

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 long-time 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,