

[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
McCreary
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
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
McCreary
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.

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	Ryun (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