

Madam Speaker, I have had the privilege of serving in public office for 30 years, 22 of which have been in the United States Congress. I have met many wonderful people, cast some tough votes, and made some difficult decisions. It has been an honor, a challenge, a great responsibility, and I have enjoyed it immensely. For this I thank the Lord, my family, extended family, staff, supporters, constituents, and friends.

The job of serving in Congress is misunderstood, maligned, and widely criticized but public service is a noble calling if one remembers the key words “public” and “servant” he will be appreciated. “Public” meaning you are accessible, you are seen, approachable, and available. “Servant” meaning you have not forgotten for whom you work and have not forgotten your job is to help those who you represent. In the words of the great philosopher Thomas Carlyle stated in his masterpiece *Sartor Resartus*, “sic vos non vobis.” Thus we labor but not for ourselves.

Members of Congress have a lifestyle of airports, car rides, motel rooms, cell phones, laptops, and logistical houses of cards. Separation from family is routine. One cannot serve without a supportive spouse and family structure as well as a hardworking and dedicated staff. All must join together as a team. I have had great family support from Libby, Betsy and Trey, John, Ann, and Jim. My parents and all our staff has been there throughout my tenure.

I have often described congressional service as a three part job.

First there is Washington, D.C. work—committee hearings, legislation, debates, voting, interest groups, constituents, and dozens of others seeking your ear, favor, vote, attention, and attendance. The time passes quickly in the frenzy of the U.S. Capitol.

Second there are the home state demands. Primarily casework—fixing the problems people have with federal agencies. Helping the people who have been spun off of life's merry-go-round. For them we are their advocate—sometimes the first choice and sometimes that of last resort. Here again I have been blessed with a patient and sympathetic staff team as we work through thousands of VA claims, Social Security issues, passport emergencies, and all sorts of things from a goat in the post office to a nuclear bomb off the shores of Tybee Island.

Another part of home state work is plant tours, school visits, civic club speeches. From the coastal beaches to the Vidalia onion fields, the military bases to the Okefenokee Swamp, we have enjoyed our visits to the 41 Southeast Georgia counties that have been a part of Georgia's First Congressional District during my time in office.

Finally, the third part of serving in Congress is good old American politics. The campaign trail has elements of the above plus much, much more. No one is elected accidentally or reluctantly. To earn the right to represent 710,000 people, one must fully engage, shake all the hands, eat all the barbecue, and be sure your opponent has not made you look too bad on TV! It is spirited, emotional, and not for everyone, yet each year thousands of citizens run for office at the federal, state, and local level. I salute each of them for stepping forward and trying to make a difference.

During my time in Congress, I have seen many changes. The rise and demise of the fax

machine, the daily delivery of ice, the arrival of email and the Internet. When digital photography replaced traditional film and drastically reduced the cost of photographs, visual recording of events—both still shots and video—exploded. I was elected when cell phones were rare. I leave with virtually every staffer having a smart phone which can do the functions of what rooms full of computers could not accomplish years ago.

I have participated in a number of high visibility, tough votes from impeachment to the use of force in Iraq and Afghanistan, the Contract with America, Obamacare, censuring, bailouts, and many cliff-hanger appropriations bills like the one we've debated today.

I served in Congress on September 11, 2001, when the world changed. I joined the masses as we exited the buildings, not realizing who the enemy was or the extent of the attacks. In our first chaotic briefing, we were told that 5 planes were involved and the fifth had crashed in Kentucky. Later that day when we returned to the Capitol steps to sing “God Bless America,” I have never known a more unified moment as an American citizen.

In the sensitivities that followed, we evacuated two other times for false alarms and once left our offices for weeks because of an anthrax attack. Today we are much safer because of the invaluable training that takes place at the Federal Law Enforcement Training Center in Brunswick.

We have been able to move legislation of great importance to Georgia and the nation. From the Savannah Harbor Expansion Project, the pond building program for our farmers, the Sidney Lanier Bridge, expanding access to Cumberland Island National Seashore, the fifth runway at Hartsfield-Jackson Atlanta Airport and the Southeast Poultry Lab in Athens to better training, equipment, and facilities for our troops, expanding E-Verify, getting planes back in the air after September 11th, welfare reform and making Congress, agriculture, nutrition, health, education, and labor programs more efficient, we made a difference across a number of fronts.

At home, we sent the best and brightest to the military academies, attended rosebud plantings at Fort Stewart for soldiers who paid the ultimate sacrifice, opened four VA clinics, bolstered the research and education at colleges and universities all across Georgia, helped communities adversely impacted by shifts in our military's footprint, and expedited assistance for areas ravaged by wildfires and floods.

Through it all, we have stuck to the principles on which I launched my first campaign: limited government, personal responsibility, the right to life, and an unabiding belief in the American Dream. I maintained a 100-percent pro-small business and 100-percent pro-life voting record, an A+ from the NRA, the support of the U.S. Chamber of Commerce, and a 96-percent lifetime rating with the American Conservative Union.

To my successor, Buddy Carter, and the 114th Congress, I have lots of advice but will do my utmost to not give it unless asked! However, I promise to be around for Mr. Carter the way former First District Congressmen Lindsay Thomas and Bo Ginn have been there for me.

Until I do retire I do have some unsolicited advice:

1. Remember we are a republic not a democracy. You are not sent to Washington to

be a weather vane of popular opinion. You are expected to learn all about an issue. You must consider all arguments and consequences when formulating your decision to support or oppose.

Don't ever confuse your knowledge of an issue as being superior to your constituents' knowledge of life and experience. You must never tire of hearing his perspective.

2. Always be accessible for there is truly wisdom on the street “Pressing the flesh” is not just being in parades, it's talking and listening to people. Do not let any well-intended friend, staffer, or volunteer get between you and a constituent who wants to take you to task. Hear him out.

3. Engage with Members of Congress from all parties, philosophies, and geographic regions. Never pass up an opportunity to work with anyone who wants to make the world and America a better place. I did not always agree with my Ranking Members but we always had the highest degree of respect. I thank JIM MORAN, SAM FARR, and ROSA DELAURO.

4. Respect the institution. Anyone can go back home, feign indignation and with a sigh denounce Congress. Yet as a Member, you can either be part of the problem or part of the solution. Choose wisely.

5. Be active—attend committee meetings, read testimonies and ask questions. Speak and participate on the House floor. Do one minute speeches, special orders, and preside in the chair if you're given the privilege. Run for leadership and caucus positions. Return press calls and say yes to interviews. If you're a Democrat, go on with Sean Hannity. If you're a Republican, don't be afraid to spar with Chris Matthews or Bill Maher. Whoever you are, return Stephen Colbert's call. These will give you a full experience and make you a stronger Member.

6. It's in America's interest for you to know what is happening in the world. Visit our troops in the faraway and hostile countries in which they are preserving our freedom.

7. Control your time and schedule. Your first priority is family. That includes birthdays, anniversaries, graduations, and much more. Don't ever let your ambition get in the way of a school play.

8. Keep your mind in order and also your body and spirit. There are many Bible studies in Washington. Join one even before you get your committee assignments! Join the gym. The fellowship alone is worth it. Should you play on one of the sports teams, you can raise thousands upon thousands for charity. I would not trade my experiences on the baseball and football teams for anything I've done in Congress.

To sum it up, I will say this: as a teenager, I wanted a motorcycle. As I was trying to talk my parents into it a man gave me some good advice. He said motorcycles are all safer when you respect the bike. On the other hand, if you decide you are better than the bike, that's when you will have a wreck. To new Members of Congress, I say simply “those who fare the worst are those who think they are better than their constituents.”

Let me conclude by thanking everyone who has been on the team with me. We had a great run, some wonderful experiences, some fun moments and helped a lot of people along the way.

Serving in Congress had always been a dream of mine. When I was in elementary

school, my older sister Barbara was in junior high. Junior high was big time, almost grown up stuff. We were sitting at our kitchen table one night she pulled about two pieces of paper and said 'let's write down the names of everyone you know. You can't list mom or dad, Betty or Jean. They can't be family.' She won the contest but it was a life changing exercise. I became interested in knowing people and making friends. That along with my mother's activism in the Clarke County Republican Party started this journey. I first ran for class president in the 7th grade. I lost to Susan Sims but the hook was set.

I've often wondered what it would be like to cast my last vote. Today I've done that. I wonder no longer. In a minute, I will walk off the floor for the last time as a Member of Congress. I look forward to the next chapter of my life and the great things that lie ahead for our beloved country. Once more, I thank God, my family, my staff, friends and constituents. It has been the honor of a lifetime.

So now I end with the statement that thousands of Members before me have used: Madam Speaker, I yield back the balance of my time.

CONGRATULATING BILL LOCKYER ON HIS RETIREMENT

(Mr. SWALWELL of California asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. SWALWELL of California. Madam Speaker, I rise to recognize California State Treasurer Bill Lockyer, who will be retiring in January after over 45 years of service.

Bill is an Oakland native and longtime resident of Hayward, California, in the 15th Congressional District. He served as California State treasurer for the past 8 years, and prior to that he served as California's attorney general, which I appreciated as a former prosecutor, especially the work he did on behalf of sexual assault victims. He also served 25 years in the State legislature and 4 years as Senate pro tem. He is known as a strong policymaker and a well-respected leader.

As treasurer, he served under two Governors and effectively managed California's budget through the recession. He kept the economy growing through tough economic times, while maintaining key investments and expanding California's 529 college savings program and expanding investments in renewable energy.

His leadership will be missed, but he leaves an incredible legacy for others to follow. Again, I want to thank Bill Lockyer for his remarkable career of public service and wish him; his wife, Nadia; and their children the best as he moves on to his next step in public service.

FAREWELL ADDRESS

(Mr. BENTIVOLIO asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BENTIVOLIO. Madam Speaker, over the last 2 years, I have had an op-

portunity that is rare. I was given the task of representing my community in the House of Representatives. During that time, it has been a privilege to see our democracy in action up close. It has been an honor to serve with all of you.

In this, my last message on the floor of Congress, I want to remind all of you that we are here to serve the people, not special interests. If I have made any impact on any of you, I hope it is this: the job of a Member of Congress is to protect our rights, not take them away.

I want to thank each and every Member of the House of Representatives for their support and their work. I would like to ask them to strive valiantly and dare greatly, and offer this last this small piece of advice: Merry Christmas to all, and to all a good night.

FAREWELL ADDRESS

(Mr. TIERNEY asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. TIERNEY. Madam Speaker, I rise on this particular occasion to thank my family, my friends, my colleagues, and the voters of the Sixth Congressional District of Massachusetts for giving me the unbelievably wonderful opportunity to represent that district here in this venerable body, the House of Representatives.

I have been privileged to witness history and to participate in its making. My focus has always been on social justice and opportunity for all. I know that we have worked assiduously to try to make that happen every day that I have served here.

I am also appreciative of the fantastic staff who have worked with me over the years, who have done so much to make sure that the work we did reflected those values, and worked every day to make sure the constituents of the Sixth District were well served.

I also want to say that the delegation from Massachusetts deserves particular recognition on that. I am always appreciative of their support. And having served with the unbelievable legend, Senator Edward Kennedy, for years was a particular privilege.

Madam Speaker, from making college more affordable and accessible to making sure that people had the opportunity in the workforce to get the skills they needed to perform and have a job that paid them well enough to support their family, to making sure we had oversight in foreign affairs and to making sure when people are contracting on contingent operations that they take care not to have waste, fraud, and abuse in the work that is done; from watching the taxpayers' dollars to making sure that people in this country got a fair shake and that somebody stood up not just for the banks and not just for the large corporations but for every single family in

this country, making sure that their government worked for them, I have been proved, I have been honored, I have been privileged, and I thank, again, my constituents, my family, my friends, and all of my colleagues here in the House.

COMMUNITY FINANCIAL INSTITUTIONS AND FOSTERING ECONOMIC GROWTH

Mrs. WAGNER. Madam Speaker, I ask unanimous consent to take from the Speaker's table the bill (H.R. 3329) to enhance the ability of community financial institutions to foster economic growth and serve their communities, boost small businesses, increase individual savings, and for other purposes, with the Senate amendment thereto, and concur in the Senate amendment.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The Clerk will report the Senate amendment.

The Clerk read as follows:

Senate amendment:

Strike all after the enacting clause and insert the following:

SECTION 1. CHANGES REQUIRED TO SMALL BANK HOLDING COMPANY POLICY STATEMENT ON ASSESSMENT OF FINANCIAL AND MANAGERIAL FACTORS.

(a) IN GENERAL.—Before the end of the 6-month period beginning on the date of the enactment of this Act, the Board of Governors of the Federal Reserve System (hereafter in this Act referred to as the "Board") shall publish in the Federal Register proposed revisions to the Small Bank Holding Company Policy Statement on Assessment of Financial and Managerial Factors (12 C.F.R. part 225 appendix C) that provide that the policy shall apply to bank holding companies and savings and loan holding companies which have pro forma consolidated assets of less than \$1,000,000,000 and that—

(1) are not engaged in significant nonbanking activities either directly or through a nonbank subsidiary;

(2) do not conduct significant off-balance sheet activities (including securitization and asset management or administration) either directly or through a nonbank subsidiary; and

(3) do not have a material amount of debt or equity securities outstanding (other than trust preferred securities) that are registered with the Securities and Exchange Commission.

(b) EXCLUSIONS.—The Board may exclude any bank holding company or savings and loan holding company, regardless of asset size, from the policy statement under subsection (a) if the Board determines that such action is warranted for supervisory purposes.

SEC. 2. CONFORMING AMENDMENT.

(a) IN GENERAL.—Subparagraph (C) of section 171(b)(5) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. 5371(b)(5)) is amended to read as follows:

"(C) any bank holding company or savings and loan holding company having less than \$1,000,000,000 in total consolidated assets that complies with the requirements of the Small Bank Holding Company Policy Statement on Assessment of Financial and Managerial Factors of the Board of Governors (12 C.F.R. part 225 appendix C), as the requirements of such Policy Statement are amended pursuant to section 1 of an Act entitled 'To enhance the ability of community financial institutions to foster economic growth and serve their communities,