

fewer traditional pension plans every year. The costs associated with retiree health continue to skyrocket, and the Social Security and Medicare board of trustees have long warned us that without change, Social Security and Medicare will be unable to pay future promised benefits. However, there is one bright spot for Americans who have employer-based retirement savings plans. We all know and love the 401(k) plan and its cousins, the 403(b) and the 457. These plans make it possible for Americans to take charge of their own financial future by putting away savings for retirement in a convenient, safe and well-performing manner.

For far too many people, there is too much month left at the end of their paycheck and they just don't get around to putting away money for their own retirement. With a 401(k) plan, the money for retirement is set aside before the other bills get paid. The paycheck that they bring home is then available for life's daily needs, while the money for retirement is going to work with compound interest. You know, Einstein said the most powerful force on Earth is the power of compound interest. For Americans who set aside part of their paycheck for a 401(k), the power of compound interest helps them pave their way to retirement.

Another great benefit of saving at work is that in most cases, the employer is going to match some of the amount saved. To the extent that an employer will match, for instance, the first 5 percent of your salary, that's a 100 percent rate of return on those savings. If someone who makes \$50,000 a year saves \$2,500, the employer will match it with another \$2,500. That's free money. So the employee starts out at a 100 percent rate of return. If the market performs as it traditionally has and returns an average of 8 percent a year, the employee's money doubles again every 10 years. So for an additional set-aside of \$2,500, in 10 years, that employee is likely to have \$10,000. That's powerful.

During the week of October 21 to 27, everyone who plays a role in retirement will be called to action. All the companies that sponsor retirement plans, all the companies that do the work to administer these plans, financial consultants and groups like the Employee Benefit Research Institute that runs the Choose to Save campaign are encouraged to bring this powerful message to more people.

In the clutter of everyday life, we are bombarded with advertisements for everything from breakfast cereal to fast cars. Advertisements for retirement savings don't always break through the clutter. Again, our negative savings rate goes to show that. Our support of the National Save for Retirement Week today will help that message break through, as communities across our great Nation join in a concerted, week-long effort to teach Americans the importance of saving.

I urge all my colleagues to join Representative SCHWARTZ and me in passing this legislation so that more and more Americans can choose to save.

Mr. Speaker, I yield back the balance of my time.

Ms. SCHWARTZ. Mr. Speaker, I want to thank my colleague from Texas for working with me to raise this important issue. It is my hope that we will continue to work together to encourage Americans to save for retirement.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from Pennsylvania (Ms. SCHWARTZ) that the House suspend the rules and agree to the resolution, H. Res. 513.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the resolution was agreed to.

A motion to reconsider was laid on the table.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the House will stand in recess until 6 p.m.

Accordingly (at 5 o'clock and 50 minutes p.m.), the House stood in recess until 6 p.m.

□ 1800

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

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

Votes will be taken in the following order:

H. Res. 189, by the yeas and nays;

H.R. 2546, by the yeas and nays.

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

ESTABLISHING A WELCOME HOME VIETNAM VETERANS DAY

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and agree to the resolution, H. Res. 189, on which the yeas and nays were ordered.

The Clerk read the title of the resolution.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from the District of Columbia (Ms. NORTON) that the House suspend the rules and agree to the resolution, H. Res. 189.

The vote was taken by electronic device, and there were—yeas 381, nays 0, not voting 51, as follows:

[Roll No. 549]

YEAS—381

Abercrombie
Ackerman

Aderholt
Akin

Alexander
Allen

Altmire
Andrews
Arcuri
Baca
Bachmann
Bachus
Baird
Baker
Baldwin
Barrett (SC)
Barrow
Bartlett (MD)
Barton (TX)
Bean
Becerra
Berkley
Berman
Berry
Biggert
Bilbray
Billirakis
Bishop (GA)
Bishop (NY)
Bishop (UT)
Blackburn
Blumenauer
Boehner
Bonner
Bono
Boozman
Boswell
Boucher
Boustany
Boyd (KS)
Brady (PA)
Brady (TX)
Braley (IA)
Brown (SC)
Brown, Corrine
Brown-Waite,
 Ginny
Buchanan
Burgess
Burton (IN)
Butterfield
Buyer
Calvert
Camp (MI)
Campbell (CA)
Cannon
Cantor
Capito
Capps
Cardoza
Carnahan
Carney
Castle
Castor
Chabot
Chandler
Clarke
Clay
Cleaver
Clyburn
Coble
Cohen
Cole (OK)
Conaway
Conyers
Cooper
Costa
Costello
Courtney
Cramer
Crowley
Cubin
Culberson
Davis (AL)
Davis (CA)
Davis (IL)
Davis, David
Davis, Lincoln
Davis, Tom
Deal (GA)
DeFazio
DeGette
Delahunt
DeLauro
Dent
Diaz-Balart, L.
Diaz-Balart, M.
Dicks
Doggett
Donnelly
Doyle
Drake
Dreier
Duncan
Edwards

Ehlers
Ellison
Ellsworth
Emanuel
Engel
English (PA)
Eshoo
Etheridge
Fallin
Farr
Fattah
Feeney
Filner
Flake
Forbes
Fossella
Foxy
Frank (MA)
Franks (AZ)
Frelinghuysen
Garrett (NJ)
Giffords
Gillibrand
Gillmor
Gingrey
Gohmert
Gonzalez
Goode
Goodlatte
Gordon
Granger
Graves
Grijalva
Hall (NY)
Hall (TX)
Hare
Hastert
Hastings (FL)
Hastings (WA)
Hayes
Heller
Hensarling
Herger
Herseth Sandlin
Higgins
Hill
Hinchev
Hinojosa
Hirono
Hobson
Hodes
Hoekstra
Holden
Holt
Honda
Hoolley
Hoyer
Hulshof
Hunter
Inglis (SC)
Inslee
Israel
Jackson (IL)
Jackson-Lee
 (TX)
Jindal
Johnson (GA)
Johnson, E. B.
Johnson, Sam
Jones (NC)
Jordan
Kagen
Kanjorski
Kaptur
Keller
Kennedy
Kildee
King (IA)
King (NY)
Kingston
Kirk
Klein (FL)
Kline (MN)
Knollenberg
Kuhl (NY)
Lamborn
Lampson
Langevin
Larsen (WA)
Larson (CT)
Latham
LaTourette
Lee
Levin
Lewis (CA)
Lewis (GA)
Lewis (KY)
Linder
Lipinski

LoBiondo
Loebach
Lofgren, Zoe
Lowey
Lucas
Lungren, Daniel
 E.
Lynch
Mack
Mahoney (FL)
Manzullo
Marchant
Markey
Marshall
Matheson
Matsui
McCarthy (CA)
McCarthy (NY)
McCaul (TX)
McCollum (MN)
McCotter
McCreery
McDermott
McGovern
McHenry
McHugh
McIntyre
McKeon
McMorris
 Rodgers
McNerney
McNulty
Meehan
Meek (FL)
Melancon
Mica
Michaud
Miller (FL)
Miller (MI)
Miller (NC)
Miller, Gary
Miller, George
Mitchell
Mollohan
Moore (KS)
Moore (WI)
Moran (KS)
Moran (VA)
Murphy (CT)
Murphy, Patrick
Murphy, Tim
Musgrave
Myrick
Nadler
Napolitano
Neal (MA)
Nunes
Obey
Olver
Pallone
Pascarell
Pastor
Payne
Pearce
Pence
Perlmutter
Peterson (MN)
Petri
Pickering
Pitts
Platts
Porter
Price (GA)
Price (NC)
Putnam
Radanovich
Rahall
Ramstad
Rangel
Regula
Rehberg
Reichert
Renzi
Reyes
Reynolds
Rodriguez
Rogers (KY)
Rogers (MI)
Rohrabacher
Ros-Lehtinen
Roskam
Ross
Rothman
Roybal-Allard
Royce
Ruppersberger
Ryan (OH)
Ryan (WI)
Salazar

Sali
 Sánchez, Linda T.
 Sanchez, Loretta
 Sarbanes
 Saxton
 Schakowsky
 Schiff
 Schmidt
 Schwartz
 Scott (GA)
 Scott (VA)
 Sensenbrenner
 Serrano
 Sestak
 Shadegg
 Shays
 Shea-Porter
 Sherman
 Shimkus
 Shuler
 Shuster
 Sires
 Skelton
 Slaughter
 Smith (NE)
 Smith (NJ)
 Smith (TX)

Smith (WA)
 Snyder
 Solis
 Souder
 Space
 Spratt
 Stark
 Stearns
 Stupak
 Sullivan
 Sutton
 Tancredo
 Tanner
 Tauscher
 Taylor
 Terry
 Thompson (CA)
 Thompson (MS)
 Thornberry
 Tiahrt
 Tiberi
 Tierney
 Towns
 Turner
 Udall (CO)
 Udall (NM)
 Upton
 Van Hollen
 Velázquez
 Visclosky
 Walberg
 Walden (OR)
 Walsh (NY)
 Wamp
 Wasserman
 Schultz
 Waters
 Watson
 Watt
 Waxman
 Weiner
 Welch (VT)
 Weldon (FL)
 Bachmann
 Edwards
 Ehlert
 Ellison
 Ellsworth
 Emanuel
 Engel
 English (PA)
 Eshoo
 Etheridge
 Fallin
 Farr
 Fattah
 Filner
 Berman
 Berry
 Biggert
 Bilbray
 Bilirakis
 Bishop (GA)
 Bishop (NY)
 Bishop (UT)
 Blackburn
 Blumenauer
 Boehner
 Bonner
 Bono
 Boozman
 Boswell
 Boucher
 Boustany
 Boyda (KS)
 Brady (PA)
 Brady (TX)
 Braley (IA)
 Brown (SC)
 Brown, Corrine
 Brown-Waite,
 Ginny
 Buchanan
 Burgess
 Burton (IN)
 Butterfield
 Buyer
 Calvert
 Camp (MD)
 Campbell (CA)
 Cannon
 Cantor
 Capito
 Capps
 Cardoza
 Carnahan
 Carney
 Castle
 Castor
 Chabot
 Chandler
 Clarke
 Clay
 Cleaver
 Clyburn
 Coble
 Cohen
 Cole (OK)
 Conaway
 Conyers
 Cooper
 Costa
 Costello
 Courtney
 Cramer
 Crowley
 Cubin
 Culberson
 Cummings
 Davis (AL)
 Davis (CA)
 Davis (IL)
 Davis, David
 Davis, Lincoln
 Davis, Tom
 Deal (GA)
 DeFazio
 DeGette
 DeLahunt
 DeLauro
 Dent

[Roll No. 550]

YEAS—381

Reynolds
 Rodriguez
 Rogers (KY)
 Rogers (MI)
 Rohrabacher
 Ros-Lehtinen
 Roskam
 Ross
 Rothman
 Roybal-Allard
 Royce
 Ruppertsberger
 Ryan (OH)
 Ryan (WI)
 Salazar
 Sali
 Sánchez, Linda T.
 Sanchez, Loretta
 Sarbanes
 Saxton
 Schakowsky
 Schiff
 Schmidt
 Schwartz
 Scott (GA)
 Scott (VA)
 Sensenbrenner
 Serrano
 Sestak
 Shadegg
 Shays
 Shea-Porter
 Sherman
 Shimkus
 Shuler
 Shuster
 Sires
 Skelton
 Slaughter
 Smith (NE)
 Smith (NJ)
 Smith (TX)
 Smith (WA)
 Snyder
 Solis
 Souder
 Space
 Spratt
 Stark
 Stearns
 Stupak
 Sullivan
 Sutton
 Tancredo
 Tanner
 Tauscher
 Taylor
 Terry
 Thompson (CA)
 Thompson (MS)
 Thornberry
 Tiahrt
 Tiberi
 Tierney
 Towns

Turner
 Udall (CO)
 Udall (NM)
 Upton
 Van Hollen
 Velázquez
 Visclosky
 Walberg
 Walden (OR)
 Walsh (NY)
 Wamp
 Wasserman
 Schultz
 Waters
 Watson
 Watt
 Waxman
 Weiner
 Welch (VT)
 Weldon (FL)
 Weller
 Whitfield
 Wicker
 Tauscher
 Wilson (NM)
 Wilson (OH)
 Wilson (SC)
 Wolf
 Woolsey
 Wu
 Wynn
 Yarmuth
 Young (AK)
 Young (FL)

NOT VOTING—51

Blunt
 Boren
 Boyd (FL)
 Capuano
 Carson
 Carter
 Crenshaw
 Cuellar
 Cummings
 Davis (KY)
 Davis, Jo Ann
 Dingell
 Doolittle
 Emerson
 Everett
 Ferguson
 Fortenberry

Meeks (NY)
 Murtha
 Neugebauer
 Oberstar
 Ortiz
 Paul
 Peterson (PA)
 Poe
 Pomeroy
 Pryce (OH)
 Rogers (AL)
 Rush
 Sessions
 Simpson
 Walz (MN)
 Westmoreland
 Waxler

Diaz-Balart, L.
 Diaz-Balart, M.
 Dicks
 Dingell
 Doggett
 Donnelly
 Doyle
 Drake
 Dreier
 Duncan
 Edwards
 Ehlers
 Ellison
 Ellsworth
 Emanuel
 Engel
 English (PA)
 Eshoo
 Etheridge
 Fallin
 Farr
 Fattah
 Filner
 Flake
 Forbes
 Fossella
 Foxx
 Frank (MA)
 Franks (AZ)
 Frelinghuysen
 Garrett (NJ)
 Giffords
 Gillibrand
 Gillmor
 Bonner
 Gingrey
 Gonzalez
 Goode
 Goodlatte
 Gordon
 Granger
 Graves
 Grijalva
 Hall (NY)
 Hall (TX)
 Hare
 Hastert
 Hastings (FL)
 Hastings (WA)
 Hayes
 Heller
 Hensarling
 Herger
 Herseht Sandlin
 Higgins
 Hill
 Hinchey
 Hinojosa
 Hirono
 Hobson
 Hodes
 Hoekstra
 Holden
 Holt
 Honda
 Hooley
 Hoyer
 Hulshof
 Hunter
 Inglis (SC)
 Inslee
 Israel
 Jackson (IL)
 Jackson-Lee
 (TX)
 Jindal
 Johnson (GA)
 Johnson (IL)
 Johnson, E. B.
 Johnson, Sam
 Jones (NC)
 Jordan
 Kagen
 Kanjorski
 Kaptur
 Keller
 Kennedy
 Kildee
 King (IA)
 King (NY)
 Kingston
 Kirk
 Klein (FL)
 Kline (MN)
 Knollenberg
 Kuhl (NY)
 Lamborn

NOT VOTING—51

Blunt
 Boren
 Boyd (FL)
 Capuano
 Carson
 Carter
 Crenshaw
 Cuellar
 Davis (KY)
 Davis, Jo Ann
 Doolittle
 Emerson
 Everett
 Feeney
 Ferguson
 Fortenberry
 Gallegly
 Gerlach
 Gilchrest
 Gohmert
 Green, Al
 Green, Gene
 Gutierrez
 Harman
 Issa
 Jefferson
 Jones (OH)
 Kilpatrick
 Kind
 Kucinich
 LaHood
 Lantos
 Maloney (NY)
 Marshall
 Meeks (NY)
 Murtha
 Neugebauer
 Oberstar
 Ortiz
 Paul
 Peterson (PA)
 Poe
 Pomeroy
 Pryce (OH)
 Rogers (AL)
 Rush
 Sessions
 Simpson
 Walz (MN)
 Westmoreland
 Waxler

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). Members are advised that there are 2 minutes remaining in this vote.

□ 1824

Ms. WOOLSEY, Mr. EHLERS, Ms. VELAZQUEZ and Mr. BISHOP of Georgia changed their vote from “nay” to “yea.”

So (two-thirds being in the affirmative) the rules were suspended and the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. JOHNSON of Illinois. Mr. Speaker, on rollcall No. 549 had I been present, I would have voted “yea.”

CHARLES GEORGE DEPARTMENT OF VETERANS AFFAIRS MEDICAL CENTER

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and pass the bill, H.R. 2546, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Illinois (Mr. HARE) that the House suspend the rules and pass the bill, H.R. 2546.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 381, nays 0, not voting 51, as follows:

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

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

□ 1830

So (two-thirds being in the affirmative) 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.

PERSONAL EXPLANATION

Ms. KILPATRICK. Mr. Speaker, due to official business in the 13th Congressional District of Michigan, I was unable to cast my vote on two resolutions. Had I been present, I would have voted “aye” on H. Res. 189, Expressing the sense of the House of Representatives that a “Welcome Home Vietnam Veterans Day,” should be established, and “aye” on H.R. 2546—To designate the Department of Veterans Affairs Medical Center in Asheville, North Carolina, as the “Charles George Department of Veterans Affairs Medical Center.”

PERSONAL EXPLANATION

Mr. AL GREEN of Texas. Mr. Speaker, today I was unavoidably delayed and missed the votes on H. Res. 189, Expressing the sense of the House of Representatives that a “Welcome Home Vietnam Veterans Day”