

[Roll No. 155]

YEAS—421

Abercrombie Davis, Tom  
Ackerman Deal (GA)  
Aderholt DeFazio  
Akin DeGette  
Alexander Delahunt  
Allen DeLauro  
Andrews DeLay  
Baca Dent  
Bachus Dicks  
Baird Dingell  
Baker Doggett  
Baldwin Doolittle  
Barrett (SC) Doyle  
Barrow Drake  
Bartlett (MD) Dreier  
Barton (TX) Duncan  
Bass Edwards  
Bean Ehlers  
Beauprez Emanuel  
Becerra Emerson  
Berkley Engel  
Berman English (PA)  
Berry Eshoo  
Biggert Etheridge  
Bilirakis Evans  
Bishop (GA) Everett  
Bishop (NY) Farr  
Bishop (UT) Fattah  
Blackburn Feeney  
Blumenauer Ferguson  
Blunt Filner  
Boehlert Fitzpatrick (PA)  
Boehner Flake  
Bonilla Foley  
Bonner Forbes  
Bono Ford  
Boozman Fortenberry  
Boren Fossella  
Boswell Foxx  
Boucher Frank (MA)  
Boustany Franks (AZ)  
Boyd Frelinghuysen  
Bradley (NH) Gallegly  
Brady (PA) Garrett (NJ)  
Brady (TX) Gerlach  
Brown (SC) Gibbons  
Brown, Corrine Gilchrest  
Brown-Waite, Ginny Gillmor  
Burgess Gingrey  
Burton (IN) Gohmert  
Butterfield Gonzalez  
Buyer Goode  
Calvert Goodlatte  
Camp Gordon  
Cannon Granger  
Cantor Graves  
Capito Green (WI)  
Capps Green, Al  
Capuano Green, Gene  
Cardin Grijalva  
Cardoza Gutknecht  
Carnahan Hall  
Carson Harman  
Carter Harris  
Case Hart  
Castle Hastings (FL)  
Chabot Hastings (WA)  
Chandler Hayes  
Chocola Hayworth  
Clay Hefley  
Cleaver Hensarling  
Clyburn Herger  
Coble Herseth  
Cole (OK) Higgins  
Conaway Hinchey  
Conyers Hinojosa  
Cooper Hobson  
Costa Hoekstra  
Costello Holden  
Cox Holt  
Cramer Honda  
Crenshaw Hooley  
Crowley Hostettler  
Cubin Hoyer  
Cuellar Hulshof  
Culberson Hunter  
Cummings Hyde  
Cunningham Inglis (SC)  
Davis (AL) Inslee  
Davis (CA) Israel  
Davis (FL) Issa  
Davis (IL) Istook  
Davis (KY) Jackson (IL)  
Davis (TN) Jefferson  
Davis, Jo Ann Jenkins

Jindal  
Johnson (CT)  
Johnson (IL)  
Johnson, E. B.  
Johnson, Sam  
Jones (NC)  
Jones (OH)  
Kanjorski  
Kaptur  
Keller  
Kelly  
Kennedy (MN)  
Kennedy (RI)  
Kildee  
Kilpatrick (MI)  
Kind  
King (IA)  
King (NY)  
Kingston  
Kline  
Knollenberg  
Kolbe  
Kucinich  
Kuhl (NY)  
LaHood  
Langevin  
Lantos  
Larsen (WA)  
Latham  
LaTourette  
Leach  
Lee  
Levin  
Lewis (CA)  
Lewis (GA)  
Lewis (KY)  
Linder  
Lipinski  
LoBiondo  
Lofgren, Zoe  
Lowey  
Lucas  
Lungren, Daniel E.  
Lynch  
Mack  
Maloney  
Manzullo  
Marchant  
Markey  
Marshall  
Matheson  
Matsui  
McCarthy  
McCaul (TX)  
McCollum (MN)  
McCotter  
McCreery  
McDermott  
McGovern  
McHenry  
McHugh  
McIntyre  
McKeon  
McKinney  
McMorris  
McNulty  
Meehan  
Meek (FL)  
Meeks (NY)  
Melancon  
Menendez  
Mica  
Michaud  
Millender-  
McDonald  
Miller (FL)  
Miller (MI)  
Miller (NC)  
Miller, Gary  
Miller, George  
Mollohan  
Moore (KS)  
Moore (WI)  
Moran (KS)  
Moran (VA)  
Murphy  
Murtha  
Muscgrave  
Myrick  
Nadler  
Napolitano  
Neal (MA)  
Ney  
Northup  
Norwood

Nunes  
Nussle  
Oberstar  
Obey  
Oliver  
Ortiz  
Osborne  
Otter  
Owens  
Oxley  
Pallone  
Pascarell  
Pastor  
Payne  
Pearce  
Pelosi  
Pence  
Peterson (MN)  
Peterson (PA)  
Petri  
Pickering  
Pitts  
Platts  
Poe  
Pomboy  
Pomeroy  
Porter  
Price (GA)  
Price (NC)  
Pryce (OH)  
Pulano  
Radanovich  
Rahall  
Ramstad  
Rangel  
Regula  
Rehberg  
Reichert  
Renzi  
Reyes  
Reynolds  
Rogers (AL)  
Rogers (KY)  
Rogers (MI)  
Rohrabacher  
Ros-Lehtinen

Ross  
Rothman  
Roybal-Allard  
Royce  
Ruppersberger  
Rush  
Ryan (OH)  
Ryan (WI)  
Ryun (KS)  
Sabo  
Salazar  
Sánchez, Linda T.  
Sanchez, Loretta  
Sanders  
Saxton  
Schakowsky  
Schiff  
Schwartz (PA)  
Schwarz (MD)  
Scott (GA)  
Sensenbrenner  
Serrano  
Sessions  
Shadegg  
Shaw  
Shays  
Sherman  
Sherwood  
Shimkus  
Shuster  
Simmons  
Simpson  
Skelton  
Slaughter  
Smith (NJ)  
Smith (TX)  
Smith (WA)  
Snyder  
Sodrel  
Solis  
Souder  
Spratt  
Stark  
Stearns  
Strickland

Stupak  
Sweeney  
Tancredo  
Tanner  
Tauscher  
Taylor (MS)  
Taylor (NC)  
Terry  
Thomas  
Thompson (CA)  
Thompson (MS)  
Thornberry  
Tiahrt  
Tiberi  
Tierney  
Towns  
Turner  
Udall (CO)  
Udall (NM)  
Upton  
Van Hollen  
Velázquez  
Visclosky  
Walden (OR)  
Walsh  
Wamp  
Wasserman  
Schultz  
Watson  
Watt  
Waxman  
Weldon (FL)  
Weller  
Westmoreland  
Wexler  
Whitfield  
Wicker  
Wilson (NM)  
Wilson (SC)  
Wolf  
Woolsey  
Wu  
Wynn  
Young (AK)  
Young (FL)

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 419, nays 0, not voting 14, as follows:

[Roll No. 156]

YEAS—419

Ackerman  
Aderholt  
Akin  
Alexander  
Allen  
Andrews  
Baca  
Bachus  
Baird  
Baker  
Baldwin  
Barrett (SC)  
Barrow  
Bartlett (MD)  
Barton (TX)  
Bass  
Bean  
Beauprez  
Becerra  
Berkley  
Berman  
Berry  
Biggert  
Bilirakis  
Bishop (GA)  
Bishop (NY)  
Bishop (UT)  
Blackburn  
Blumenauer  
Blunt  
Boehlert  
Boehner  
Bonilla  
Bonner  
Bono  
Boozman  
Boren  
Boswell  
Boucher  
Boustany  
Boyd  
Bradley (NH)  
Brady (PA)  
Brady (TX)  
Brown (SC)  
Brown, Corrine  
Brown-Waite, Ginny  
Burgess  
Burton (IN)  
Butterfield  
Buyer  
Calvert  
Camp  
Cannon  
Cantor  
Capito  
Capps  
Capuano  
Cardin  
Cardoza  
Carnahan  
Carson  
Carter  
Case  
Castle  
Chabot  
Chandler  
Chocola  
Clay  
Cleaver  
Clyburn  
Coble  
Cole (OK)  
Conaway  
Conyers  
Cooper  
Costa  
Costello  
Cox  
Cramer  
Crenshaw  
Crowley  
Cubin  
Cuellar  
Culberson  
Cummings  
Cunningham  
Davis (AL)  
Davis (CA)  
Davis (FL)  
Davis (IL)  
Davis (KY)  
Davis (TN)  
Davis, Jo Ann

Davis (IL)  
Davis (KY)  
Davis (TN)  
Davis, Jo Ann  
Inglis (SC)  
Inslee  
Israel  
Issa  
Istook  
Jackson (IL)  
Jackson-Lee (TX)  
Jefferson  
Jenkins  
Keller  
Kelly  
Kennedy (MN)  
Kennedy (RI)  
Kildee  
Kilpatrick (MI)  
Kind  
King (IA)  
King (NY)  
Kingston  
Kline  
Knollenberg  
Kuhl (NY)  
LaHood  
Langevin  
Lantos  
Larsen (WA)  
Latham  
LaTourette  
Leach  
Lee  
Levin  
Lewis (CA)  
Lewis (GA)  
Lewis (KY)  
Linder  
Lipinski  
LoBiondo  
Lofgren, Zoe  
Lowey  
Lucas  
Lungren, Daniel E.  
Lynch  
Mack  
Maloney  
Manzullo  
Marchant  
Markey  
Marshall  
Matheson  
Matsui  
McCarthy  
McCaul (TX)  
McCollum (MN)  
McCotter  
McCreery  
McDermott  
McGovern  
McHenry  
McHugh  
McIntyre  
McKeon  
McKinney  
McMorris  
McNulty  
Meehan  
Meek (FL)  
Meeks (NY)  
Melancon  
Menendez  
Mica  
Michaud  
Millender-  
McDonald  
Miller (FL)  
Miller (MI)  
Miller (NC)  
Miller, Gary  
Miller, George  
Mollohan  
Moore (KS)  
Moore (WI)  
Moran (KS)  
Moran (VA)  
Murphy  
Murtha  
Muscgrave  
Myrick  
Nadler  
Napolitano  
Neal (MA)  
Ney  
Northup  
Norwood

NAYS—1

Paul  
NOT VOTING—11

Brown (OH)  
Diaz-Balart, L.  
Diaz-Balart, M.  
Jackson-Lee (TX)

Kirk  
Larson (CT)  
Neugebauer  
Scott (VA)  
Sullivan

Weiner  
Weldon (PA)

## ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (Mr. SIMMONS) (during the vote). Members are advised 2 minutes remain in which to cast their votes.

□ 1408

So (two-thirds having voted in favor thereof) the rules were suspended and the concurrent resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

RECOGNIZING THE 60TH ANNIVERSARY OF VICTORY IN EUROPE (VE) DAY AND THE LIBERATION OF WESTERN BOHEMIA

The SPEAKER pro tempore. The unfinished business is the question of suspending the rules and agreeing to the resolution, H. Res. 195.

The Clerk read the title of the resolution.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New Jersey (Mr. SMITH) that the House suspend the rules and agree to the resolution, H. Res. 195, on which the yeas and nays are ordered.

Davis (IL)  
Davis (KY)  
Davis (TN)  
Davis, Jo Ann  
Davis, Tom  
Deal (GA)  
DeFazio  
DeGette  
Delahunt  
DeLauro  
DeLay  
Dent  
Dicks  
Dingell  
Doggett  
Doolittle  
Doyle  
Drake  
Dreier  
Duncan  
Edwards  
Ehlers  
Emanuel  
Emerson  
Engel  
English (PA)  
Eshoo  
Etheridge  
Evans  
Everett  
Farr  
Fattah  
Feeney  
Ferguson  
Filner  
Fitzpatrick (PA)  
Flake  
Foley  
Forbes  
Ford  
Fortenberry  
Fossella  
Foxx  
Frank (MA)  
Franks (AZ)  
Frelinghuysen  
Gallegly  
Garrett (NJ)  
Gerlach  
Gibbons  
Gilchrest  
Gillmor  
Gingrey  
Gohmert  
Gonzalez  
Goode  
Goodlatte  
Gordon  
Granger  
Graves  
Green (WI)  
Green, Al  
Green, Gene  
Grijalva  
Gutknecht  
Hall  
Harman  
Harris  
Hart  
Hastings (FL)  
Hastings (WA)  
Hayes  
Hayworth  
Hefley  
Hensarling  
Herger  
Herseth  
Higgins  
Hinchey  
Hinojosa  
Hobson  
Hoekstra  
Holden  
Holt  
Honda  
Hooley  
Hostettler  
Hoyer  
Hulshof  
Hunter  
Hyde  
Inglis (SC)  
Inslee  
Israel  
Issa  
Istook  
Jackson (IL)  
Jefferson  
Jenkins

Moore (WI)	Rehberg	Souder
Moran (KS)	Reichert	Spratt
Moran (VA)	Renzi	Stark
Murphy	Reyes	Stearns
Murtha	Reynolds	Strickland
Musgrave	Rogers (AL)	Stupak
Myrick	Rogers (KY)	Sullivan
Nadler	Rogers (MI)	Sweeney
Napolitano	Rohrabacher	Tancredo
Neal (MA)	Ros-Lehtinen	Tanner
Neugebauer	Ross	Tauscher
Ney	Rothman	Taylor (MS)
Northup	Roybal-Allard	Taylor (NC)
Norwood	Royce	Terry
Nunes	Ruppersberger	Thomas
Nussle	Rush	Thompson (CA)
Oberstar	Ryan (OH)	Thompson (MS)
Obey	Ryan (WI)	Thornberry
Olver	Ryan (KS)	Tiahrt
Ortiz	Sabo	Tiberi
Osborne	Salazar	Tierney
Otter	Sanchez, Linda	Townes
Owens	T.	Turner
Oxley	Sanchez, Loretta	Udall (CO)
Pallone	Sanders	Udall (NM)
Pascrell	Saxton	Upton
Pastor	Schakowsky	Van Hollen
Paul	Schiff	Velázquez
Payne	Schwartz (PA)	Visclosky
Pearce	Schwarz (MI)	Walden (OR)
Pelosi	Scott (GA)	Walsh
Pence	Sensenbrenner	Wamp
Peterson (MN)	Serrano	Wasserman
Peterson (PA)	Sessions	Schultz
Petri	Shadegg	Waters
Pickering	Shaw	Watson
Pitts	Shays	Watt
Platts	Sherman	Waxman
Poe	Sherwood	Weldon (FL)
Pombo	Shimkus	Weller
Pomeroy	Shuster	Westmoreland
Porter	Simmons	Wexler
Price (GA)	Simpson	Wicker
Price (NC)	Skelton	Wilson (NM)
Pryce (OH)	Slaughter	Wilson (SC)
Putnam	Smith (NJ)	Wolf
Radanovich	Smith (TX)	Wu
Rahall	Smith (WA)	Wynn
Ramstad	Snyder	Young (AK)
Rangel	Sodrel	Young (FL)
Regula	Solis	

NOT VOTING—14

Abercrombie	Kirk	Weiner
Brown (OH)	Larson (CT)	Weldon (PA)
Diaz-Balart, L.	McMorris	Whitfield
Diaz-Balart, M.	Moore (KS)	Woolsey
Gordon	Scott (VA)	

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). Members are advised 2 minutes remain in which to cast their votes.

□ 1417

So (two-thirds having voted in favor thereof) the rules were suspended and the resolution was agreed to.

The result of the vote was announced as above recorded.

The title of the resolution was amended so as to read: "Recognizing the 60th anniversary of the Liberation of Western Bohemia by United States Armed Forces during World War II and the continued friendship between the people of the United States and the Czech Republic."

A motion to reconsider was laid on the table.

PERSONAL EXPLANATION

Mr. WELDON of Pennsylvania. Mr. Speaker, today, I was presenting the keynote address at the World Russian Forum. Therefore, on rollcall votes 153, 154, 155, and 156, I was not recorded to vote. Had I been recorded, I would have voted "nay" on rollcall vote 153, and "yea" on rollcall votes 154, 155, and 156.

GENERAL LEAVE

Mr. OXLEY. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks and include extraneous material on H.R. 1185.

The SPEAKER pro tempore (Mr. SIMMONS). Is there objection to the request of the gentleman from Ohio?

There was no objection.

FEDERAL DEPOSIT INSURANCE REFORM ACT OF 2005

The SPEAKER pro tempore. Pursuant to House Resolution 255 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the State of the Union for the consideration of the bill, H.R. 1185.

□ 1417

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the State of the Union for the consideration of the bill (H.R. 1185) to reform the Federal deposit insurance system, and for other purposes, with Mr. BASS in the chair.

The Clerk read the title of the bill.

The CHAIRMAN. Pursuant to the rule, the bill is considered as having been read the first time.

Under the rule, the gentleman from Ohio (Mr. OXLEY) and the gentlewoman from New York (Mrs. MALONEY) each will control 30 minutes.

The Chair recognizes the gentleman from Ohio (Mr. OXLEY).

Mr. OXLEY. Mr. Chairman, I yield myself such time as I may consume.

Mr. Chairman, I rise in support of H.R. 1185, the Federal Deposit Insurance Reform Act of 2005. This bipartisan legislation preserves the value of insured deposits at America's banks, thrifts and credit unions, advances the national priority of enhancing retirement security for all Americans, and ensures that the benefits and costs of deposit insurance are allocated equitably and fairly among financial institutions.

Federal deposit insurance was first established in 1934 during the Great Depression and has served for over 70 years as a source of stability in the banking system and a valued safety net for depositors. Deposits in banks and savings associations are covered either by the Bank Insurance Fund or the Savings Association Insurance Fund, while the deposits of America's 85 million credit union members are insured by the National Credit Union Share Insurance Fund.

Federal deposit insurance serves as a guarantee to depositors in U.S. depository institutions that up to \$100,000 will be available to them in the event that their institution should ever fail. It both protects depositors from a sudden and unforeseen loss of wealth and insulates the economy from the consequences of a loss of liquidity in the banking system.

Shortly after I became chairman of the newly formed Committee on Financial Services in the 107th Congress, the FDIC, the Federal agency responsible for administering the deposit insurance program, recommended a number of reforms to the system to address structural imbalances that had emerged since the last major overhaul of deposit insurance following the savings and loan crisis of the late 1980s and early 1990s.

The gentleman from Alabama (Mr. BACHUS), the chairman of the Subcommittee on Financial Institutions and Consumer Credit, got to work holding extensive hearings and drafting comprehensive legislation incorporating the FDIC's recommendations and making other needed changes to the system. The legislation that resulted from the efforts of the gentleman from Alabama passed the House with well over 400 votes in the 107th Congress and by an even larger margin in the 108th.

With the other body having twice failed to act on the legislation approved overwhelmingly by this House, we are back this year with high hopes that the third time will truly be the charm in enacting this critically important legislation. The reasons for reforming the deposit insurance system remain every bit as compelling today as they were almost 4 years ago when we first began to climb this mountain.

By merging the BIF and the SAIF into a single deposit insurance fund, H.R. 1185 will create administrative efficiencies and promote fundamental fairness in the system. By giving the FDIC more flexible tools for managing the insurance funds according to changing economic conditions, while at the same time ensuring that funds are returned to the industry in the form of rebates and credits when circumstances warrant, H.R. 1185 will promote economic stability and address the system's current bias toward charging excessive premiums at "down" points in the business cycle. All of these reforms command broad consensus among banking regulators and in the banking industry, as well as in the House.

On the issue of deposit insurance coverage levels, which have now gone a record 25 years without being adjusted for inflation, the legislation of the gentleman from Alabama provides for incremental increases that promote retirement security and help to keep municipal deposits in the communities where they originated to serve as a funding source for loans and other development initiatives.

All of us recognize that the increased coverage levels prescribed in the House bill are what have blocked its progress in the other body, and I have therefore indicated that I am willing to entertain compromise on that issue if it is the price of achieving the other important reforms contained in this legislation.

That said, it should also be noted that H.R. 1185's increase in base deposit