

We have 19 days until TRIA expires. Let me say it again. That's not a practical time left for the industry to comply with legislation. In a reasoned society, a deliberative body would never pass a bill and ask the American people to adopt all that in 5 days.

Mr. Speaker, we cannot risk TRIA's expiration. We need to get the job done now. A vote for this motion to recommit is a vote to promote economic vitality in this country.

Mr. FRANK of Massachusetts. Mr. Speaker, I rise in opposition to the motion to recommit.

The SPEAKER pro tempore. The gentleman is recognized for 5 minutes.

Mr. FRANK of Massachusetts. Mr. Speaker, I want to begin with the schizophrenic attitude towards the Senate. The gentleman said a number of times that the Senate passed this unanimously. Yes, by avoiding conference, by making a deal.

But he also continually said, correctly, that this bill was passed way too late. Why are we here now? The answer as to why we're here now, Mr. Speaker, it's the Senate that he was so admiring of. Yes, the Senate passed it without a vote, on November 16. We passed the bill on September 19. The House passed the bill with 3½ months left to go in the year. The Senate passed the bill less than a month ago. The Senate passed the bill, by the way, a different bill than ours, after we had adjourned for the recess.

So the Senate, whom he extols for having managed to put everything under the rug and make one of their deals where nobody gets fingerprinted for anything, they sent us this bill, and the earliest we could have passed it was last week. So all this rhetoric about 6 months, et cetera, well, that's, Mr. Speaker, his friends in the Senate who caused that problem. If they had worked with us, we would have had several months.

Now, we are going to pass a bill. We understand that. And we may well be able to pass only the Senate bill early next week. We have preserved our ability to do that. There is no chance of this expiring. The question is this: Should we acquiesce in a procedure by which the United States Senate waits until after we have adjourned for the Thanksgiving recess and sends us a bill and says, this is it, take it or leave it, or do we say, no, we don't like that and we're going to at least try to make you vote on things.

Now, I know the gentleman from Alabama likes the Senate version apparently where you just have unanimity so-called. I prefer democracy. I prefer letting things get voted on. Maybe the Senate won't vote, but let's at least give them one more option. It may take us another 3 or 4 days. So the notion that we are somehow delaying this for 3 or 4 days, no. We waited from our bill in September to theirs in November. Two months later they passed it. Three days or 4 days isn't going to make any difference and we'll get the bill through.

Here's what we want to do. We want to say that the point that the gentlewoman from Florida made that you should not arbitrarily cancel people's life insurance because they're traveling to a country that's on the State Department watch list, whether it's the nation of Israel or others that Americans want to travel to. Yes, if you can show that there's danger there, you can cut off their insurance. But don't say that we're just going to give up on that. Maybe we can't do it this year. Let's take the motion to recommit, then, because we're going to pass this bill soon, anyway, and we may have to pass the Senate version. Let's have a referendum on the freedom to travel provision. Let's have a referendum on whether or not we include group life or say that we insure buildings in this country but not life. Let's have a referendum on whether smaller insurance companies should be able to participate. Under our bill they can. Under the Senate bill they can't. And let's have that reset mechanism that the gentleman from Queens, New York, talked about so eloquently, which says we're going to rebuild and any place that's hit, we will rebuild them again.

Let me say, we have a referendum on those issues. We may not be able to win this year, but I want to be able, as chairman of the committee, to go back early next year and say to our friends in the Senate, okay, your rope-a-dope tactics may have worked, but they didn't work on the merits.

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And we want to go back at you on small insurance companies and on group life and on the question of freedom to travel, and we want to bring it up again.

And the last point, when we're talking about why is this being done now, it's supposed to be temporary? I never thought it would be temporary. Here's the point: If you go through the private market, it is paid for by the insured, ultimately. I do not think that those people who are choosing to do business in areas that may be singled out by the terrorists ought to have to pay the higher cost of insuring themselves for that. Against fire, against theft, against liability for someone falling down, sure, that's their responsibility. But defending ourselves against terrorism is not a market matter; it's a matter of national security. And the whole country ought to come together in a unified way and say you may not threaten New York or Chicago or Atlanta or Miami, or any other part of America, or Los Angeles, as they threatened the airport. You may not threaten us and make us pay more. You cannot make it more expensive to do business in one part of this country than another. We will come together as one Nation in this program and say, yes, you are responsible for insuring yourself against various dangers. But for insuring yourself against murderous thugs seeking to do harm to

this country, this country will come together as one in a national program and rebut that, and we will not allow them to intrude.

Now, again, it may be that in the end the best we can get is the Senate bill. But at this point, I urge the Members not to vote down, in principle, a reset mechanism that says, okay, you only get hit once and then you're gone, or the freedom to travel, or group life, or smaller companies.

I hope the motion to recommit is defeated and that we let the Senate know that we will continue to engage in democracy in this part of the Capitol.

The SPEAKER pro tempore. All time has expired.

Without objection, the previous question is ordered on the motion to recommit.

There was no objection.

The SPEAKER pro tempore. The question is on the motion to recommit.

The question was taken; and the Speaker pro tempore announced that the noes appeared to have it.

Mr. BACHUS. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 and clause 9 of rule XX, this 15-minute vote on the motion to recommit will be followed by 5-minute votes on passage of H.R. 4299, if ordered, and adoption of the conference report to accompany H.R. 1585.

The vote was taken by electronic device, and there were—yeas 173, nays 246, not voting 12, as follows:

[Roll No. 1149]

YEAS—173

Aderholt	Davis, David	Kline (MN)
Akin	Deal (GA)	Knollenberg
Alexander	Diaz-Balart, L.	LaHood
Bachmann	Diaz-Balart, M.	Lamborn
Bachus	Doolittle	Latham
Baker	Drake	LaTourette
Barrett (SC)	Dreier	Lewis (CA)
Bartlett (MD)	Duncan	Lewis (KY)
Barton (TX)	Ehlers	Linder
Biggart	Emerson	Lucas
Bilbray	English (PA)	Lungren, Daniel
Bilirakis	Everett	E.
Bishop (UT)	Fallin	Manzullo
Blackburn	Feeney	Marchant
Blunt	Flake	Marshall
Boehner	Forbes	McCarthy (CA)
Bonner	Fortenberry	McCaul (TX)
Bono	Fox	McCotter
Boozman	Franks (AZ)	McCrery
Boustany	Gallely	McHenry
Boyd (KS)	Garrett (NJ)	McKeon
Brady (TX)	Gilchrest	Mica
Broun (GA)	Gingrey	Miller (FL)
Brown (SC)	Gohmert	Miller (MI)
Brown-Waite,	Goode	Moran (KS)
Ginny	Goodlatte	Murphy, Tim
Buchanan	Granger	Musgrave
Burgess	Graves	Myrick
Burton (IN)	Hall (TX)	Nunes
Buyer	Hastings (WA)	Pearce
Calvert	Hayes	Pence
Camp (MI)	Heller	Peterson (PA)
Campbell (CA)	Hensarling	Petri
Cannon	Herger	Pickering
Cantor	Hobson	Pitts
Capito	Hoekstra	Platts
Carter	Hulshof	Poe
Castle	Inglis (SC)	Porter
Chabot	Issa	Price (GA)
Coble	Johnson (IL)	Pryce (OH)
Cole (OK)	Johnson, Sam	Putnam
Conaway	Jones (NC)	Radanovich
Crenshaw	Jordan	Ramstad
Culberson	Keller	Regula
Davis (KY)	King (IA)	Rehberg