

school, my older sister Barbara was in junior high. Junior high was big time, almost grown up stuff. We were sitting at our kitchen table one night she pulled about two pieces of paper and said 'let's write down the names of everyone you know. You can't list mom or dad, Betty or Jean. They can't be family.' She won the contest but it was a life changing exercise. I became interested in knowing people and making friends. That along with my mother's activism in the Clarke County Republican Party started this journey. I first ran for class president in the 7th grade. I lost to Susan Sims but the hook was set.

I've often wondered what it would be like to cast my last vote. Today I've done that. I wonder no longer. In a minute, I will walk off the floor for the last time as a Member of Congress. I look forward to the next chapter of my life and the great things that lie ahead for our beloved country. Once more, I thank God, my family, my staff, friends and constituents. It has been the honor of a lifetime.

So now I end with the statement that thousands of Members before me have used: Madam Speaker, I yield back the balance of my time.

#### CONGRATULATING BILL LOCKYER ON HIS RETIREMENT

(Mr. SWALWELL of California asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. SWALWELL of California. Madam Speaker, I rise to recognize California State Treasurer Bill Lockyer, who will be retiring in January after over 45 years of service.

Bill is an Oakland native and longtime resident of Hayward, California, in the 15th Congressional District. He served as California State treasurer for the past 8 years, and prior to that he served as California's attorney general, which I appreciated as a former prosecutor, especially the work he did on behalf of sexual assault victims. He also served 25 years in the State legislature and 4 years as Senate pro tem. He is known as a strong policymaker and a well-respected leader.

As treasurer, he served under two Governors and effectively managed California's budget through the recession. He kept the economy growing through tough economic times, while maintaining key investments and expanding California's 529 college savings program and expanding investments in renewable energy.

His leadership will be missed, but he leaves an incredible legacy for others to follow. Again, I want to thank Bill Lockyer for his remarkable career of public service and wish him; his wife, Nadia; and their children the best as he moves on to his next step in public service.

#### FAREWELL ADDRESS

(Mr. BENTIVOLIO asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BENTIVOLIO. Madam Speaker, over the last 2 years, I have had an op-

portunity that is rare. I was given the task of representing my community in the House of Representatives. During that time, it has been a privilege to see our democracy in action up close. It has been an honor to serve with all of you.

In this, my last message on the floor of Congress, I want to remind all of you that we are here to serve the people, not special interests. If I have made any impact on any of you, I hope it is this: the job of a Member of Congress is to protect our rights, not take them away.

I want to thank each and every Member of the House of Representatives for their support and their work. I would like to ask them to strive valiantly and dare greatly, and offer this last this small piece of advice: Merry Christmas to all, and to all a good night.

#### FAREWELL ADDRESS

(Mr. TIERNEY asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. TIERNEY. Madam Speaker, I rise on this particular occasion to thank my family, my friends, my colleagues, and the voters of the Sixth Congressional District of Massachusetts for giving me the unbelievably wonderful opportunity to represent that district here in this venerable body, the House of Representatives.

I have been privileged to witness history and to participate in its making. My focus has always been on social justice and opportunity for all. I know that we have worked assiduously to try to make that happen every day that I have served here.

I am also appreciative of the fantastic staff who have worked with me over the years, who have done so much to make sure that the work we did reflected those values, and worked every day to make sure the constituents of the Sixth District were well served.

I also want to say that the delegation from Massachusetts deserves particular recognition on that. I am always appreciative of their support. And having served with the unbelievable legend, Senator Edward Kennedy, for years was a particular privilege.

Madam Speaker, from making college more affordable and accessible to making sure that people had the opportunity in the workforce to get the skills they needed to perform and have a job that paid them well enough to support their family, to making sure we had oversight in foreign affairs and to making sure when people are contracting on contingent operations that they take care not to have waste, fraud, and abuse in the work that is done; from watching the taxpayers' dollars to making sure that people in this country got a fair shake and that somebody stood up not just for the banks and not just for the large corporations but for every single family in

this country, making sure that their government worked for them, I have been proved, I have been honored, I have been privileged, and I thank, again, my constituents, my family, my friends, and all of my colleagues here in the House.

#### COMMUNITY FINANCIAL INSTITUTIONS AND FOSTERING ECONOMIC GROWTH

Mrs. WAGNER. Madam Speaker, I ask unanimous consent to take from the Speaker's table the bill (H.R. 3329) to enhance the ability of community financial institutions to foster economic growth and serve their communities, boost small businesses, increase individual savings, and for other purposes, with the Senate amendment thereto, and concur in the Senate amendment.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The Clerk will report the Senate amendment.

The Clerk read as follows:

Senate amendment:

Strike all after the enacting clause and insert the following:

#### SECTION 1. CHANGES REQUIRED TO SMALL BANK HOLDING COMPANY POLICY STATEMENT ON ASSESSMENT OF FINANCIAL AND MANAGERIAL FACTORS.

(a) IN GENERAL.—Before the end of the 6-month period beginning on the date of the enactment of this Act, the Board of Governors of the Federal Reserve System (hereafter in this Act referred to as the "Board") shall publish in the Federal Register proposed revisions to the Small Bank Holding Company Policy Statement on Assessment of Financial and Managerial Factors (12 C.F.R. part 225 appendix C) that provide that the policy shall apply to bank holding companies and savings and loan holding companies which have pro forma consolidated assets of less than \$1,000,000,000 and that—

(1) are not engaged in significant nonbanking activities either directly or through a nonbank subsidiary;

(2) do not conduct significant off-balance sheet activities (including securitization and asset management or administration) either directly or through a nonbank subsidiary; and

(3) do not have a material amount of debt or equity securities outstanding (other than trust preferred securities) that are registered with the Securities and Exchange Commission.

(b) EXCLUSIONS.—The Board may exclude any bank holding company or savings and loan holding company, regardless of asset size, from the policy statement under subsection (a) if the Board determines that such action is warranted for supervisory purposes.

#### SEC. 2. CONFORMING AMENDMENT.

(a) IN GENERAL.—Subparagraph (C) of section 171(b)(5) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. 5371(b)(5)) is amended to read as follows:

"(C) any bank holding company or savings and loan holding company having less than \$1,000,000,000 in total consolidated assets that complies with the requirements of the Small Bank Holding Company Policy Statement on Assessment of Financial and Managerial Factors of the Board of Governors (12 C.F.R. part 225 appendix C), as the requirements of such Policy Statement are amended pursuant to section 1 of an Act entitled 'To enhance the ability of community financial institutions to foster economic growth and serve their communities,

boost small businesses, increase individual savings, and for other purposes.'".

(b) *TRANSITION PERIOD.*—Any small bank holding company that was excepted from the provisions of section 171 of the Dodd-Frank Wall Street Reform and Consumer Protection Act pursuant to subparagraph (C) of section 171(b)(5) (as such subparagraph was in effect on the day before the date of enactment of this Act), and any small savings and loan holding company that would have been excepted from the provisions of section 171 pursuant to subparagraph (C) (as such subparagraph was in effect on the day before the date of enactment of this Act) if it had been a small bank holding company, shall be excepted from the provisions of section 171 until the effective date of the Small Bank Holding Company Policy Statement issued by the Board as required by section 1 of this Act.

### SEC. 3. DEFINITIONS.

For the purposes of this Act:

(a) *BANK HOLDING COMPANY.*—The term “bank holding company” has the same meaning as in section 2 of the Bank Holding Company Act of 1956 (12 U.S.C. 1841).

(b) *SAVINGS AND LOAN HOLDING COMPANY.*—The term “savings and loan holding company” has the same meaning as in section 10(a) of the Home Owners’ Loan Act (12 U.S.C. 1467a(a)).

Ms. WAGNER (during the reading). Madam Speaker, I ask unanimous consent that the reading of the amendment be dispensed with.

The SPEAKER pro tempore (Ms. FOXX). Is there objection to the request of the gentlewoman from Missouri?

There was no objection.

The SPEAKER pro tempore. Is there objection to the original request of the gentlewoman from Missouri?

There was no objection.

A motion to reconsider was laid on the table.

### CONGRATULATING ARNE AND ESTHER LARSEN

(Mr. SMITH of Nebraska asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. SMITH of Nebraska. Madam Speaker, I rise to honor my constituents Arne and Esther Larsen of Hebron, Nebraska, who will celebrate their 80th wedding anniversary on December 23 of this year. Fifty years of marriage is referred to as the golden anniversary, and 60 years as the diamond anniversary. However, there is no such reference for an 80-year anniversary because this accomplishment is so rare and unique.

Much has changed since 1934. A stamp cost 3 cents, and Franklin Roosevelt was in his first term as President when Arne and Esther were married. In all this time, the Larsens’ marriage has endured, a testament to their love, faith, and commitment to each other.

I ask my colleagues to join me in honoring Arne and Esther Larsen on this remarkable occasion and congratulate them on 80 years of marriage.

### FUNDING THE NATION

(Ms. JACKSON LEE asked and was given permission to address the House for 1 minute.)

Ms. JACKSON LEE. Madam Speaker, it has been a long day, and I believe the American people have seen the best of what America is in the vigorous debate and review of the future of this Nation. Yes, there were some positive aspects to the appropriations bill—the \$5 billion in funding for Ebola treatment and the \$2.2 billion for the rural development account which will help my constituents in Jacinto City, helping them rebuild a burned-down police station, which I hope to work on, and yes, the \$18.1 billion for NASA, \$363.7 million more than in 2014.

But I believe that out of good conscience, I would not want to stand in support of again going backwards in allowing banks to be engaged in derivatives and having American taxpayers pay for their actions. I believe in opportunities and banks and investment, but not the derivative work that causes them to be able to have the taxpayers pay for their mistakes.

Finally, I believe there is too much money in campaigns and politics; and now in this bill that will be signed by the President, \$300,000 will be allowed to be given by one individual as opposed to the \$97,000. Get money out of politics. Let’s get back to legislating for the people, and we can all join together united for good legislation.

### TRIBUTE TO ROBERT KOEHNEN

(Mr. LAMALFA asked and was given permission to address the House for 1 minute.)

Mr. LAMALFA. Madam Speaker, I rise tonight in sadness to acknowledge the loss of a dear friend from Ord Bend, California, Robert Koehnen.

Bob is a guy who loved life and loved sharing it with his family and his friends. He could be happiest out in one of his orchards or at his apiary forming new queen bees in their little queen cages, or on the back of a Harley-Davidson or under the hood of a Dodge or Ford hot rod. He loved sharing that with everybody.

He was a humble man, but he was a real innovator, with harvesting equipment, orchard practices, and bee-keeping practices that really put him at the cutting edge, even the humble man he was. You could see how humble he was in some of the things he said. One of the funny ones was that he didn’t want to have a big birthday or big event on a weekend because, as he would say it, “I don’t want to screw up a guy’s weekend.” Indeed, in that humility, his family held his memorial service yesterday, on Wednesday at noon, maybe so it wouldn’t screw up a guy’s weekend.

Bob was a great man, a pillar of the community, a pillar in agriculture. He will be severely missed by his wife, Yvonne; his sons, Kalin and Kamron; brother, Bill; sister, Cleone; and a whole bunch of family and a whole bunch of friends who call him family, call him a dear friend.

God bless him.

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### THERE ARE TWO KINDS OF PEOPLE SERVING IN CONGRESS

(Ms. GABBARD asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. GABBARD. Madam Speaker, there are two kinds of people serving here in Congress—those who are here to serve the interests of the American people, and those who are here to serve the interests of the big banks and Wall Street speculators.

The big banks that forced the American people to bail them out in 2008 are even bigger today than they were before. This bill that passed today sets the American taxpayer up to bail them out yet again.

The passage of this bill brings us ever closer to the precipice of an economic disaster that will make the 2008 meltdown seem like a picnic.

### FAREWELL

(Mr. RAHALL asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. RAHALL. Madam Speaker, in good times and bad, one constant remains here on Capitol Hill. The Congress of the United States continues to attract some of the brightest minds and most eager spirits our country’s colleges and universities can produce. They are our staff.

I want to acknowledge and express my deep gratitude to my staff members, especially Kent Keyser, my former chief of staff and now senior policy adviser, and Jim Zoia, my chief counsel, both of whom have been by my side every step of the way. They are outstanding and dedicated individuals who deserve the highest praise for their selfless sacrifice and service in behalf of the people of southern West Virginia. Through the years, many too numerous to mention have served on my staff and then have moved on, putting the lessons they learned serving on my staff to work for our State and Nation.

In addition to Kent and Jim, those serving on my Washington staff include: David McMaster, chief of staff; Kate Denman, deputy chief of staff; Diane Luensmann, communications director; Andy Mollohan and Rachel Meyer, legislative assistants; Carol Wallace, projects director; Josh Sutherland, legislative correspondent; and Megan Price, staff assistant.

In my West Virginia offices: Kelly Dyke, my district director; and Debrina Workman, Debbie Stevens, Teri Booth, and Kim McMillion represent over a century of service and experience to their fellow West Virginians. They are joined by Greg Crist, my district representative, and Larone Alexander, who serves on my staff through the House Wounded Warrior Program.

Those working on my Transportation and Infrastructure Committee staff