

bill (H.R. 1905) making appropriations for the Legislative Branch for the fiscal year ending September 30, 2000, and for other purposes; together with the amendments of the Senate thereto, was taken from the Speaker's table.

When on motion of Mr. TAYLOR of North Carolina, it was,

*Resolved*, That the House disagree to the amendments of the Senate and agree to the conference asked by the Senate on the disagreeing votes of the two Houses thereon.

*Ordered*, That the Clerk notify the Senate thereof.

Thereupon, the SPEAKER pro tempore, Mr. LAHOOD, by unanimous consent, appointed Messrs. TAYLOR of North Carolina, WAMP, LEWIS of California, Ms. GRANGER, Messrs. PETERSON of Pennsylvania, YOUNG of Florida, PASTOR, MURTHA, HOYER, and OBEY, as managers on the part of the House at said conference.

*Ordered*, That the Clerk notify the Senate thereof.

¶74.21 FINANCIAL SERVICES

The SPEAKER pro tempore, Mr. LAHOOD, pursuant to House Resolution 235 and rule XVIII, 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. LAHOOD, by unanimous consent, designated Mrs. EMERSON as Chairman of the Committee of the Whole; and after some time spent therein,

The Committee rose informally to receive a further message from the Senate.

The SPEAKER pro tempore, Mr. LEWIS of Kentucky, assumed the Chair.

¶74.22 FURTHER MESSAGE FROM THE SENATE

A message from the Senate by Mr. Lundregan, one of its clerks, announced that the Senate agrees to the report of the Committee of Conference on the disagreeing votes of the two Houses on the amendment of the Senate to the bill (H.R. 775) "An Act to establish certain procedures for civil actions brought for damages relating to the failure of any device or system to process or otherwise deal with the transition from the year 1999 to the year 2000, and for other purposes."

The message also announced that the Senate has passed a concurrent resolution of the following title in which concurrence of the House is requested:

S. Con. Res. 43. Concurrent resolution providing for a conditional adjournment or recess of the Senate and a conditional adjournment of the House of Representatives.

The Committee resumed its sitting; and after some further time spent therein,

¶74.23 RECORDED VOTE

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

Page 29, line 24, before the period insert " , except this paragraph shall not apply with respect to a company that owns a broadcasting station licensed under title III of the Communications Act of 1934 and the shares of which have been controlled by an insurance company since January 1, 1998".

It was decided in the { Yeas ..... 238 affirmative ..... } Nays ..... 189

¶74.24 [Roll No. 268] AYES—238

Abercrombie	Galleghy	Pease
Aderholt	Gekas	Peterson (MN)
Archer	Gibbons	Peterson (PA)
Armey	Gillmor	Pickering
Bachus	Goode	Pitts
Baird	Goodlatte	Pombo
Baker	Goodling	Portman
Ballenger	Goss	Price (NC)
Barcia	Graham	Pryce (OH)
Barr	Granger	Quinn
Barrett (NE)	Greenwood	Radanovich
Barrett (WI)	Gutknecht	Ramstad
Bartlett	Hall (TX)	Reynolds
Barton	Hansen	Rogan
Bass	Hastings (FL)	Rogers
Bateman	Hastings (WA)	Rohrabacher
Biggert	Hayes	Ros-Lehtinen
Bilbray	Hayworth	Rothman
Bilirakis	Herger	Rush
Bishop	Hillery	Salmon
Billey	Hilliard	Sanford
Blunt	Hobson	Sawyer
Boehlert	Horn	Saxton
Boehner	Houghton	Schaffer
Bonilla	Hoyer	Scott
Boswell	Hulshof	Sensenbrenner
Boucher	Hunter	Sessions
Brady (TX)	Hyde	Shadegg
Brown (FL)	Isakson	Shaw
Bryant	Istook	Shays
Burr	Jefferson	Sherwood
Burton	Jenkins	Shimkus
Buyer	John	Shows
Callahan	Johnson (CT)	Shuster
Calvert	Johnson, E. B.	Simpson
Camp	Jones (NC)	Skelton
Canady	Kasich	Smith (TX)
Cannon	Kelly	Souder
Castle	Kildee	Spence
Chabot	King (NY)	Spratt
Chambliss	Kingston	Stenholm
Chenoweth	Kleccka	Strickland
Clay	Knollenberg	Stump
Clayton	LaHood	Stupak
Clyburn	Largent	Sununu
Coble	Latham	Sweeney
Coburn	LaTourette	Talent
Collins	Lazio	Tancredo
Combest	Lewis (CA)	Tauscher
Cook	Lewis (GA)	Tauzin
Cooksey	Lewis (KY)	Taylor (MS)
Cox	Linder	Taylor (NC)
Cramer	LoBiondo	Terry
Crane	Lucas (KY)	Thomas
Cubin	Lucas (OK)	Thompson (CA)
Cunningham	Manzullo	Thompson (MS)
Davis (FL)	McCollum	Thornberry
Davis (VA)	McCrery	Thune
Deal	McHugh	Thurman
Delahunt	McInnis	Toomey
DeLay	McIntosh	Towns
DeMint	McIntyre	Traficant
Diaz-Balart	McKeon	Udall (CO)
Dickey	Meek (FL)	Vitter
Dixon	Metcalf	Walden
Doolittle	Miller (FL)	Walsh
Dreier	Minge	Wamp
Duncan	Morella	Watkins
Dunn	Myrick	Watt (NC)
Edwards	Nethercutt	Watts (OK)
Ehrlich	Ney	Weiner
Emerson	Northup	Weldon (FL)
Etheridge	Norwood	Weldon (PA)
Everett	Ose	Weller
Ewing	Oxley	Whitfield
Fletcher	Packard	Wicker
Fowler	Paul	
Franks (NJ)	Payne	

Wilson	Wolf	Young (AK)
Wise	Wynn	Young (FL)

NOES—189

Ackerman	Hefley	Nadler
Allen	Hill (IN)	Napolitano
Andrews	Hill (MT)	Neal
Baldacci	Hinchey	Nussle
Baldwin	Hinojosa	Oberstar
Becerra	Hoefel	Obey
Bentsen	Hoekstra	Oliver
Bereuter	Holden	Ortiz
Berkley	Holt	Owens
Berman	Hooley	Pallone
Berry	Hostettler	Pascroll
Blagojevich	Hutchinson	Pastor
Blumenauer	Inslee	Petri
Bonior	Jackson (IL)	Phelps
Bono	Jackson-Lee	Pickett
Boyd	(TX)	Pomeroy
Brady (PA)	Johnson, Sam	Porter
Brown (OH)	Jones (OH)	Rahall
Campbell	Kanjorski	Rangel
Capps	Kaptur	Regula
Capuano	Kennedy	Reyes
Cardin	Kilpatrick	Riley
Carson	Kind (WI)	Rivers
Clement	Klink	Rodriguez
Condit	Kolbe	Roemer
Conyers	Kucinich	Roukema
Costello	Kuykendall	Roybal-Allard
Coyne	LaFalce	Royce
Crowley	Lampson	Ryan (WI)
Cummings	Lantos	Ryun (KS)
Danner	Larson	Sabo
Davis (IL)	Leach	Sanchez
DeFazio	Lee	Sanders
DeGette	Levin	Sandlin
DeLauro	Lofgren	Scarborough
Deutsch	Lowe	Schakowsky
Dicks	Luther	Serrano
Dingell	Maloney (CT)	Sherman
Doggett	Maloney (NY)	Sisisky
Dooley	Markey	Skeen
Doyle	Martinez	Slaughter
Ehlers	Mascara	Smith (MI)
Engel	Matsui	Smith (NJ)
English	McCarthy (MO)	Smith (WA)
Eshoo	McCarthy (NY)	Snyder
Evans	McDermott	Stabenow
Farr	McGovern	Stark
Fattah	McKinney	Stearns
Filner	McNulty	Tanner
Foley	Meehan	Tiahrt
Forbes	Meeks (NY)	Tierney
Ford	Menendez	Turner
Frank (MA)	Mica	Udall (NM)
Frelinghuysen	Millender	Upton
Frost	McDonald	Velazquez
Gejdenson	Miller, Gary	Vento
Gephardt	Miller, George	Visclosky
Gilchrest	Mink	Waters
Gilman	Moakley	Waxman
Gonzalez	Mollohan	Wexler
Gordon	Moore	Weygand
Green (WI)	Moran (KS)	Woolsey
Gutierrez	Moran (VA)	Wu
Hall (OH)	Murtha	

NOT VOTING—7

Borski	Ganske	Pelosi
Brown (CA)	Green (TX)	
Fossella	Lipinski	

So the amendment was agreed to.

¶74.25 RECORDED VOTE

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

Page 235, after line 23, insert the following new subsections:

(c) PREVENTION OF FUTURE PRIVACY INVASIONS.—

(1) IN GENERAL.—Section 5318(g) of title 31, United States Code, is amended—

(A) by striking paragraph (1) and inserting the following new paragraph:

"(1) IN GENERAL.—Any financial institution, and any director, officer, employee, or agent of any financial institution, may report to the Secretary any transaction relevant to a possible violation of a law or regulation.";

(B) in paragraph (2), by striking "suspicious";

(C) in paragraph (4)(A)—  
(i) by striking “requiring” and inserting “receiving”; and

(ii) by striking “suspicious transaction” and inserting “transaction relevant to a possible violation of a law or regulation”;

(D) in paragraph (4)(B), by striking “suspicious transaction” and inserting “transaction relevant to a possible violation of a law or regulation”;

(E) by adding at the end of paragraph (4) the following new subparagraph:

“(D) RECORDKEEPING.—The Secretary shall ensure that no report filed under this paragraph is maintained by the Secretary or any Federal or State law enforcement or supervisory agency to whom access to the report (or information therein) has been granted after the earlier of—

“(i) the end of the 4-year period beginning on the date the report was received; or

“(ii) 60 days after the expiration of the longest statute of limitations relating to any possible violation of a law or regulation identified in such report,

unless the report or information contained in the report is being used in an on-going investigation of a possible violation of a law or regulation identified in such report.”

(2) CLARIFICATION OF PURPOSES OF ANTI-MONEY LAUNDERING PROGRAM.—Section 5318(h) of title 31, United States Code, is amended by adding at the end the following new paragraph:

“(3) LIMITATION.—Notwithstanding paragraphs (1) and (2), the Secretary may not require or encourage an insured depository institution or any affiliate of an insured depository institution to—

“(A) determine the sources of funds used by any customer of the institution or affiliate in any transaction;

“(B) assess the purpose of any transaction or seek from the customer an explanation for the transaction;

“(C) determine what transactions are normal or expected for a customer;

“(D) monitor customer body language or behavior;

“(E) monitor customer transactions and compare them to historical patterns; or

“(F) report to the Secretary transactions that do not conform to a customer’s historical transaction patterns.

(3) CLERICAL AMENDMENTS.—

(A) The subsection heading for section 5318(g) is amended to read as follows:

“(g) REPORTING POSSIBLE VIOLATIONS OF LAWS AND REGULATIONS.—”

(B) The paragraph heading for section 5318(g)(4) of title 31, United States Code, is amended to read as follows:

“(4) SINGLE DESIGNEE FOR REPORTING TRANSACTIONS RELEVANT TO A POSSIBLE VIOLATION OF LAW OR REGULATION.—”

(d) INCREASE IN TRIGGER AMOUNT FOR CASH TRANSACTION REPORTS.—

(1) DOMESTIC.—Section 5313(a) of title 31, United States Code, is amended by adding at the end the following new sentence: “In no event may the Secretary require reports under this section for transactions involving less than \$25,000.”

(2) IMPORTING AND EXPORTING.—Section 5316(a) is amended by striking “\$10,000” each place such term appears and inserting “\$25,000”.

(e) AGENCY REPORTS ON RECONCILING PENALTY AMOUNTS.—Before the end of the 1-year period beginning on the date of the enactment of this Act, the Federal banking agencies (as defined in section 3 of the Federal Deposit Insurance Act) shall submit reports to the Congress containing proposed legislation to conform the penalties imposed on depository institutions (as defined in section 3 of the Federal Deposit Insurance Act) for violations of subchapter II of chapter 53 of

title 31, United States Code, to the penalties imposed on such institutions under section 8 of the Federal Deposit Insurance Act.

It was decided in the { Yeas ..... 129  
negative ..... } Nays ..... 299

¶74.26 [Roll No. 269]  
AYES—129

- Aderholt Goss Pease
Archer Graham Peterson (MN)
Army Green (WI) Pickering
Barcia Gutknecht Pickett
Barr Hall (TX) Pitts
Bartlett Hastings (WA) Pombo
Barton Hayes Radanovich
Blunt Hayworth Reynolds
Boehner Hefley Riley
Bonilla Herger Rivers
Bono Hill (MT) Rohrabacher
Brady (TX) Royce
Burr Hoekstra Ryan (WI)
Buyer Hostettler Ryan (KS)
Callahan Hulshof Sanford
Camp Callahan Hunter Scarborough
Campbell Istook Schaffer
Chabot Jenkins Sensenbrenner
Chenoweth Johnson, Sam Sessions
Clement Jones (NC) Sherwood
Coble Kingston Shuster
Coburn Largent Skeen
Collins LaTourette Smith (MI)
Combest Lewis (CA) Smith (NJ)
Cook Lewis (KY) Spence
Crane Linder Stearns
Cubin Lucas (OK) Stump
Deal Manullo Sununu
DeMint McMinn Tancredo
Doolittle McIntyre Taylor (MS)
Dreier McKeon Taylor (NC)
Duncan Metcalf Thornberry
Ehrlich Miller, Gary Tiaht
English Miller, George Toomey
Everett Mink Walden
Fletcher Moran (KS) Wamp
Gallegly Myrick Watkins
Gekas Nethercutt Watts (OK)
Gibbons Ney Weldon (FL)
Gillmor Norwood Weller
Goode Ose Wicker
Goodlatte Packard Woolsey
Goodling Paul Young (AK)

NOES—299

- Abercrombie Chambliss Forbes
Ackerman Clay Ford
Allen Clayton Fowler
Andrews Clyburn Frank (MA)
Bachus Condit Franks (NJ)
Baird Conyers Frelinghuysen
Baker Cooksey Frost
Baldacci Costello Ganske
Baldwin Cox Gejdenson
Ballenger Coyne Gephardt
Barrett (NE) Cramer Gilchrist
Barrett (WI) Crowley Gilman
Bass Cummings Gonzalez
Bateman Cunningham Gordon
Becerra Danner Granger
Bentsen Davis (FL) Greenwood
Bereuter Davis (IL) Gutierrez
Berkley Davis (VA) Hall (OH)
Berman DeFazio Hansen
Berry DeGette Hastings (FL)
Biggart Delahunt Hill (IN)
Billbray DeLauro Hilliard
Bilirakis DeLay Hinchey
Bishop Deutsch Hinojosa
Blagojevich Diaz-Balart Hobson
Bliley Dickey Hoefel
Blumenauer Dicks Holden
Boehlert Dingell Holt
Bonior Dixon Hooley
Boswell Doggett Horn
Boucher Dooley Houghton
Boyd Doyle Hoyer
Brady (PA) Dunn Hutchinson
Brown (FL) Edwards Hyde
Brown (OH) Ehlers Inslee
Bryant Emerson Isakson
Burton Engel Jackson (IL)
Calvert Eshoo Jackson-Lee
Canady Etheridge (TX)
Cannon Evans Jefferson
Capps Ewing John
Capuano Farr Johnson (CT)
Cardin Fattah Johnson, E. B.
Carson Filner Jones (OH)
Castle Foley Kanjorski

- Kaptur Mollohan Sherman
Kasich Moore Shimkus
Kelly Moran (VA) Shows
Kennedy Morella Simpson
Kildee Murtha Sisisky
Kilpatrick Nadler Skelton
Kind (WI) Napolitano Slaughter
King (NY) Neal Smith (TX)
Klecza Northup Smith (WA)
Klink Nussle Snyder
Knollenberg Oberstar Souder
Kolbe Obey Spratt
Kucinich Oliver Stabenow
Kuykendall Ortiz Stark
LaFalce Owens Stenholm
LaHood Oxley Strickland
Lampson Pallone Stupak
Lantos Pascrell Stweeney
Larson Pastor Talent
Latham Payne Tanner
Lazio Peterson (PA) Tauscher
Leach Petri Tauzin
Lee Phelps Terry
Levin Pomeroy Thomas
Lewis (GA) Porter Thompson (CA)
LoBiondo Portman Thompson (MS)
Lofgren Price (NC) Thune
Lowey Pryce (OH) Thurman
Lucas (KY) Quinn Tierney
Luther Rahall Towns
Maloney (CT) Ramstad Traficant
Maloney (NY) Rangel Turner
Markey Regula Udall (CO)
Martinez Reyes Udall (NM)
Mascara Rodriguez Upton
Matsui Roemer Velazquez
McCarthy (MO) Rogan Vento
McCarthy (NY) Rogers Visclosky
McCollum Ros-Lehtinen Vitter
McCrery Rothman Walsh
McDermott Roukema Waters
McGovern Roybal-Allard Watt (NC)
McHugh Rush Waxman
McIntosh Sabo Weiner
McKinney Salmon Weldon (PA)
McNulty Sanchez Wexler
Meehan Sanders Weygand
Meek (FL) Sandlin Whitfield
Meeks (NY) Sawyer Wilson
Menendez Saxton Wise
Mica Schakowsky Wolf
Millender-Scott Wu
McDonald Serrano Wynn
Miller (FL) Shadegg Young (FL)
Minge Shaw
Moakley Shays

NOT VOTING—6

- Borski Fossella Lipinski
Brown (CA) Green (TX) Pelosi

So the amendment was not agreed to.

¶74.27 RECORDED VOTE

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

Page 311, strike line 4 and all that follows through page 312, line 16 and insert the following new section (and amend the table of contents accordingly):

SEC. 241. STUDY OF LIMITING THROUGH REGULATION FEES ASSOCIATED WITH PROVIDING FINANCIAL PRODUCTS.

Not later than 1 year after the date of enactment of this Act, the Comptroller General of the United States shall submit a report to the Congress regarding the consequences of limiting, through regulation, commissions, fees, or other costs incurred by customers in the acquisition of financial products.

It was decided in the { Yeas ..... 114  
negative ..... } Nays ..... 313

¶74.28 [Roll No. 270]  
AYES—114

- Aderholt Biggart Cannon
Archer Blunt Chambliss
Army Boehner Coburn
Bachus Bonilla Collins
Baker Boswell Cook
Barr Burton Cramer
Bartlett Buyer Crane
Bentsen Callahan Cubin