

President Jimmy Carter elevated him to the federal bench in 1979. Judge Sanders was a help to me personally with my acclaimed national and international Peace Initiative. His counsel and assistance were instrumental to its success. I know Judge Sanders as a man revered for his intellect and compassion. I will truly miss him; the void he is leaving will not soon be filled.

Madam Speaker, Judge Harold Barefoot Sanders, Jr., born in Dallas, graduated from North Dallas High School in 1942 and went on to serve as a lieutenant in the U.S. Naval Reserve until 1946. He received his law degree from the University of Texas in 1950 and served three terms in the Texas Legislature. In 1952 he married Jan Scurlock, who survives him. He is also survived by daughters Martha Kay Crockett of Dallas and Mary Frances Korsan of Santa Monica, CA; a sister, Martha Ann Schneider of Dallas; brother, Charles Addison Sanders of Durham, NC; and 10 grandchildren.

THE INTRODUCTION OF THE "INDIVIDUAL DEPOSITOR AND COMMUNITY BANK PROTECTION ACT OF 2008"

HON. STEVE COHEN

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Monday, September 22, 2008

Mr. COHEN. Madam Speaker, today I introduced the "Individual Depositor and Community Bank Protection Act of 2008," which raises the federal deposit insurance limit from the current \$100,000 to \$200,000. This upward adjustment in the federal deposit insurance limit is long overdue. The last increase in the deposit insurance limit—to the current \$100,000—was made 28 years ago, in 1980, the year Ronald Reagan was first elected President. This has been the longest period in history in which there has been no raise in the deposit insurance maximum. Since 1980, our nation's economy has changed, with an undeniable increase in income, prices, and wealth. By failing to raise the deposit insurance limit in kind, Congress has effectively weakened the federal guarantee underlying deposit insurance.

Deposit insurance, established in response to the financial meltdown of the 1930s that led to the Great Depression, is vital to consumer confidence and to the stability of our nation's banking system. It also is an effective mechanism for ensuring that small community banks can maintain a competitive position vis à vis large national banks. Large banks are not as dependent as small ones on deposit insurance because they are categorized as "too big to fail" and will be protected by the federal government should they run into financial trouble. As a result, they have a competitive advantage in securing depositors and in providing loans. Small community banks enjoy no such protection and, as a result, depend on a robust federal deposit insurance guarantee to reassure consumers that their money is safe in a community bank. Weakening deposit insurance effectively gives a competitive upper hand to the ever-shrinking number of large national banks and, in the long run, will limit the vitality and competitiveness of our nation's banking industry.

At this moment of economic crisis and deep financial uncertainty for millions of Americans, I urge my colleagues to support this straightforward and long-overdue raise in the federal insurance deposit limit. It is vital to maintaining our nation's financial stability, ensuring a solid foundation for economic growth, promoting competition in the banking industry, and reassuring an anxious nation.

PERSONAL EXPLANATION

HON. GENE GREEN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Monday, September 22, 2008

Mr. GENE GREEN of Texas. Madam Speaker, I rise to explain my reason for missing votes on September 11 and 15, 2008. My voting percentage is over 96 percent for the 110th Congress, and I rarely miss votes, but felt it was extremely important to be home in Houston, Texas while my neighbors and constituents were making preparations for Hurricane Ike and to help recovery efforts in the immediate aftermath. The storm made landfall early Saturday morning, and by the time it passed Houston Saturday afternoon, it had caused the largest power disruption in the state's history, along with tremendous flood and wind damage. There are still nearly two million people in the Houston area without power, and many without water. When I left yesterday to fly back to Washington, significant relief efforts by Federal, State, and local emergency officials were just getting underway.

There is still a tremendous amount of work to be done, and I ask for everyone's thoughts and prayers as Houston and the Gulf Coast recover from this devastating storm.

Had I been present to vote, I would have voted as follows:

On rollcall vote No. 585, on Approving the Journal, I would have voted "aye";

On rollcall vote No. 586, H. Res. 1344, on Motion to Suspend the Rules and Agree to the resolution expressing the sense of the House of Representatives regarding the terrorist attacks launched against the United States on September 11, 2001, I would have voted "aye";

On rollcall vote No. 587, H. Res. 6532, on Motion to Suspend the Rules and Agree to the Senate Amendment to amend the Internal Revenue Code of 1986 to restore the Highway Trust Fund balance, I would have voted "aye";

On rollcall vote No. 588, on Motion to Adjourn, I would have voted "aye";

On rollcall vote No. 589, H. Res. 1200, on Motion to Suspend the Rules and Agree as amended, a resolution honoring the dedication and outstanding work of military support groups across the country for their steadfast support of the members of our Armed Forces and their families, I would have voted "aye";

On rollcall vote No. 590, H. Con. Res. 390, on Motion to Suspend the Rules and Agree as amended, a resolution honoring the 28th Infantry Division for serving and protecting the United States, I would have voted "aye";

On rollcall vote No. 591, H. R. 6889, on Motion to Suspend the Rules and Pass, a bill to extend the authority of the Secretary of Education to purchase guaranteed student loans for an additional year, and for other purposes, I would have voted "aye";

EL CENTRO FIRE CHIEF BENNIE BENAVIDEZ INDUCTED INTO THE NAVY FIREFIGHTER HALL OF FAME

HON. BOB FILNER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, September 22, 2008

Mr. FILNER. Madam Speaker and colleagues, I rise today to recognize Bennie Benavidez, retired NAF El Centro Fire Chief, who was inducted into the Navy Firefighter Hall of Fame at the 2008 Navy and Marine Corps Fire and Emergency Services Awards Luncheon on August 14, 2008 in Denver, Colorado.

Chief Benavidez is the first nominee and first inductee from the Navy Region Southwest into the Hall of Fame, which was created three years ago. He was selected by the 13 Regional Fire Chiefs as a person whose contributions should be recognized for posterity.

He served his country for many years in a Navy Fire Career which included rapid promotions: Firefighter 1955–1956, Engineer 1956–1960, Captain 1960–1973, Assistant Chief 1973–1974, and Fire Chief 1974–1983. Upon his retirement, he was appointed as the Fire Chief of the Imperial County Fire Department and served for an additional 15 years, working to improve the training and safety of fire fighting personnel.

Bennie Benavidez's love of the fire service was passed along to one of his sons, who rose to the rank of Engineer with a local fire department before his death in the line of duty. He keeps his son's memory alive through his community support and charitable contributions to the Burn Institute and local hospitals.

His accomplishments fill several pages. Some examples follow. He received Congressional recognition for "outstanding and invaluable service to the community." He was recognized as "Imperial Man of the Year" by the California State Assembly. He was appointed as Deputy State Fire Marshal for the state of California. He received a commendation from the State of California Governor's Office of Emergency Services. One of his primary contributions has been to foster friendship and cooperation in firefighting training between Imperial County and friends just across the border in Mexico.

Some of his 20 memberships, past and present, include the Imperial County Fire Chiefs Association, International Association of Fire Chiefs, California State Firefighters Association, Southern California Earthquake Preparedness Committee, Elks Lodge #1325, American Legion Post #25, Veterans of Foreign Wars, the Korean War Veterans Association, and Member of several Imperial County Committees regarding the environment, hazardous materials, and community economic development.

It is impossible to thank Bennie Benavidez for all his contributions, throughout his career and in volunteer activities within his community. The occasion of his induction into the Navy Firefighter Hall of Fame is an appropriate time to recognize him, his contributions, and the most prestigious honor that has been bestowed upon him.