTER. Mr. Speaker, I yield 3 minutes to the gentlewoman from Illinois (Ms. SCHAKOWSKY).

Ms. SCHAKOWSKY. Mr. Speaker, I thank the gentlewoman for yielding me this time.

I strongly urge all Members to oppose this rule. Yesterday, Republicans on the Committee on Rules refused to make in order my amendment that would help three categories of individuals who should be given an opportunity to get back on their feet while still being obligated to take responsibility for their debts. Without my

amendment, credit card companies will get more consideration than, one, men and women on active duty in uniform; two, victims of terrorism; and, three, unemployed Americans.

As we stand within hours of war, we owe it to our soldiers in uniform to think about their financial vulnerability. My amendment would have made sure that the brave men and women who serve this country will be able to file chapter 7 exempting them from the rigid means test required by H.R. 975. There is a great possibility that the families of many of the men and women who go to war in Iraq will have economic problems. This past Sunday on "60 Minutes," Mrs. Vicky Wessel, whose husband is a Reservist who was sent overseas, summed it up by saying: "Emotionally it's been tough not having a husband around, not having a father for the kids; but financially it's been really difficult because a staff sergeant's pay is a 60 percent cut in pay from what my husband's regular job pays."

There are thousands of families like the Wessels. If we enter war with Iraq, we can expect that some of these families will be forced to file bankruptcy, and they should not be subjected to the means test.

Two, victims of international terrorism. I do not believe anyone would argue that the victims of terrorism should be subject to the means test in the bill. As we all know, many of these families have lost loved ones who were their families' primary breadwinners. After and during all of their grieving, they may find themselves as victims again of economic devastation. Minimally they deserve the protection that chapter 7 bankruptcy affords them.

Third, the unemployed. In today's economy, 10 million unemployed workers want jobs but cannot find them. More than 2 million unemployed workers have run out of their regular State-provided unemployment benefits and the emergency unemployment benefits they received under the temporary Federal program. Many of these workers now have no jobs and no means of support. Two thirds of those filing for bankruptcy report a significant period of unemployment preceding their filing. My amendment would make sure that people who exhaust their unemployment benefits would not be subject to the H.R. 975 means test. We should make sure that people who have lost their jobs through no fault of their own are able to file for chapter 7 bankruptcy. We should make sure they have an opportunity to regain their economic independence.

And finally let me say that we should put the interests of American families, ordinary American families, people in uniform, people who have lost their jobs, people who are victims of terrorism, before the interests of profitable credit card companies.

Oppose this rule. Vote against the underlying bill. It is a bad rule and a worse bill that could not come at a worse time.

□ 1315

Ms. SLAUGHTER. Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

Mr. SESSIONS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, this has been a vigorous debate. We go through this often. There are some nice things I would like to say about two nice gentlemen also. One of them is the gentleman from Illinois (Chairman HYDE), and the other is the gentleman from Wisconsin (CHAIRMAN SENSENBRENNER).

These gentleman have ably, carefully taken in the views of witnesses, of thoughts and ideas not only about bankruptcy, but have included in that the thought processes of consumers and normal people and bankruptcy judges. These two gentlemen have worked diligently to make sure that this body, the United States Congress, has a chance to have before it not only good legislation, but legislation that is well thought out.

In particular I would like to thank the gentleman from Wisconsin (Chairman SENSENBRENNER) for his patience, guidance and leadership to the gentleman from Illinois (Mr. HASTER), the Speaker of the House, and also the body of the Committee on Rules, because the gentleman from Wisconsin (Chairman SENSENBRENNER) has done an outstanding job in making sure that today we have a great piece of legislation.

Mr. Speaker, I have no further requests for time, I yield back the balance of my time, and I move the previous question on the resolution.

The previous question was ordered.

The resolution was agreed to.

A motion to reconsider was laid on the table.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (Mr. LAHOOD). Pursuant to clause 8, rule XX, proceedings will resume on three of the motions to suspend the rules previously postponed.

Votes will be taken in the following order:

H.R. 314, by the yeas and nays;

H.R. 417, by the yeas and nays; and

H.R. 699, by the yeas and nays.

The first electronic vote will be conducted as a 15-minute vote. The remaining electronic votes will be conducted as 5-minute votes.

MORTGAGE SERVICING CLARIFICATION ACT

The SPEAKER pro tempore. The unfinished business is the question of suspending the rules and passing the bill, H.R. 314.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. ROYCE) that the House suspend the

rules and pass the bill, H.R. 314, on which the yeas and nays are ordered.

The vote was taken by electronic device, and there were—yeas 424, nays 0, not voting 10, as follows:

[Roll No. 68]

YEAS—424

Abercrombie	Davis (TN)	Hoyer
Ackerman	Davis, Jo Ann	Hulshof
Aderholt	Davis, Tom	Hunter
Akin	Deal (GA)	Inslee
Alexander	DeFazio	Isakson
Allen	DeGette	Israel
Andrews	Delahunt	Issa
Baca	DeLauro	Jackson (IL)
Bachus	DeLay	Jackson-Lee
Baird	DeMint	(TX)
Baker	Deutsch	Janklow
Baldwin	Diaz-Balart, L.	Jefferson
Ballance	Diaz-Balart, M.	Jenkins
Ballenger	Dicks	John
Barrett (SC)	Dingell	Johnson (CT)
Bartlett (MD)	Doggett	Johnson (IL)
Barton (TX)	Dooley (CA)	Johnson, E. B.
Bass	Doolittle	Johnson, Sam
Beauprez	Doyle	Jones (NC)
Becerra	Dreier	Jones (OH)
Bell	Duncan	Kanjorski
Bereuter	Dunn	Kaptur
Berkley	Edwards	Keller
Berman	Ehlers	Kelly
Berry	Emanuel	Kennedy (MN)
Biggert	Emerson	Kennedy (RI)
Bilirakis	Engel	Kildee
Bishop (GA)	English	Kilpatrick
Bishop (NY)	Eshoo	Kind
Bishop (UT)	Etheridge	King (IA)
Blackburn	Evans	King (NY)
Blumenauer	Everett	Kingston
Blunt	Farr	Kirk
Boehlert	Fattah	Kleczka
Boehner	Feeney	Kline
Bonilla	Ferguson	Knollenberg
Bonner	Filner	Kolbe
Bono	Flake	Kucinich
Boozman	Fletcher	LaHood
Boswell	Foley	Lampson
Boucher	Forbes	Langevin
Boyd	Ford	Lantos
Bradley (NH)	Fossella	Larsen (WA)
Brady (PA)	Frank (MA)	Larson (CT)
Brady (TX)	Franks (AZ)	Latham
Brown (OH)	Frelinghuysen	LaTourette
Brown (SC)	Frost	Leach
Brown, Corrine	Gallegly	Lee
Brown-Waite,	Garrett (NJ)	Levin
Ginny	Gerlach	Lewis (CA)
Burgess	Gibbons	Lewis (GA)
Burns	Gilchrest	Lewis (KY)
Burr	Gillmor	Linder
Burton (IN)	Gingrey	Lipinski
Calvert	Gonzalez	LoBiondo
Camp	Goode	Lofgren
Cannon	Goodlatte	Lowe
Cantor	Gordon	Lucas (KY)
Capito	Goss	Lucas (OK)
Capps	Granger	Lynch
Capuano	Graves	Majette
Cardin	Green (TX)	Maloney
Cardoza	Green (WI)	Manzullo
Carson (OK)	Greenwood	Markey
Carter	Grijalva	Marshall
Case	Gutierrez	Matheson
Castle	Gutknecht	Matsui
Chabot	Hall	McCarthy (MO)
Chocola	Harman	McCarthy (NY)
Clay	Harris	McCollum
Clyburn	Hart	McCotter
Coble	Hastings (FL)	McCreery
Cole	Hastings (WA)	McDermott
Collins	Hayes	McGovern
Combust	Hayworth	McHugh
Conyers	Hefley	McInnis
Costello	Hensarling	McIntyre
Cox	Herger	McKeon
Cramer	Hill	McNulty
Crane	Hinchee	Meehan
Crenshaw	Hinojosa	Meek (FL)
Crowley	Hobson	Meeks (NY)
Cubin	Hoefel	Menendez
Culberson	Hoekstra	Mica
Cummings	Holden	Michaud
Cunningham	Holt	Millender-
Davis (AL)	Honda	McDonald
Davis (CA)	Hookey (OR)	Miller (FL)
Davis (FL)	Hostettler	Miller (MI)
Davis (IL)	Houghton	Miller (NC)

Miller, Gary	Regula	Stark
Miller, George	Rehberg	Stearns
Mollohan	Renzi	Stenholm
Moore	Reyes	Strickland
Moran (KS)	Reynolds	Stupak
Moran (VA)	Rodriguez	Sullivan
Murphy	Rogers (AL)	Sweeney
Murtha	Rogers (KY)	Tancredo
Musgrave	Rogers (MI)	Tanner
Myrick	Rohrabacher	Tauscher
Nadler	Ross	Tauzin
Napolitano	Rothman	Taylor (MS)
Neal (MA)	Roybal-Allard	Taylor (NC)
Nethercutt	Royce	Terry
Ney	Ruppersberger	Thomas
Northup	Rush	Thompson (CA)
Norwood	Ryan (OH)	Thompson (MS)
Nunes	Ryan (WI)	Thornberry
Nussle	Ryun (KS)	Tiahrt
Oberstar	Sabo	Tiberi
Obey	Sanchez, Linda	Tierney
Oliver	T.	Toomey
Ortiz	Sanchez, Loretta	Turner (OH)
Osborne	Sanders	Turner (TX)
Ose	Sandlin	Udall (NM)
Otter	Saxton	Upton
Owens	Schakowsky	Van Hollen
Oxley	Schiff	Velazquez
Pallone	Schrock	Visclosky
Pascrell	Scott (GA)	Vitter
Paul	Scott (VA)	Walden (OR)
Payne	Sensenbrenner	Walsh
Pearce	Serrano	Wamp
Pelosi	Sessions	Waters
Pence	Shaw	Watson
Peterson (MN)	Shays	Watt
Peterson (PA)	Sherman	Waxman
Petri	Sherwood	Weiner
Pickering	Shimkus	Weldon (FL)
Platts	Shuster	Weldon (PA)
Pombo	Simmons	Weller
Pomeroy	Simpson	Wexler
Porter	Skelton	Whitfield
Portman	Slaughter	Wicker
Price (NC)	Smith (MI)	Wilson (NM)
Putney (OH)	Smith (NJ)	Wilson (SC)
Putnam	Smith (TX)	Wolf
Quinn	Smith (WA)	Woolsey
Radanovich	Snyder	Wu
Rahall	Solis	Wynn
Ramstad	Souder	Young (AK)
Rangel	Spratt	Young (FL)

NOT VOTING—10

Buyer	Hyde	Towns
Carson (IN)	Istook	Udall (CO)
Cooper	Pitts	
Gephardt	Ros-Lehtinen	

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (Mr. LAHOOD) (during the vote). Members are reminded that there are 2 minutes remaining on this vote.

□ 1338

So (two-thirds having voted in favor thereof) the rules were suspended and the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the remainder of this series will be conducted as 5-minute votes.

CIBOLA WILDLIFE REFUGE
BOUNDARY CORRECTION

The SPEAKER pro tempore. The pending business is the question of suspending the rules and passing the bill, H.R. 417.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. POMBO) that the House suspend the rules and pass the bill, H.R. 417, on which the yeas and nays are ordered.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 424, nays 0, not voting 10, as follows:

[Roll No. 69]

YEAS—424

Abercrombie	Cubin	Hefley
Ackerman	Culberson	Hensarling
Aderholt	Cummings	Herger
Akin	Cunningham	Hill
Alexander	Davis (AL)	Hinchee
Allen	Davis (CA)	Hinojosa
Andrews	Davis (FL)	Hobson
Baca	Davis (IL)	Hoefel
Bachus	Davis (TN)	Hoekstra
Baird	Davis, Jo Ann	Holden
Baker	Davis, Tom	Holt
Baldwin	Deal (GA)	Honda
Ballance	DeFazio	Hookey (OR)
Ballenger	DeGette	Hostettler
Barrett (SC)	Delahunt	Houghton
Bartlett (MD)	DeLauro	Hoyer
Barton (TX)	DeLay	Hulshof
Bass	DeMint	Hunter
Beauprez	Deutsch	Inslee
Becerra	Diaz-Balart, L.	Isakson
Bell	Diaz-Balart, M.	Israel
Bereuter	Dicks	Issa
Berkley	Dingell	Jackson (IL)
Berman	Doggett	Jackson-Lee
Berry	Dooley (CA)	(TX)
Bilirakis	Doolittle	Janklow
Bishop (GA)	Doyle	Jefferson
Bishop (NY)	Dreier	Jenkins
Bishop (UT)	Duncan	John
Blackburn	Dunn	Johnson (CT)
Blumenauer	Edwards	Johnson (IL)
Blunt	Ehlers	Johnson, E. B.
Boehlert	Emanuel	Johnson, Sam
Boehner	Emerson	Jones (NC)
Bonilla	Engel	Jones (OH)
Bonner	English	Kanjorski
Bono	Eshoo	Kaptur
Boozman	Etheridge	Keller
Boswell	Evans	Kelly
Boucher	Everett	Kennedy (MN)
Boyd	Farr	Kennedy (RI)
Bradley (NH)	Fattah	Kildee
Brady (PA)	Feeney	Kilpatrick
Brady (TX)	Ferguson	Kind
Brown (OH)	Filner	King (IA)
Brown (SC)	Flake	King (NY)
Brown, Corrine	Fletcher	Kingston
Brown-Waite,	Foley	Kirk
Ginny	Forbes	Kleczka
Burgess	Ford	Kline
Burns	Fossella	Knollenberg
Burr	Frank (MA)	Kolbe
Burton (IN)	Franks (AZ)	Kucinich
Calvert	Frelinghuysen	LaHood
Camp	Frost	Lampson
Cannon	Gallegly	Langevin
Cantor	Garrett (NJ)	Lantos
Capito	Gerlach	Larsen (WA)
Capps	Gibbons	Larson (CT)
Capuano	Gilchrest	Latham
Cardin	Gillmor	LaTourette
Cardoza	Gingrey	Leach
Carson (OK)	Gonzalez	Lee
Carter	Goode	Levin
Case	Goodlatte	Lewis (CA)
Castle	Gordon	Lewis (GA)
Chabot	Goss	Lewis (KY)
Chocola	Granger	Linder
Clay	Graves	Lipinski
Clyburn	Green (TX)	LoBiondo
Coble	Green (WI)	Lofgren
Cole	Greenwood	Lowe
Collins	Grijalva	Lucas (KY)
Combust	Gutierrez	Lucas (OK)
Conyers	Gutknecht	Lynch
Cooper	Hall	Majette
Costello	Harman	Maloney
Cox	Harris	Manzullo
Cramer	Hart	Markey
Crane	Hastings (FL)	Marshall
Crenshaw	Hastings (WA)	Matheson
Crowley	Hayes	Matsui
	Hayworth	McCarthy (MO)