

It was decided in the affirmative ..... { Yeas ..... 404  
 Nays ..... 18  
 Answered present 1

44.26 [Roll No. 148]  
 AYES—404

- |              |                |               |
|--------------|----------------|---------------|
| Ackerman     | Dicks          | Johnson, Sam  |
| Aderholt     | Dingell        | Jones         |
| Allen        | Dixon          | Kaptur        |
| Andrews      | Doggett        | Kasich        |
| Archer       | Doolittle      | Kelly         |
| Armey        | Doyle          | Kennedy (MA)  |
| Bachus       | Dreier         | Kennedy (RI)  |
| Baesler      | Duncan         | Kennelly      |
| Baker        | Dunn           | Kildee        |
| Baldacci     | Edwards        | Kilpatrick    |
| Ballenger    | Ehlers         | Kim           |
| Barcia       | Ehrlich        | King (NY)     |
| Barr         | Emerson        | Kingston      |
| Barrett (NE) | Engel          | Klecza        |
| Barrett (WI) | English        | Klink         |
| Bartlett     | Ensign         | Klug          |
| Barton       | Eshoo          | Knollenberg   |
| Bass         | Etheridge      | Kolbe         |
| Becerra      | Evans          | Kucinich      |
| Bentsen      | Everett        | LaFalce       |
| Bereuter     | Ewing          | Lampson       |
| Berman       | Farr           | Lantos        |
| Berry        | Fattah         | Largent       |
| Bilbray      | Fawell         | Latham        |
| Bilirakis    | Filner         | LaTourette    |
| Bishop       | Foley          | Lazio         |
| Blagojevich  | Forbes         | Leach         |
| Bliley       | Ford           | Lee           |
| Blunt        | Fossella       | Levin         |
| Boehlert     | Fowler         | Lewis (CA)    |
| Boehner      | Fox            | Lewis (GA)    |
| Bonilla      | Franks (NJ)    | Lewis (KY)    |
| Bono         | Frelinghuysen  | Linder        |
| Borski       | Frost          | Lipinski      |
| Boswell      | Furse          | Livingston    |
| Boucher      | Galleghy       | LoBiondo      |
| Boyd         | Ganske         | Lofgren       |
| Brady        | Gejdenson      | Lowe          |
| Brown (CA)   | Gekas          | Lucas         |
| Brown (FL)   | Gephardt       | Luther        |
| Brown (OH)   | Gibbons        | Maloney (CT)  |
| Bryant       | Gilchrest      | Maloney (NY)  |
| Bunning      | Gillmor        | Manton        |
| Burr         | Gilman         | Manzullo      |
| Burton       | Goode          | Markey        |
| Buyer        | Goodlatte      | Martinez      |
| Callahan     | Goodling       | Mascara       |
| Calvert      | Gordon         | Matsui        |
| Camp         | Goss           | McCarthy (MO) |
| Campbell     | Graham         | McCarthy (NY) |
| Canady       | Granger        | McCollum      |
| Cannon       | Green          | McCrery       |
| Capps        | Greenwood      | McDade        |
| Cardin       | Gutierrez      | McDermott     |
| Carson       | Gutknecht      | McGovern      |
| Castle       | Hall (OH)      | McHale        |
| Chabot       | Hall (TX)      | McHugh        |
| Chambliss    | Hamilton       | McInnis       |
| Chenoweth    | Hansen         | McIntosh      |
| Christensen  | Hastings (FL)  | McIntyre      |
| Clay         | Hastings (WA)  | McKeon        |
| Clayton      | Hayworth       | McKinney      |
| Clement      | Hefley         | McNulty       |
| Clyburn      | Herger         | Meehan        |
| Coble        | Hill           | Meek (FL)     |
| Coburn       | Hillery        | Meeks (NY)    |
| Collins      | Hilliard       | Menendez      |
| Combest      | Hinchey        | Metcalf       |
| Condit       | Hinojosa       | Mica          |
| Cook         | Hobson         | Millender-    |
| Cooksey      | Hoekstra       | McDonald      |
| Costello     | Holden         | Miller (CA)   |
| Cox          | Hooley         | Miller (FL)   |
| Coyne        | Horn           | Minge         |
| Cramer       | Hostettler     | Moakley       |
| Crane        | Houghton       | Mollohan      |
| Crapo        | Hoyer          | Moran (KS)    |
| Cubin        | Hulshof        | Moran (VA)    |
| Cummings     | Hunter         | Morella       |
| Cunningham   | Hutchinson     | Murtha        |
| Danner       | Hyde           | Myrick        |
| Davis (FL)   | Inglis         | Nadler        |
| Davis (IL)   | Istook         | Neal          |
| Davis (VA)   | Jackson (IL)   | Nethercatt    |
| Deal         | Jackson-Lee    | Neumann       |
| DeGette      | (TX)           | Ney           |
| Delahunt     | Jefferson      | Northup       |
| DeLauro      | Jenkins        | Norwood       |
| DeLay        | John           | Nussle        |
| Deutsch      | Johnson (CT)   | Obey          |
| Diaz-Balart  | Johnson (WI)   | Olver         |
| Dickey       | Johnson, E. B. | Ortiz         |

- |               |               |             |
|---------------|---------------|-------------|
| Owens         | Royce         | Stump       |
| Oxley         | Rush          | Stupak      |
| Packard       | Ryun          | Sununu      |
| Pallone       | Salmon        | Talent      |
| Pappas        | Sanders       | Tanner      |
| Pascrell      | Sandlin       | Tauscher    |
| Pastor        | Sanford       | Tauzin      |
| Paul          | Sawyer        | Taylor (MS) |
| Paxon         | Saxton        | Taylor (NC) |
| Payne         | Scarborough   | Thomas      |
| Pease         | Schaefer, Dan | Thompson    |
| Pelosi        | Schaffer, Bob | Thornberry  |
| Peterson (MN) | Schumer       | Thune       |
| Peterson (PA) | Scott         | Thurman     |
| Petri         | Sensenbrenner | Tiahrt      |
| Pickering     | Serrano       | Tierney     |
| Pickett       | Sessions      | Towns       |
| Pitts         | Shadegg       | Trafficant  |
| Plombo        | Shaw          | Turner      |
| Pomeroy       | Shays         | Upton       |
| Porter        | Sherman       | Visclosky   |
| Portman       | Shimkus       | Walsh       |
| Poshard       | Shuster       | Wamp        |
| Price (NC)    | Sisisky       | Waters      |
| Pryce (OH)    | Skeen         | Watkins     |
| Quinn         | Skelton       | Watt (NC)   |
| Rahall        | Slaughter     | Watts (OK)  |
| Ramstad       | Smith (MI)    | Waxman      |
| Rangel        | Smith (NJ)    | Weldon (FL) |
| Redmond       | Smith (OR)    | Weldon (PA) |
| Regula        | Smith (TX)    | Weller      |
| Reyes         | Smith, Adam   | Wexler      |
| Riggs         | Smith, Linda  | Weygand     |
| Riley         | Snowbarger    | White       |
| Rivers        | Snyder        | Whitfield   |
| Rodriguez     | Solomon       | Wicker      |
| Roemer        | Souder        | Wise        |
| Rogan         | Spence        | Wolf        |
| Rogers        | Spratt        | Woolsey     |
| Rohrabacher   | Stabenow      | Wynn        |
| Ros-Lehtinen  | Stearns       | Young (AK)  |
| Rothman       | Stenholm      | Young (FL)  |
| Roukema       | Stokes        |             |
| Roybal-Allard | Strickland    |             |

NOES—18

- |             |           |           |
|-------------|-----------|-----------|
| Abercrombie | Kanjorski | Sabo      |
| Blumenauer  | Kind (WI) | Sanchez   |
| Bonior      | LaHood    | Stark     |
| Conyers     | Mink      | Torres    |
| Dooley      | Oberstar  | Velazquez |
| Fazio       | Parker    | Vento     |

ANSWERED "PRESENT"—1

DeFazio

NOT VOTING—9

- |            |         |            |
|------------|---------|------------|
| Bateman    | Harman  | Radanovich |
| Frank (MA) | Hastert | Skaggs     |
| Gonzalez   | Hefner  | Yates      |

So the amendment was agreed to.

44.27 RECORDED VOTE

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

After subtitle H of title I, insert the following new subtitle (and redesignate the subsequent subtitle and conform the table of contents accordingly):

Subtitle I—Deposit Insurance Funds

SEC. 186. STUDY OF SAFETY AND SOUNDNESS OF FUNDS.

(a) STUDY REQUIRED.—The Board of Directors of the Federal Deposit Insurance Corporation shall conduct a study of the following issues with regard to the Bank Insurance Fund and the Savings Association Insurance Fund:

(1) The safety and soundness of the funds and the adequacy of the reserve requirements applicable to the funds in light of—

(A) the size of the insured depository institutions which are resulting from mergers and consolidations since the effective date of the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994; and

(B) the affiliation of insured depository institutions with other financial institutions pursuant to this Act and the amendments made by this Act.

(2) The concentration levels of the funds, taking into account the number of members

of each fund and the geographic distribution of such members, and the extent to which either fund is exposed to higher risks due to a regional concentration of members or an insufficient membership base relative to the size of member institutions.

(3) Issues relating to the planned merger of the funds, including the cost of merging the funds and the manner in which such costs will be distributed among the members of the respective funds.

(b) REPORT REQUIRED.—

(1) IN GENERAL.—Before the end of the 9-month period beginning on the date of the enactment of this Act, the Board of Directors of the Federal Deposit Insurance Corporation shall submit a report to the Congress on the study conducted pursuant to subsection (a).

(2) CONTENTS OF REPORT.—The report shall include—

(A) a detailed findings of the Board of Directors with regard to the issues described in subsection (a);

(B) a description of the plans developed by the Board of Directors for merging the Bank Insurance Fund and the Savings Association Insurance Fund, including an estimate of the amount of the cost of such merger which would be borne by Savings Association Insurance Fund members; and

(C) such recommendations for legislative and administrative action as the Board of Directors determines to be necessary or appropriate to preserve the safety and soundness of the deposit insurance funds, reduce the risks to such funds, provide for an efficient merger of such funds, and for other purposes.

(c) DEFINITIONS.—For purposes of this section, the following definitions shall apply:

(1) INSURED DEPOSITORY INSTITUTION.—The term "insured depository institution" has the meaning given to such term in section 3(c) of the Federal Deposit Insurance Act.

(2) BIF AND SAIF MEMBERS.—The terms "Bank Insurance Fund member" and "Savings Association Insurance Fund member" have the meaning given to such terms in section 7(l) of the Federal Deposit Insurance Act.

It was decided in the affirmative ..... { Yeas ..... 406  
 Nays ..... 13

44.28 [Roll No. 149]  
 AYES—406

- |              |             |             |
|--------------|-------------|-------------|
| Abercrombie  | Boswell     | Cook        |
| Ackerman     | Boucher     | Cooksey     |
| Aderholt     | Boyd        | Costello    |
| Allen        | Brady       | Cox         |
| Andrews      | Brown (CA)  | Coyne       |
| Archer       | Brown (FL)  | Cramer      |
| Bachus       | Brown (OH)  | Crane       |
| Baesler      | Bryant      | Cubin       |
| Baker        | Bunning     | Cummings    |
| Baldacci     | Burr        | Cunningham  |
| Ballenger    | Burton      | Danner      |
| Barcia       | Buyer       | Davis (FL)  |
| Barr         | Callahan    | Davis (IL)  |
| Barrett (NE) | Calvert     | Davis (VA)  |
| Barrett (WI) | Camp        | Deal        |
| Bartlett     | Campbell    | DeFazio     |
| Barton       | Canady      | DeGette     |
| Becerra      | Cannon      | Delahunt    |
| Bentsen      | Capps       | DeLauro     |
| Bereuter     | Cardin      | DeLay       |
| Berman       | Carson      | Deutsch     |
| Berry        | Castle      | Diaz-Balart |
| Bilbray      | Chabot      | Dicks       |
| Bilirakis    | Chambliss   | Dingell     |
| Bishop       | Chenoweth   | Dixon       |
| Blagojevich  | Christensen | Doggett     |
| Bliley       | Clay        | Dooley      |
| Blumenauer   | Clayton     | Doolittle   |
| Blunt        | Clement     | Doyle       |
| Boehlert     | Clyburn     | Dreier      |
| Boehner      | Coble       | Duncan      |
| Bonilla      | Coburn      | Dunn        |
| Bonior       | Collins     | Edwards     |
| Bono         | Combest     | Ehlers      |
| Borski       | Condit      | Ehrlich     |

Emerson  
Engel  
English  
Ensign  
Eshoo  
Etheridge  
Evans  
Everett  
Ewing  
Farr  
Fattah  
Fawell  
Fazio  
Filner  
Foley  
Forbes  
Ford  
Fossella  
Fowler  
Fox  
Franks (NJ)  
Frelinghuysen  
Frost  
Furse  
Gallegly  
Ganske  
Gejdenson  
Gekas  
Gephardt  
Gibbons  
Gilchrist  
Gillmor  
Gilman  
Goode  
Goodlatte  
Goodling  
Gordon  
Goss  
Graham  
Granger  
Green  
Greenwood  
Gutierrez  
Gutknecht  
Hall (OH)  
Hall (TX)  
Hamilton  
Hansen  
Hastert  
Hastings (FL)  
Hastings (WA)  
Hayworth  
Herger  
Hill  
Hilleary  
Hilliard  
Hinchey  
Hinojosa  
Hobson  
Hoekstra  
Holden  
Hooley  
Horn  
Houghton  
Hoyer  
Hulshof  
Hunter  
Hutchinson  
Hyde  
Inglis  
Istook  
Jackson (IL)  
Jackson-Lee (TX)  
Jefferson  
Jenkins  
John  
Johnson (CT)  
Johnson (WI)  
Johnson, E. B.  
Johnson, Sam  
Jones  
Kaptur  
Kasich  
Kelly  
Kennedy (MA)  
Kennedy (RI)  
Kennelly  
Kildee  
Kilpatrick  
Kim  
Kind (WI)  
King (NY)  
Kingston  
Klecza  
Klink  
Klug  
Knollenberg  
Knolle  
Kucinich

LaFalce  
Lampson  
Lantos  
Largent  
Latham  
LaTourette  
Lazio  
Leach  
Lee  
Levin  
Lewis (GA)  
Lewis (KY)  
Linder  
Lipinski  
Livingston  
LoBiondo  
Lofgren  
Lowey  
Lucas  
Luther  
Maloney (CT)  
Maloney (NY)  
Manton  
Manzullo  
Markey  
Martinez  
Mascara  
Matsui  
McCarthy (MO)  
McCarthy (NY)  
McCollum  
McCrery  
McDade  
McDermott  
McGovern  
McHale  
McHugh  
McInnis  
McIntosh  
McIntyre  
McKeon  
McKinney  
McNulty  
Meehan  
Meek (FL)  
Meeks (NY)  
Menendez  
Metcalfe  
Mica  
Millender-  
McDonald  
Miller (CA)  
Miller (FL)  
Minge  
Mink  
Moakley  
Mollohan  
Moran (KS)  
Moran (VA)  
Morella  
Murtha  
Myrick  
Nadler  
Neal  
Neumann  
Ney  
Northup  
Norwood  
Nussle  
Obey  
Olver  
Ortiz  
Owens  
Oxley  
Packard  
Pallone  
Pappas  
Pascrell  
Pastor  
Paul  
Paxon  
Payne  
Pease  
Pelosi  
Peterson (PA)  
Petri  
Pickering  
Pickett  
Pitts  
Pomeroy  
Porter  
Portman  
Poshard  
Price (NC)  
Pryce (OH)  
Quinn  
Rahall  
Ramstad  
Rangel  
Redmond

Regula  
Reyes  
Riggs  
Riley  
Rivers  
Rodriguez  
Roemer  
Rogan  
Rogers  
Rohrabacher  
Ros-Lehtinen  
Rothman  
Roukema  
Roybal-Allard  
Royce  
Rush  
Ryun  
Salmon  
Sanchez  
Sanders  
Sandlin  
Sanford  
Sawyer  
Saxton  
Scarborough  
Schaefer, Dan  
Schaffer, Bob  
Schumer  
Scott  
Sensenbrenner  
Serrano  
Sessions  
Shadegg  
Shaw  
Shays  
Sherman  
Shimkus  
Shuster  
Sisisky  
Skeen  
Skelton  
Slaughter  
Smith (MI)  
Smith (NJ)  
Smith (OR)  
Smith (TX)  
Smith, Adam  
Smith, Linda  
Snowbarger  
Snyder  
Solomon  
Souder  
Spence  
Spratt  
Stabenow  
Stark  
Stearns  
Stokes  
Strickland  
Stupak  
Sununu  
Talent  
Tanner  
Tauscher  
Tauzin  
Taylor (MS)  
Taylor (NC)  
Thomas  
Thompson  
Thornberry  
Thune  
Thurman  
Tiahrt  
Tierney  
Torres  
Towns  
Traficant  
Turner  
Upton  
Velazquez  
Vento  
Visclosky  
Walsh  
Wamp  
Waters  
Watkins  
Watt (NC)  
Watts (OK)  
Waxman  
Weldon (FL)  
Weldon (PA)  
Weller  
Wexler  
Weygand  
White  
Whitfield  
Wicker

Wise  
Wolf

Woolsey  
Wynn

Young (AK)  
Young (FL)

NOES—13

Conyers  
Dickey  
Hefley  
Hostettler  
Kanjorski

LaHood  
Oberstar  
Parker  
Peterson (MN)  
Pombo

Sabo  
Stenholm  
Stump

NOT VOTING—13

Armev  
Bass  
Bateman  
Crapo  
Frank (MA)

Gonzalez  
Harman  
Hefner  
Lewis (CA)  
Nethercutt

Radanovich  
Skaggs  
Yates

Bilbray  
Bilirakis  
Bliley  
Boehlert  
Boehner  
Bonilla  
Bono  
Boswell  
Boucher  
Brady  
Brown (OH)  
Bryant  
Bunning  
Burr  
Burton  
Buyer  
Hulshof  
Callahan  
Calvert  
Camp  
Campbell  
Canady  
Cannon  
Capps  
Castle  
Chabot  
Chambliss  
Chenoweth  
Christensen  
Coble  
Coburn  
Collins  
Combest  
Cooksey  
Crane  
Crapo  
Cubin  
Cunningham  
Davis (VA)  
Deal  
DeGette  
DeLay  
Deutsch  
Diaz-Balart  
Dickey  
Dicks  
Dingell  
Dreier  
Duncan  
Dunn  
Ehlers  
Ehrlich  
Emerson  
English  
Ensign  
Etheridge  
Everett  
Ewing  
Fawell  
Foley  
Forbes  
Fossella  
Fowler  
Fox  
Franks (NJ)  
Frelinghuysen  
Frost  
Gallegly  
Ganske  
Gekas  
Gibbons  
Gilchrist  
Gilman  
Goode  
Goodlatte  
Goodling  
Goss  
Graham  
Granger  
Greenwood  
Gutierrez  
Gutknecht  
Hall (OH)

Hall (TX)  
Hansen  
Hastert  
Hastings (WA)  
Hayworth  
Hefley  
Herger  
Hill  
Hilleary  
Hobson  
Hoekstra  
Hooley  
Horn  
Hostettler  
Houghton  
Hulshof  
Hunter  
Hutchinson  
Hyde  
Inglis  
Istook  
Jackson-Lee (TX)  
Jenkins  
John  
Johnson, Sam  
Jones  
Kasich  
Kelly  
Kilpatrick  
Kim  
King (NY)  
Kingston  
Klug  
Knollenberg  
Largent  
Latham  
LaTourette  
Lazio  
Leach  
Lewis (CA)  
Lewis (KY)  
Linder  
Livingston  
LoBiondo  
Lofgren  
Lucas  
Manton  
Manzullo  
McCarthy (NY)  
McCollum  
McCrery  
McDade  
McDermott  
McGovern  
McHugh  
McInnis  
McIntosh  
McIntyre  
McKeon  
Metcalfe  
Mica  
Millender-  
McDonald  
Miller (FL)  
Moran (KS)  
Morella  
Myrick  
Nethercutt  
Neumann  
Ney  
Northup  
Norwood  
Nussle  
Packard  
Pallone  
Pappas  
Parker  
Paul  
Paxon  
Pease

Peterson (MN)  
Peterson (PA)  
Petri  
Pickering  
Pitts  
Pombo  
Porter  
Portman  
Pryce (OH)  
Quinn  
Rahall  
Ramstad  
Rangel  
Redmond  
Rohrabacher  
Ros-Lehtinen  
Roukema  
Rush  
Ryun  
Salmon  
Sanders  
Sanford  
Sawyer  
Saxton  
Scarborough  
Schaefer, Dan  
Schaffer, Bob  
Scott  
Sensenbrenner  
Sessions  
Shadegg  
Shaw  
Shuster  
Sisisky  
Skeen  
Smith (MI)  
Smith (NJ)  
Smith (OR)  
Smith (TX)  
Smith, Adam  
Smith, Linda  
Snowbarger  
Solomon  
Souder  
Spence  
Stabenow  
Stenholm  
Stump  
Stupak  
Sununu  
Talent  
Tauzin  
Taylor (NC)  
Thomas  
Thornberry  
Thune  
Tiahrt  
Traficant  
Turner  
Upton  
Visclosky  
Walsh  
Wamp  
Watkins  
Watts (OK)  
Weldon (FL)  
Weldon (PA)  
Weller  
White  
Whitfield  
Wicker  
Wolf  
Woolsey  
Wynn  
Young (AK)  
Young (FL)

So the amendment was agreed to.  
After some further time,  
The SPEAKER pro tempore, Mr. BARRETT of Nebraska, assumed the Chair.

When Mrs. EMERSON, Chairman, pursuant to House Resolution 428, reported the bill back to the House with an amendment adopted by the Committee.

The previous question having been ordered by said resolution.

Mr. KLECZKA demanded a separate vote on the amendment numbered 11 in House Report 105-531, by Mr. METCALF.

The question being put, viva voce,

Will the House agree to the following amendment on which a separate vote had been demanded?

After section 401 of the Amendment in the Nature of a Substitute, insert the following new section (and conform the table of contents accordingly):

**SEC. 402. RETENTION OF "FEDERAL" IN NAME OF CONVERTED FEDERAL SAVINGS ASSOCIATION.**

Section 2 of the Act entitled "an Act to enable national banking associations to increase their capital stock and to change their names or locations." and approved May 1, 1886 (12 U.S.C. 30) is amended by adding at the end the following new subsection:

"(d) RETENTION OF 'FEDERAL' IN NAME OF CONVERTED FEDERAL SAVINGS ASSOCIATION—

"(1) IN GENERAL.—Notwithstanding subsection (a) or any other provision of law, any depository institution the charter of which is converted from that of a Federal savings association to a national bank or a State bank after the date of the enactment of the Financial Services Act of 1998 may retain the term 'Federal' in the name of such institution so long as such depository institution remains an insured depository institution.

"(2) DEFINITIONS.—For purposes of this subsection, the terms 'depository institution', 'insured depository institution', 'national bank', and 'State bank' have the same meanings given to such terms in section 3 of the Federal Deposit Insurance Act."

The SPEAKER pro tempore, Mr. BARRETT of Nebraska, announced that the nays had it.

Mr. LEACH demanded a recorded vote on agreeing to said amendment, which demand was supported by one-fifth of a quorum, so a recorded vote was ordered.

The vote was taken by electronic device.

It was decided in the { Yeas ..... 256  
affirmative ..... } Nays ..... 166

44.29 [Roll No. 150]  
YEAS—256

Aderholt  
Archer  
Armev  
Bachus

Baker  
Ballenger  
Barcia  
Barr

Barrett (NE)  
Bartlett  
Barton  
Bass

NAYS—166

Abercrombie  
Ackerman  
Allen  
Andrews  
Baesler  
Baldacci  
Barrett (WI)  
Becerra  
Bentsen  
Bereuter  
Berman  
Berry  
Bishop  
Blagojevich  
Blumenauer  
Blunt

Bonior  
Borski  
Boyd  
Brown (CA)  
Brown (FL)  
Cardin  
Carson  
Clay  
Clayton  
Clement  
Clyburn  
Condit  
Conyers  
Cook  
Costello  
Coyne

Cramer  
Cummings  
Danner  
Davis (FL)  
Davis (IL)  
DeFazio  
DeLahunt  
DeLauro  
Dixon  
Doggett  
Dooley  
Doyle  
Edwards  
Engel  
Eshoo  
Evans