

ment in the nature of a substitute shall be considered as read. All points of order against that amendment in the nature of a substitute are waived. No amendment to that amendment in the nature of a substitute shall be in order except those printed in part 2 of the report of the Committee on Rules. Each amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment except as specified in the report, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole. All points of order against the amendments printed in the report are waived. The Chairman of the Committee of the Whole may: (1) postpone until a time during further consideration in the Committee of the Whole a request for a recorded vote on any amendment; and (2) reduce to five minutes the minimum time for electronic voting on any postponed question that follows another electronic vote without intervening business, provided that the minimum time for electronic voting on the first in any series of questions shall be 15 minutes. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. Any Member may demand a separate vote in the House on any amendment adopted in the Committee of the Whole to the bill or to the amendment in the nature of a substitute made in order as original text. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions.

When said resolution was considered. After debate,

On motion of Mr. SOLOMON, the previous question was ordered on the resolution to its adoption or rejection.

The question being put, viva voce,

Will the House agree to said resolution?

The SPEAKER pro tempore, Mr. HANSEN, announced that the yeas had it.

Mr. FROST objected to the vote on the ground that a quorum was not present and not voting.

A quorum not being present,

The roll was called under clause 4, rule XV, and the call was taken by electronic device.

When there appeared { Yeas ..... 311  
Nays ..... 105

44.12 [Roll No. 142]  
YEAS—311

Abercrombie	Bliley	Campbell
Ackerman	Blumenauer	Canady
Allen	Blunt	Cannon
Andrews	Boehler	Capps
Archer	Boehner	Castle
Armey	Bonilla	Chabot
Baker	Bonior	Chambliss
Ballenger	Bono	Chenoweth
Barcia	Boucher	Clayton
Barr	Boyd	Clement
Barrett (NE)	Brady	Coble
Bartlett	Brown (OH)	Collins
Barton	Bryant	Combust
Bass	Bunning	Condit
Bereuter	Burr	Cook
Berry	Burton	Cooksey
Bilbray	Buyer	Cox
Bilirakis	Callahan	Coyne
Bishop	Calvert	Crane
Blagojevich	Camp	Crapo

Cubin	Kelly
Cummings	Kennedy (RI)
Cunningham	Kennelly
Davis (FL)	Kildee
Deal	Kim
DeGette	Kind (WI)
DeLauro	King (NY)
DeLay	Kingston
Deutsch	Kleczka
Diaz-Balart	Klink
Dingell	Klug
Doggett	Knollenberg
Dooley	Kolbe
Doolittle	Largent
Doyle	Latham
Dreier	LaTourrette
Dunn	Lazio
Edwards	Leach
Ehlers	Levin
Ehrlich	Lewis (CA)
Emerson	Linder
Engel	Livingston
English	LoBiondo
Ensign	Lofgren
Eshoo	Lucas
Etheridge	Maloney (NY)
Fawell	Manton
Fazio	Manzullo
Foley	Markey
Forbes	Mascara
Ford	McCarthy (NY)
Fossella	McCrery
Fowler	McDade
Fox	McGovern
Franks (NJ)	McHugh
Frelinghuysen	McInnis
Frost	McIntosh
Furse	McKeon
Gallegly	McKinney
Ganske	McNulty
Gejdenson	Meeke (NY)
Gibbons	Metcalfe
Gillmor	Mica
Gilman	Miller (FL)
Goodlatte	Minge
Goodling	Moakley
Gordon	Mollohan
Goss	Moran (KS)
Graham	Moran (VA)
Granger	Morella
Green	Murtha
Greenwood	Myrick
Gutknecht	Nadler
Hall (TX)	Neal
Hamilton	Nethercutt
Hansen	Neumann
Hastert	Ney
Hastings (WA)	Northup
Hayworth	Norwood
Herger	Nussle
Hill	Oberstar
Hinojosa	Ortiz
Hobson	Oxley
Hoekstra	Packard
Holden	Pallone
Hooley	Pappas
Horn	Parker
Hostettler	Pascrell
Houghton	Pastor
Hulshof	Paul
Hunter	Paxon
Hutchinson	Pease
Hyde	Peterson (MN)
Inglis	Peterson (PA)
Jackson-Lee	Petri
(TX)	Pickering
Jefferson	Pickett
Jenkins	Pitts
John	Pombo
Johnson (CT)	Pomeroy
Johnson, E.B.	Porter
Johnson, Sam	Portman
Kaptur	Pryce (OH)
Kasich	Quinn

NAYS—105

Aderholt	Clyburn
Bachus	Coburn
Baessler	Conyers
Baldacci	Costello
Barrett (WI)	Cramer
Becerra	Danner
Bentsen	Davis (IL)
Berman	Davis (VA)
Borski	DeFazio
Boswell	Delahunt
Brown (CA)	Dickey
Brown (FL)	Dicks
Cardin	Dixon
Carson	Duncan

Rahall	Istook
Ramstad	Jackson (IL)
Rangel	Johnson (WI)
Redmond	Jones
Regula	Kanjorski
Reyes	Kennedy (MA)
Rivers	Kucinich
Rodriguez	LaFalce
Roukema	LaHood
Royce	Lampson
Rush	Lantos
Ryun	Lee
Sabo	Lewis (GA)
Salmon	Lewis (KY)
Sanchez	Lipinski
Sanders	Lowe
Sanford	Luther
Saxton	Maloney (CT)
Scarborough	Martinez
Schaefer, Dan	Matsui
Schaffer, Bob	McCarthy (MO)
Sensenbrenner	McCollum
Sessions	
Shadegg	
Shaw	
Shays	
Shimkus	
Shuster	
Sisisky	
Skeen	
Smith (MI)	
Smith (NJ)	
Smith (OR)	
Smith (TX)	
Smith, Linda	
Snowbarger	
Snyder	
Solomon	
Souder	
Spence	
Spratt	
Stabenow	
Stark	
Stearns	
Stenholm	
Strickland	
Stump	
Stupak	
Sununu	
Talent	
Tanner	
Tauscher	
Tauzin	
Taylor (NC)	
Thomas	
Thornberry	
Thurman	
Towns	
Traficant	
Upton	
Velazquez	
Visclosky	
Walsh	
Watkins	
Watts (OK)	
Weldon (FL)	
Weldon (PA)	
Weller	
Wexler	
Weygand	
White	
Whitfield	
Wicker	
Wise	
Wolf	
Woolsey	
Wynn	
Young (AK)	
Young (FL)	

McDermott	Scott
McHale	Serrano
McIntyre	Sherman
Meehan	Skelton
Meeke (FL)	Slaughter
Menendez	Smith, Adam
Miller (CA)	Stokes
Miller (CA)	Taylor (MS)
Miller (CA)	Thompson
Obey	Thune
Olver	Tiahrt
Owens	Tierney
Payne	Torres
Pelosi	Turner
Poshard	Vento
Price (NC)	Wamp
Riley	Waters
Rothman	Watt (NC)
Roybal-Allard	Waxman
Sandlin	Yates
Sawyer	
Schumer	

NOT VOTING—16

Bateman	Gonzalez	Mink
Christensen	Hall (OH)	Radanovich
Clay	Harman	Riggs
Ewing	Hefner	Skaggs
Gekas	Hilliard	
Gilchrist	Kilpatrick	

So the resolution was agreed to.

A motion to reconsider the vote whereby said resolution was agreed to was, by unanimous consent, laid on the table.

44.13 FINANCIAL SERVICES COMPETITION

The SPEAKER pro tempore, Mr. HANSEN, pursuant to House Resolution 428 and rule XXIII, declared the House resolved into the Committee of the Whole House on the state of the Union for the consideration of the bill (H.R. 10) to enhance competition in the financial services industry by providing a prudential framework for the affiliation of banks, securities firms, and other financial services providers, and for other purposes.

The SPEAKER pro tempore, Mr. HANSEN, by unanimous consent, designated Mrs. EMERSON as Chairman of the Committee of the Whole; and after some time spent therein,

44.14 RECORDED VOTE

A recorded vote by electronic device was ordered in the Committee of the Whole on the following amendment submitted by Mr. BLILEY:

At the end of title II of the Amendment in the Nature of a Substitute, insert the following new subtitle (and conform the table of contents accordingly):

**Subtitle E—Disclosure of Customer Costs of Acquiring Financial Products**  
**SEC. 251. IMPROVED AND CONSISTENT DISCLOSURE.**

(a) REVISED REGULATIONS REQUIRED.—Within one year after the date of enactment of this Act, each Federal financial regulatory authority shall prescribe rules, or revisions to its rules, to improve the accuracy, simplicity, and completeness, and to make more consistent, the disclosure of information by persons subject to the jurisdiction of such regulatory authority concerning any commissions, fees, markups, or other costs incurred by customers in the acquisition of financial products.

(b) CONSULTATION.—In prescribing rules and revisions under subsection (a), the Federal financial regulatory authorities shall consult with each other and with appropriate State financial regulatory authorities.

(c) CONSIDERATION OF EXISTING DISCLOSURES.—In prescribing rules and revisions