

Now, if this is such a middle-class tax plan, then, why do Republicans here on the Hill keep floating new middle-class deductions to cut—the very deductions on which the middle class depends. First, it was the mortgage deduction and, then, the elimination of State and local deductibility, which made it into the plan. Now they are even talking about capping pretax contributions to 401(k) plans.

There are such huge tax breaks for the wealthy and such a huge deficit hole that the tax writers have no choice but to raise taxes on the middle class and cut deductions. Even the great doubling of the standard deduction, Mr. President, is undone by the elimination of the personal deduction. If you are a family of three, you break even. If you are a family of four, you lose money even before they cut the other deductions.

Now, on State and local, in many Republican districts in the House, in many of our Republican colleagues' States, over 30 percent—certainly, 20 percent, and the lowest number is 17—of taxpayers would use that deduction. Eliminating the State and local deduction is a dagger to the heart of the middle class, Mr. President. You should tell your tax writers in the House and Senate to take it out of the bill.

Here is what PricewaterhouseCoopers just found out. Home values would go down 10 percent if we eliminated the State and local deduction. Homes are the piece of the rock for the middle class. People wait and struggle and pay every month so they can own their own home free and clear, and then that value declines because we eliminated State and local deductibility. Every homeowner is affected, even those who take the standard deduction.

If this were such a middle-class plan, I would say this to the President: Why wouldn't Republicans on the Hill scrap the repeal of the estate tax, which only benefits the very rich—not one drop goes to the middle class—instead of looking for more middle-class deductions, like the 401(k), to reduce or eliminate?

President Trump says he wants to do a middle-class bill, but if the only benefit to the middle class is this trickle-down theory, it is not a middle-class bill at all.

We Democrats have said all along that we want to update our Tax Code to provide middle-class tax relief. My caucus wants to provide tax relief to small businesses, not to big corporations. They are the ones that need the money to create jobs, not the big corporations who are flush with money.

Incidentally, as for AT&T, which is leading the charge for this tax cut, their average tax rate over the last 10 years was 8 percent, and they eliminated 80,000 jobs. So much for the idea that when you pay a low tax rate you are creating jobs.

So we offer this to the President: Come work with Democrats on a real middle-class tax bill. The plan your ad-

visers put together with Republicans on the Hill doesn't do what you say it does. We can put together a tax bill in a bipartisan way that actually gets the job done for the middle class and that tells the rich corporate leaders and financiers that they shouldn't be in control of the bill, which they are now, and you, Mr. President, are going along wittingly or unwittingly. Either way is no good for you, no good for your party, and no good, most of all, for America.

DISASTER RELIEF

Mr. SCHUMER. Now, Mr. President, one final word here on wildfires, which I know my colleague from California is ready to speak about. She has seen the damage and is working so hard to help the people of her State.

So we are going to talk about wildfires, Puerto Rico, and the Virgin Islands. First, we can't forget about the 3.5 million American citizens in Puerto Rico and the U.S. Virgin Islands, who continue to suffer the terrible effects of Hurricane Maria, the strongest storm to hit the island in a century. It has been more than a month since Maria, and 75 percent of Puerto Rico is still without electricity, only a third of the island's cell sites are functional, and many who have diseases like diabetes and other diseases or who are in need of dialysis have been unable to receive their specialized treatments and medication.

One million Americans in Puerto Rico are suffering without access to clean water. We have seen the pictures of them drinking sewage and water from Superfund sites. I read this report that they have accidentally used wells located in one of the most contaminated Superfund sites, Dorado, to get water, because they are so desperate.

I have called on the White House to put a point person in charge of the recovery, and I repeat that request today. The administration should appoint a CEO for response and recovery for Puerto Rico, someone with the ability to bring all the necessary Federal agencies together, cut redtape on the public and private side, turn the lights back on, get clean water flowing, and help bring recovery. It is a national tragedy that deserves the most organized and efficient response. A CEO for response and recovery with a direct line to the President in the White House would help get the house in order.

Now, at the same time, we can't forget the devastation brought by wildfires out West. A group of Senators will be speaking on the floor today—my colleague from California is about to do just that—in support of swift passage of disaster aid for those regions, and I wholly support the effort.

As the number of forest fires and the cost of fighting these fires has risen dramatically, it has left the Forest Service and the Department of the Interior at a severe funding deficit. This

has forced the Forest Service to take money from other accounts within the agency to cover the firefighting deficit, in a process called fire borrowing. Fire borrowing prevents the agency from carrying out its other missions, including investing in forest fire prevention.

As we have seen, the terrible forest fires rage across the West, hitting so hard the State of California, which my colleague is going to address. We must take action and provide the Forest Service with a long-term wildfire funding fix.

Some Members want to bog down this process with environmental and forest management riders, but I stand with Secretary of Agriculture Perdue and others who have called to simply fix the funding problem, without riders, to allow the agency to carry on its mission.

I yield the floor and ask unanimous consent that my colleague be given the time she requires to finish her remarks because I went a little over.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. SCHUMER. Thank you, Mr. President.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

CONCLUSION OF MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Morning business is closed.

BANKRUPTCY JUDGESHIP ACT OF 2017

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will resume consideration of the House message to accompany H.R. 2266, which the clerk will report.

The senior assistant legislative clerk read as follows:

House message to accompany H.R. 2266, a bill to amend title 28 of the United States Code to authorize the appointment of additional bankruptcy judges; and for other purposes.

Pending:

McConnell motion to concur in the amendment of the House to the amendment of the Senate to the bill.

McConnell motion to concur in the amendment of the House to the amendment of the Senate to the bill, with McConnell amendment No. 1568, to change the enactment date.

McConnell amendment No. 1569 (to amendment No. 1568), of a perfecting nature.

The ACTING PRESIDENT pro tempore. The Senator from California.

Ms. HARRIS. Mr. President, I thank the minority leader, Senator SCHUMER, for his words of emphasis on the need to ensure that not only do our fellow Americans in Florida and Texas receive the relief they so dearly and sorely need but also that our fellow Americans in Puerto Rico and the U.S. Virgin Islands, as well, receive the relief

they need and receive the priority they deserve.

California has been devastated, frankly, by the wildfires that we have just experienced. Ten days ago, I was in Santa Rosa, CA, and witnessed firsthand the devastation that took place throughout that region and, in particular, in Coffey Park.

I met with evacuees. I met with firefighters. I met with community leaders, elected leaders, and others who traveled to that area out of concern and with a desire to help. I met county supervisors, and for two of them in particular, Supervisors Gore and Gorin, their entire districts were on fire. One of the supervisors even lost her own home. Yet they were leading the charge in the recovery efforts and doing so in such a selfless way and with such courage.

Entire communities were devastated, and people have lost everything and are still suffering to an incredible extent because of the loss they have experienced and the fact that they have not been resettled.

My heart breaks, as I know all of us feel for the 42 people and their families whose lives were ended in these fires. There were 42 people in this region who lost their lives. In addition, more than 8,400 homes and buildings were destroyed. For example, in Santa Rosa, 5 percent of the entire housing stock is gone. Many of the folks in these neighborhoods are middle-class families—working families. They are plumbers and teachers and first responders who were barely able to meet their mortgage. The fires have scorched more than 245,000 acres, and 100,000 Californians were forced to evacuate.

I must tell you, I am in awe of the work of the firefighters and first responders who fought tirelessly day and night. I heard stories of firefighters who worked 80 hours straight to do the work of evacuation, ensuring that no lives were lost and no lives were in peril. I am in awe of their work.

I met a firefighter. His first name is Paul, who, when I met him, was finally taking a moment of rest from the firefighting he had been doing. He was wearing sweatpants and a sweatshirt and flip-flops he borrowed from another firefighter because he lost his home and everything he had. Yet there he was on the frontlines fighting to make sure no other Californians, no other people faced the kind of devastation he faced.

There were more than 11,000 total firefighters who went to the fire. Some were from other States and even other countries. They deserve our thanks. I stand here in the U.S. Senate to thank them for the work they did, coming to California and helping us deal with this crisis.

First responders and medical professionals did important work as well. Fifty-one doctors from Santa Rosa Memorial Hospital who lost their homes and possessions still stayed overtime to help crowded emergency rooms full

of patients. I am uplifted by what I know, and the world now sees, which is the character of Californians. People rushed to help the elderly in nursing homes evacuate. I heard the story of a doctor who used his motorcycle to save newborn babies from a neonatal unit.

Now these folks need our help. Senator FEINSTEIN and I will continue to demand FEMA resources, which include the need for housing, individual assistance, transportation, and water infrastructure. We need to make sure all Californians, regardless of status, can get help at the shelters.

I spoke with DHS Acting Secretary Elaine Duke and confirmed that ICE will suspend immigration enforcement in the area until further notice. It is our belief, and it is our understanding as Californians, that notice will be clear as to when this effort will end, in terms of not enforcing immigration. We want to be clear when it is going to start so we can tell Californians because right now they are trusting DHS's word that this immigration enforcement has been suspended. We are told that FEMA, through Elaine Duke, will also support emergency packages that provide disaster relief for the hurricanes in Texas, Florida, Puerto Rico, and the U.S. Virgin Islands.

California is resilient and will rebuild, but we need help. More than 12,000 constituents have contacted our office, and we will continue to work with FEMA, HUD, the Small Business Administration, and the USDA to ensure that those affected in my State will get all the relief that is necessary.

Congress needs to fund programs like community development block grants and section 8 housing to help provide affordable housing for low- and middle-class residents. They need the help to find affordable housing. California is facing an affordable housing crisis like many other States in our country, and this is something that has been highlighted by the devastation these various States and territories have experienced recently, but it is an ongoing issue we must deal with.

We cannot stop there. We need larger supplemental emergency packages that include helping California. This has to be a long-term commitment. California is experiencing the worst fires in history, and they are becoming more frequent. In the 1980s, fires burned and wildfires burned under 25 acres, on average. Now typical wildfires will burn over 100 acres. California's 2017 fire season has not yet ended, and it has already burned more acres than the average for the past 5 years. In Southern California, from Kern County to San Diego, red flag warnings are occurring as we speak. There are currently up to 55 mile-an-hour winds and warm, dry weather, with no humidity or very little humidity. These are the conditions that were at play during the most recent wildfire crisis.

We must also look at the future and how we can prevent wildfires from reaching this magnitude as we go for-

ward. We must pass the Wildfire Disaster Funding Act.

Today, over half of the U.S. Forest Service budget is dedicated to combating wildfires, compared to just 13 percent of the budget in 1993. The wildfires are treated differently than floods or hurricanes. The Forest Service is not allowed to use general disaster relief funds at FEMA, and that makes no sense.

Prevention is cheaper than reaction. The U.S. Forest Service estimated that there are 6.3 billion dead trees in the Western States. Removing them would improve safety by mitigating wildfires. Also, it would have an economic benefit and create jobs. There are certain bills, and the bill I mentioned, that will help achieve this because it will allow the Forest Service to dedicate part of the budget to forest management and not just reacting.

We must listen to the experts. For example, CAL FIRE agrees. Too often, States are picking up the bill for prevention in forest management, and we should make it very clear that fires are not partisan. This bill I mentioned, the Wildfire Disaster Funding Act, is a bipartisan bill, and it should be inserted cleanly into the next supplemental emergency package.

Finally, let's recognize the connection between these disasters and climate change. California is leading the way and preparing for increasing wildfires, but the Federal Government needs to do its part. Natural disasters from fires to hurricanes, to floods do not discriminate by region or by party. We must help each other when these travesties hit, but also we must prepare for the future.

In closing, I would suggest and urge our colleagues to pass the supplemental bill and future emergency resources, ensure that Federal agencies deliver prompt help on the ground, and pass the Wildfire Disaster Funding Act.

Thank you.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Florida.

Mr. NELSON. Mr. President, just as the Senator from California has outlined the needs of her State, having been hit by a natural disaster, so, too, natural disasters, not wildfires—although we have had plenty in Florida—but hurricanes have hit other States.

Yesterday, this Senator spoke at length about the effects on a particular industry, the citrus industry. I showed pictures of 75 percent to 90 percent of the fruit on the ground. This Senator made a unanimous consent request to include a bipartisan amendment to get money for agriculture, not just in Florida but Texas, Puerto Rico, the Virgin Islands, and the wildfires in California into the package—specifically, about \$3 billion for agriculture. The losses in Florida's agriculture are \$2.5 billion, of which three-fourths of a billion is just losses to citrus growers.

That is all the bad news because the unanimous consent request was rejected. The good news is, although the

White House rejected it, they made a promise to put it in a continuing supplemental emergency appropriations in November for all these natural disasters and get that funding in there for agriculture. Some of us on both sides of this aisle, in order to make sure that promise is kept, have put a hold on the nominee for Deputy Budget Director. I will take the White House at its word, and this ought to all be worked out in November. That was the subject of my address to the Senate yesterday, along with my colleague Senator RUBIO from Florida, as we talked about the losses particularly to agriculture.

Today I want to talk about how a month after the hurricane in Puerto Rico and 2 months after the hurricane in Florida, the aftermath is not going so swimmingly because people are not getting the assistance they need. Mind you, this is 2 months after the hurricanes. People lost all the food in their freezer because they didn't have any power. They are supposed to get assistance in order to be able to buy food. If you are living paycheck to paycheck and you don't have a paycheck, you don't have any money to buy food. Therefore, you should get financial assistance from FEMA and the USDA. Yet you ought to see the lines in Miami, in Orlando, in Tampa, and in Belle Glade, and then they are cutting off the lines. The people who are getting cut out are going without food. So we have a long way to go.

The USDA's Disaster Supplemental Nutrition Assistance Program, called D-SNAP, is supposed to help all of our people recover from losses incurred by Irma by making short-term assistance available. It is especially important for families who are low income, who don't have income, or they are not getting a paycheck. Now they are saddled with unexpected repairs like a storm-damaged roof. They spent money evacuating or they lost wages during the storm, or they lost power and lost all the food in their freezer. Some people buy food in bulk because they can get it cheaper and store it in the freezer. Then, bam. It is all gone because there is no power.

There were 50,000 people waiting at a center in South Florida, and many were turned away after waiting in the heat for hours and hours. The next day it was the same story in another city I didn't mention, Delray Beach. The people are getting desperate.

I thank FEMA for everything it has done. I thank the Congress for doing the first supplemental in September that was intended originally for Harvey in Texas but along came Irma in Florida. I thank the Congress for the additional supplemental we just passed last night, but the administration of all these programs for assistance to people is not going so well.

Let's take another example. You get on the phone and you call FEMA. You are supposed to get a FEMA representative, and you have to wait. If that is because FEMA needs more people on a

short-term basis to handle the amount of calls, well, FEMA, let's get it going.

What happens if you are calling because you need to have a FEMA representative come to your house to inspect your house so you can then get the necessary individual assistance to help you? You are waiting for assistance as to when a housing inspector can come and visit the home. Once you get through on the telephone, the last time we checked, the expected wait time to get a housing inspector is 45 days. That is too long for families to wait for an inspector to come because these Floridians are stuck living in damaged homes. Their homes have gotten wet, and, therefore, the mold and the mildew has built up, and they don't have any place else to go. They don't have any income to go down to one of the air-conditioned hotels, and they are still waiting for the FEMA inspector to come and inspect their home so they can get qualified to get the assistance that, in fact, they are due under the law. Our people can't access certain forms of FEMA assistance until the inspection is complete. I am told that FEMA has indeed increased the number of housing inspectors on the ground, but this process has to be expedited.

This isn't the only delay that is causing a very serious threat to health and to safety in Florida. FEMA has been very slow to bring in manufactured homes, mobile homes. Why? Because a lot of people's homes and/or mobile homes were so damaged, they can't go back and live there, so they get temporary assistance. They go into, hopefully, some air-conditioned place, such as an existing apartment complex or, per chance, a hotel. But what if you are in the Florida Keys? What if you are in the Keys, where there are not enough hotels and motels? In fact, there are not a lot of apartments.

By the way, the service industry is necessary to revive the tourism industry in the Keys, as an example, because that is the lifeblood of the economy, and the service industry has no place in which to live because their trailers are history.

I wish I had a picture here to show you of a mobile home park just north of Big Pine Key that I went to. There was not one mobile home that was upright. They were either all on their side, or they were upside down. It is not unusual because these are the Keys. The hurricane came right off the water, a category 4. But FEMA isn't getting those mobile homes, those manufactured homes, in as temporary assistance.

Understand, the example I gave is of the Florida Keys. There is one way in and one way out. But you have to compensate for that. In the meantime, people are suffering, and people are hurting.

The redtape should not stop anyone in this country from having a safe place to live. I urge FEMA to expedite the transporting of these units all over Florida, to Florida communities, and

filling them up so that Floridians have a place to live that is safe and clean.

I say to my friend from New Jersey, if what is going on in Florida isn't bad enough, what about Puerto Rico? Right now, more than a month after the hurricane, 80 percent of the island still doesn't have power. I didn't go into the urbanized parts of San Juan, although I was there and did look around; I flew into the mountains, into the little town of Utuado. For 2½ weeks, they were cut off. They didn't have a road to get up there for 2½ weeks.

I say to my friend from Washington, in Puerto Rico, would you believe that over a month after the hurricane, 30 percent still do not have potable water? In Utuado, in the mountains, I saw them going up to a pipe to get water that was flowing down through the mountains. This wasn't necessarily potable water, but it was the only thing they had. They were lining up with their plastic jars and plastic buckets.

Hospitals in Puerto Rico are rationing services. They are forgoing optional operations. They are making difficult decisions on prioritizing patients because of limited medication, and limited facilities, fuel, communications, and power. Dialysis centers are desperate to get clean enough water so that they can process the dialysis for kidney patients.

Clearly, more needs to be done to help the people of Puerto Rico in addition to the people in Florida and all the other States.

I urge my colleagues to remember the plight of Americans trying to put their lives together after a major disaster.

We have heard the Senator from California make a plea about the wildfires. You have heard this Senator make a plea for Florida, Puerto Rico, and the Virgin Islands. We have heard the Texas delegation make a plea for Texas. We all have to come together in this time of need and pass a robust and comprehensive aid bill. We hope the White House will be true to its promise that the additional aid, particularly for agriculture, will be put in the November emergency supplement. There should be absolutely no ambiguity that the Federal Government intends to provide all the necessary assistance to make our people whole.

Mr. President, I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Washington.

Mrs. MURRAY. Thank you, Mr. President.

As we speak, millions of Americans are working to put their lives back together after what has been an especially devastating series of disasters, from hurricanes that caused unprecedented flooding, which the Senator from Florida just spoke about, the catastrophic damage there, to deadly wildfires that have scorched communities across the West. From Santa Rosa to San Juan, there are countless families who need a hand up right now,

and we have to be there for them, including our fellow Americans in Puerto Rico, where a vast majority of families on the island are still without power or access to clean water, as we just heard.

I am glad we will soon take up a relief package to send resources to help our neighbors in need, many of whom have lost everything. I am glad, as you will hear from many of our colleagues on the floor today, that this is not the end of our commitment to those affected by these recent disasters but, rather, a downpayment on what we know will be a very long road to recovery for many devastated regions. But I challenge my colleagues to do one better. Not only could we address the longstanding fisheries disaster that continues to cause hardship for the men and women of our fishing industry and our Tribal communities, we could also fix the flawed way this country fights wildfires.

For far too long, the U.S. Forest Service has been forced to use up its budget fighting wildfires every season, only to have no funds left over to work on preventing them. This is a very dangerous cycle and a disservice to so many communities in the West. It has only gotten worse as climate change takes hold, which means our wildfires have grown more massive in size and intensity in recent years. I urge my colleagues to treat wildfires like the disaster they are.

I hope we all take this moment to acknowledge all of our neighbors affected by disaster, even if they don't make the front page of the paper. Let's use this opportunity to get the policy right and help out all our neighbors in need.

Thank you, Mr. President.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from New Jersey.

Mr. BOOKER. Mr. President, I am grateful to be joining with a lot of my colleagues today to talk about the urgency and the importance of what has happened in the aftermath of horrific hurricanes—Hurricane Harvey more than 2 months ago and Hurricane Irma and Hurricane Maria over a month ago. They have wreaked havoc on millions of lives. They have destroyed billions of dollars of property. They have created pain, suffering, and loss—loss of life everywhere from Texas, to Florida, to Puerto Rico, to the U.S. Virgin Islands.

Right now, too many of our citizens are still living in not just unacceptable conditions for an American, but they are really living on the brink of homelessness—food and water insecurity, scarcity, and facing the ravages of poverty, where you have lost everything and you are in a dependent state, dependent upon relief aid, dependent upon your neighbors.

Thousands of families have lost everything, and I believe they have yet to receive the kind of support they deserve from their government. Governments were formed in this country. This Nation was founded on this ideal

of common defense. It is literally written into our founding documents, this idea that we are coming together for the protection and the strength of our communities. Right now, we are not doing enough, and that is not the American way.

I have seen it. During the storm that hit New Jersey, Superstorm Sandy, I still remember seeing us at our best, seeing neighbors open their homes, reaching out to one another. They were Americans standing up for Americans and not worrying about what their political parties were, not worrying about the risk there might be to themselves.

In fact, I still remember, as the storm was still raging, driving around my city in an SUV, checking in. I was coming up a hill, and I got a call from the President of the United States checking in on Newark. As the hurricane was beginning to leave, as the superstorm was beginning to leave, I got a call right after that from Governor Chris Christie expressing the same empathy, the same concern, checking in to see how I was doing.

I remember coming up on a hill, and just as I was finishing the last of those two conversations—talking to the most powerful person on the planet, the President, and the most powerful person in our State, the Governor; two different parties, two different backgrounds, but they are Americans—I remember coming up to a street corner where a massive tree had fallen, had torn down lines, and I saw a person in a raincoat standing there by the lines trying to wave me by to make sure my SUV didn't hit what could have been a live wire. I pulled the car over to the side in the wind and the rain, and I saw that it was an elderly man standing there in the streets feeling as if it was his obligation to protect his community. I stood there in the rain and looked at this elderly, African-American man who was standing there trying to protect people who were driving through and thought to myself: I talked to the most powerful guy in the country. I talked to the most powerful person in my State. But the true power that I saw was in an American who was working to take care of his community in a time of trial.

That was the spirit that stayed with me and lifted me during this crisis when I was staying up day after day—seeing his commitment to his community.

Martin Luther King said so eloquently that the ultimate measure of a man—and I would like to expand that and change that for a second—the ultimate measure of a person is not where they stand in moments of comfort and convenience but where they stand at times of challenge and controversy. That is where we are right now.

Tens of millions of us are very comfortable right now. This is a time of comfort and convenience for many. I got up this morning, I turned on my shower, and hot water came out. When I opened my fridge, there was food

there. But how can we sit idly by while there is an urgency going on of epic proportions?

Let me tell you about Puerto Rico. As my friend from Florida said, 80 percent of their island remains without power. I saw firsthand what 1 week without power did in my community. It literally led to the deaths of people—not the storm itself, but the lack of power was directly related to the deaths in the city of which I was mayor. There are people who don't have access to things we take for granted, whether it be a bank account or food. It was profoundly stated by my colleague that just access to clean water—right now, there are people who are falling ill and dying in Puerto Rico because of a lack of access to clean water. Sanitation systems, water, roads, bridges, electric grids—all of these urgently need Federal investment.

One of my staffers has a son who is a medic in the Puerto Rico National Guard, and he has told her that people in hospitals have died. The loss of life, the loss of American lives—our fellow citizens have died because of their lack of access to electricity and the lack of access to oxygen.

We are Americans. I know our character. I know our spirit. But right now, there are hundreds of thousands of people in our country who are suffering. They may not be proximate to us in geography; they may not be next to us in sight. But the spirit we need right now is the spirit of that man standing in the storm, watching over his neighbors, watching over people passing through, being there for their own.

We have work to do. We have an urgency. Where children are suffering without the basics, where schools are closed, where crops have been destroyed, where access to food has been destroyed, we have work to do. So my sense of urgency right now is believing that, as a first step, we must have a comprehensive aid package—not just to help our fellow Americans in Florida and Texas where there are urgent crises still going on. The gravity of the pain and suffering in the Virgin Islands and in Puerto Rico right now is unimaginable for those of us who are not experiencing it, and it is unacceptable for us, as Americans, not to be there for our fellow citizens.

We are just 5 days away from the fifth anniversary of the storm that hit New Jersey, and we have made great strides in New Jersey over the past 5 years. But the reality is that today in New Jersey, we are still recovering from that storm.

This is going to be a long process, an urgent process. It is going to be a process that necessitates resilience, necessitates endurance, and necessitates persistence. But it starts with this body, the Congress of the United States of America, putting together an aid package that includes direct grant funding for rebuilding our country. For Puerto Rico and the Virgin Islands, it

must include making sure the island is strong enough. From telecommunications, to energy sources, to schools, we must make sure that the aid package includes all that is necessary for these islands to stand up again and get to work for the many months and years to come of rebuilding.

I support my colleagues on both sides of the aisle. I am encouraged by the spirit I encountered that night, having a Democratic President and Republican Governor call me as concerned Americans. But the spirit I call on tonight is that of the elderly Black guy on a street in a storm who said: The storms may howl; the rain may come; the water may rise. But when it comes to my country, I will stand for America and stand for Americans.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Montana.

Mr. TESTER. Mr. President, Hurricanes Harvey, Irma, and Maria have left a path of destruction along the Texas gulf coast, Florida, and Puerto Rico. The damage caused by these storms will be felt for many years to come.

This emergency supplemental is another step forward to recovery for the millions of Americans who call these places home. But I want to remind my colleagues that there is still an ongoing natural disaster in the West that is leaving families displaced, costing taxpayers billions of dollars, destroying structures, and taking human lives.

As of today, 5,000 firefighters are still battling more than a quarter of a million acres of wildfires burning across the West.

In my home State of Montana, despite an early snowfall, families this last weekend in Musselshell County were forced to evacuate after a fire ripped through a dry landscape and put their homes and livelihoods at risk.

In California, more than 8,000 structures have been lost to wildfires this year alone, and with temperatures expected to be in the 90s all week, there doesn't seem to be any end in sight.

Across the country, in total, fires have burned nearly 9 million acres—significantly more than the yearly average—and 1.2 million of those acres are in Montana. These fires have cost the taxpayers nearly \$3 billion to date.

Quite frankly, these wildfires have been devastating in Montana and in States across the West. It is critically important that we take quick action to mitigate the damage caused by these fires and get communities back on their feet.

The funds in this emergency package will reimburse the Forest Service for the funds borrowed to fight wildfires. When the Forest Service has to borrow from its nonfire accounts to cover firefighting on the ground, we lose out on critical maintenance, mitigation, and restoration work. This funding will pay back those accounts and support the work needed to recover after a record-breaking fire season. This funding can

help restore the trails and roads that were lost in fires, as well as keep our fishing streams clean and clear from runoff this spring. It will get folks back in the woods, thinning, cutting, and removing debris. It can provide the Forest Service with the resources to quickly salvage the dead and dying trees that are still usable and get that timber into our local mills.

Unfortunately, though, this bill fails to provide a long-term budget fix to pay to fight wildfires. Fire seasons are getting longer and more intense, which is quickly transforming the Forest Service from a forest management agency into a forest firefighting agency.

Folks, our climate is changing. History is telling us that our fire seasons are becoming more intense and they are becoming longer. Longer fire seasons will mean more borrowing from the Forest Service to fight these wildfires. We need a long-term fix.

Fires are burning a hole through the Forest Service budget, which too often leaves our forests unmanaged and at further risk for more catastrophic fires in the future. Money that should be used to curb the fire risks, maintain and improve forest health, research and develop better forest policies, and fund the work that must get done to make our forests more resilient is borrowed to fight wildfires. We must change the way we are paying for fighting wildfires.

The bipartisan Wildfire Disaster Funding Act is one step toward that fix. We must keep pressing forward to get this bill signed into law. Then we need to adjust the disaster budget cap to make sure this is truly a long-term fix.

As I said, this bill doesn't contain all of the answers we need to reduce wildfires, but it is no doubt a step in the right direction. It lets the Forest Service treat wildfires just like other natural disasters. This means more reliable support for forest management projects and emergency funding for catastrophic wildfire seasons.

These important wildfire and forest resources, combined with providing the necessary FEMA, flood insurance, and food assistance to those displaced by hurricanes, will take us a major step forward after a series of devastating natural disasters. But I want to underscore that we aren't at the finish line yet, and I will work with Chairman BOOZMAN on the Homeland Security Appropriations Subcommittee to ensure that all Montanans and all Americans impacted by natural disasters aren't left waiting for Congress to act.

Folks from both parties are going to have to work together to ensure that every community impacted by hurricanes, floods, and fires will have the resources to recover and turn the page. Americans directly impacted by these natural disasters continue to wake up each morning displaced, hungry, without power, and surrounded by destruction. Congress must remain diligent

and ensure these communities have the support that they need and that they deserve.

Finally, I will just say this: We are here today talking about the disaster funding bill. We are talking about the disaster funding bill because disasters are becoming more and more common. It is not going to change. We need to address the root cause of this, which is an ever-changing climate. Until we do, we are going to continue to see taxpayer dollars go out the door for disasters year after year.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. STRANGE). The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Ms. CANTWELL. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

GAO CLIMATE CHANGE REPORT

Ms. CANTWELL. Mr. President, I come to the floor this morning to talk about a GAO report, or a Government Accountability Office report, that is being released today, which says that the cost and impact to the Federal Government of climate change is in the billions of dollars. In fact, it is in the hundreds of billions of dollars over the next 5 years, and, over the next decade-plus, it is in the trillions of dollars.

Why is this so astounding? It is astounding because we have not had the Government Accountability Office outline for us before what the impacts of climate costs the U.S. taxpayers, what it costs the Federal Government, and that we are paying an astronomical cost. Right now we are discussing the supplemental, and we can see the costs of the damage we have experienced from storms, damage from wildfires, and damages from other kinds of events and how much it costs the Federal Government. The GAO took the last 2 years to develop this report after receiving a letter from me and Senator COLLINS of Maine to say that we wanted to understand these costs.

Why did we do this? The Senator from Maine and I have long been advocates of looking at issues of adaptation and mitigation. We can debate all we want about what people think the impacts are of climate and what drives it. What we are here today to say is that we know that it is costing billions of dollars, and, as stewards of the taxpayers' money, we ought to do a better job at adaptation and mitigation. That is why we sent the letter, and that is why, probably 7 or 8 years ago, she and I started working to try to encourage various agencies that are most impacted by this to do a better job at adaptation and mitigation.

For us in the Pacific Northwest, we got to this point because we saw a shellfish industry almost devastated by the level of ocean acidification caused by changes in temperature. It was so

much so that we had to help the shellfish industry with science and research. If we wanted to keep a shellfish industry, we had to look at the science behind the seeding and do it at specific times when there was the right chemistry balance in the water. This incredible economy is enjoyed by so many Americans. The Washington shellfish industry that we have—five generations, six generations of families in that industry—was almost lost because of these changes.

Also, as a State that has a great deal of hydropower and very cost-efficient electricity, a 1-degree temperature change means a lot too in terms of snowpack—20 percent less snowpack. It means a lot to us for the challenges we face in keeping affordable electricity rates.

When it comes to fire, we have certainly taken it on the chin with two unbelievable back-to-back fire years, with unfortunate loss of life and billions of dollars of economic loss impacting both the Federal Government and to local communities.

What we are saying is that we can do better. We need to recognize these costs and the impact and do a better job of planning for them in the future. That is why one of the things that I have done with my colleagues—Senator MURRAY from Washington, Senators RISCH and CRAPO from Idaho, and Senators MERKLEY and WYDEN from Oregon—was to introduce a bill to help reduce our risk when it comes to fire seasons and what we can do to better protect our communities. That is the kind of planning and adaptation that we think we need to address.

Today's report cannot be ignored. It cannot be ignored that the Federal Government is going to have to spend this much money dealing with the impacts of climate. That is what the Government Accountability Office is saying. It says we need a better plan. We need to reduce costs. We need to look at these impacts and make sure that we as a nation are putting every resource into this. Otherwise, we really will be spending trillions of dollars.

That trajectory is real. That is what the GAO report says—hundreds of billions of dollars now and trillions in the future, but if we would simply recognize these impacts and start addressing them by having agencies recognize climate and plan for it, both in terms of adaptation and mitigation, I guarantee you that we can save the taxpayers money.

I hope my colleagues on both sides of the aisle will heed this report. This report is saying that climate is impacting us, the Federal Government. It is costing us a great deal of money. I guarantee you that it is money we would rather have to focus on whatever issues my colleagues would like to focus on—whether it is education, job training, or any of the other issues that someone might want to address, such as healthcare. We cannot afford to continue to pay this kind of money while not dealing with climate.

Impacts and costs are only going to accelerate. That is the scary thing. The GAO report says these numbers are going to increase for the future. Can we at least sit down at the table and talk about the ways—just like on fire, just like on flooding, just like on drought—to plan strategies for how we can work together to mitigate these impacts? I guarantee you, if we don't, this bill is going to continue to rise and the conflicts are going to get worse.

If you look at this year alone—even though I am saying it is \$600 billion over the next 5 to 10 years and trillions over the next 20—we will probably see \$300 billion in economic impacts in Texas, Florida, and Puerto Rico.

What is the conclusion I am drawing? I think the report is very clear. The research is very clear. One thing that is happening, as the climate changes, is that there are more intense weather events. These intense weather events are presenting challenges like we have never seen before. These challenges and the devastation that caused them are something that we need to take into consideration in the future.

Certainly, we need better science. We shouldn't rely on the European weather agency to give us the best, most accurate information about storms and weather. We should do that ourselves. We should use the great research that is being done at the labs in Tennessee on climate and what we can do to best prepare our Nation. We need to come to the table when it comes to the issues of drought and plan for strategies that work and work successfully now, not wait another 20 years and have the cost be even more astronomical.

I thank my colleague from Maine for joining this effort of getting this documentation by the Government Accountability Office. We need to take their accounting very seriously and start doing things that will help us reduce the risk, lower the cost, better protect our communities, and give the taxpayers a sense that we are not leaving them to devastation and storms every year but that we are coming up with better strategies to save lives and to save dollars.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Ms. COLLINS. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Ms. COLLINS. Mr. President, I am pleased to join with my colleague and friend Senator CANTWELL to discuss a new GAO report on the cost of climate change.

As our Nation begins to recover and rebuild from the devastation of Hurricanes Harvey, Irma, Maria, and Nate, as well as from the wildfires that are sweeping across the West, we cannot ignore the impact of climate change on

our public health, our environment, and our economy. Most of the past focus of the impact of climate change has been on public health and the environment—important to be sure—but there has not been nearly enough analysis of the consequences for our economy and for the Federal budget, in particular.

In 2007, I first became interested in the cost of climate change when Senator Joe Lieberman and I headed the Homeland Security and Governmental Affairs Committee. We commissioned a report by the GAO to look at the fiscal risk of climate change for both the Flood Insurance Program and the Federal Crop Insurance Program. Our request was an attempt to sound the alarm that there were very significant fiscal consequences to the Federal Government for failing to take action.

The report found that the Department of Agriculture and the Department of Homeland Security can and should do better jobs of assessing the fiscal impacts that unchecked global warming will have on the taxpayer-funded Federal Crop Insurance Corporation and the National Flood Insurance Program. In addition, the report revealed that insurance programs had not developed a long-term strategy to deal with the effects of global climate change, putting them far behind private insurers that have incorporated these risks into their overall assessments.

According to a 2014 GAO report, the Federal Emergency Management Agency, FEMA, and the Risk Management Agency commissioned some climate change studies in order to better prepare for potential climate effects.

To build upon this important work, 2 years ago, Senator CANTWELL and I asked the GAO to conduct a comprehensive study on the costs and risks to the U.S. Government from climate change and to evaluate policy actions that could be taken by the Federal Government to address these financial consequences. After 2 years of in-depth, nonpartisan analysis, the GAO publicly released the results of its findings this morning, and they are astonishing. The GAO estimates that, by the year 2039, climate change will cost U.S. taxpayers more than \$1 trillion. In just this past year alone, the economic losses will, almost certainly, exceed \$300 billion.

In Maine, our economy is inextricably linked to the environment. We are experiencing a real change in sea life, which has serious implications for the livelihoods of many people in our State, including those who work in our iconic lobster industry. With warming waters, lobsters are migrating into deeper waters, which poses more risks to our lobstermen and lobsterwomen. Additionally, Casco Bay, which is where Portland is located, has experienced an invasion of green crabs, which are not native to Maine and are devastating some of our other sea life population. This change in the Maine waters could be detrimental to our State's economy.

I am also very concerned about the excessively high rate of asthma in my State. According to public health physicians, this is due to air pollution that comes into our State. Now, Maine is not a coal-burning State, but the emissions from other States are causing the changes in sea life and are also contributing to the public health epidemic of a very high rate of asthma. The fact is, Maine is located at the end of our Nation's tailpipe, and we get emissions blown in from other States, which affects our economy and the health of our citizens.

The Federal Government cannot afford the billions of dollars in additional funding that is going to be needed if we do not take into account and start acting on the serious consequences of climate change. Spending more than \$300 billion each year, in response to severe weather events that are connected to warming waters and producing stronger hurricanes, is simply not a solution.

I hope the release of this new GAO analysis will encourage all of us to think more broadly about this issue, take a harder look at the economic consequences of climate change, and then use this analysis to inform Federal policy. We need to support practices and policies that promote resilience and reduce risk and exposure to weather-related losses for the Federal Government, for States, and for local communities.

I yield the floor.

The PRESIDING OFFICER. The Senator from Texas.

Mr. CORNYN. Mr. President, soon the Senate will pass a supplemental appropriations bill that provides much needed relief for folks across the country who are recovering from hurricane and wildfire devastation. While some of these resources will impact Texans who are recovering from Hurricane Harvey, I stress that much more will be needed in my State.

I will make one point abundantly clear, which is that Harvey has not been permanently handled in Texas. It is not over and done with, and it is not time to just move on. There was the storm, and now there is the storm after the storm.

Nearly 2 months after the hurricane—the most extreme rain event in U.S. history—many Texans are still waiting for normalcy to return to their debris-littered lawns and their torn-up living rooms, to their daily routines, their workplaces, their children's schools. The waters may have receded, but their troubles have not.

I have read, for example, about people having to wait 2, 3, or 4 hours before they can actually even speak to Federal Emergency Management Agency, FEMA, representatives, who themselves are overwhelmed with requests that are related not only to Hurricane Harvey but to Hurricane Irma's devastation in Florida and to Maria's flooding in Puerto Rico and the U.S. Virgin Islands. Never before do I remember a series of natural disasters hitting our Nation in such quick succession.

Yet I know, even as the inspectors are still evaluating damaged properties—moving as quickly as they can—FEMA is hiring hundreds of additional staff in the next few weeks to help with the backlog. I am hopeful this will help my fellow Texans, who have grown frustrated and discouraged by the procedural hurdles. As of Sunday, three shelters remain open in Texas, and over 60,000 people are living in hotels because their homes—reeking of mold—are still not ready, and they will not be for months.

A teacher I heard about is living on a cot in her classroom while her house undergoes repairs. The mayor of Rockport, one of the most devastated communities along the gulf coast, has said that perhaps one-third of the destroyed areas in his town may never be rebuilt. Hundreds of businesses have yet to reopen, and if they don't, it will make matters much tougher on local residents than they already are. The number of houses yet to be repaired is even larger than the number of businesses. The mayor of Port Aransas says that 75 percent of the homes in his community—three-quarters, just imagine—were severely damaged or destroyed. These are just a few of the reasons the situation demands ongoing attention, as well as the full extent of government resources.

Last month Congress got started—that was before subsequent hurricanes occurred—and the first wave of disaster relief was \$15.25 billion. Then the House passed the second wave, a \$36.5 billion disaster relief package to replenish FEMA's nearly depleted coffers and to address the National Flood Insurance Program, which should help pay some Texas claims.

Here in the Senate, the cloture vote on this second wave was yesterday, and I am glad we moved to end debate. It is clear to me that Texas will need significant additional Federal assistance for our recovery efforts. As I have told folks back home, we don't expect to be treated any better than anyone else, but we are not going to be treated any worse.

Last week, I spoke with President Trump and OMB Director Rick Mulvaney, and they made a commitment to me that there would be another funding request coming over in mid-November that would include Texas-specific hurricane relief. I realize that the folks impacted by Irma and Maria are also reeling, as well, and we want to make sure that we are locking arms with all of our colleagues who represent the areas hit by Hurricanes Harvey, Irma, and Maria, and also those hit by the wildfires out West. We are working together.

I appreciate the President's pledge, and I will continue to work with Senator CRUZ and with Governor Abbott to make sure that Texas has what it needs, not only to make a full recovery but a timely one as well.

TAX REFORM

Mr. President, at lunch, the President of the United States will be join-

ing us to discuss a different but very important topic, and that is Federal tax reform. We want to make sure that hard-working Americans get to keep more of what they earn in their paycheck and that we can help them improve their standard of living by reducing their tax burden.

We passed a budget resolution last week that was step one to getting where we need to be. So I am excited the President is joining us today, and I look forward to hearing his ideas. It is important that we all pull together to accomplish this joint goal. We appreciate his engagement on the issue, which has been clear from day one.

CONGRESSIONAL REVIEW ACT RESOLUTION

Finally, Mr. President, I would like to bring up one additional matter that we will be voting on soon, and that is the repeal of the recent Consumer Financial Protection Bureau rule, which governs how community banks, among others, resolve disputes with consumers. This rule that the CFPB issued bans using arbitration. Arbitration is a widely accepted method of resolving disputes between consumers and banks and other financial institutions, and it actually increases the benefit that flows to the consumer, as opposed to the alternatives, which are class action lawsuits that enrich lawyers, whereas consumers get pennies on the dollar.

The CFPB's own data shows that the rule would transfer hundreds of millions of dollars from businesses to plaintiffs' lawyers over the next 5 years. According to a recent Treasury report, the rule could generate 3,000 additional class action lawsuits over the next 5 years, costing businesses \$500 million in defense fees alone and obviously enriching those who would benefit more than the consumers themselves; that is, their lawyers.

The CFPB data itself shows that the vast majority of class action lawsuits delivered next to no relief to the class in question—consumers. And the Treasury report found that the agency, the Consumer Financial Protection Bureau, failed to consider much less onerous alternatives, like increased disclosure or a more limited ban.

I have been around long enough to remember that back in the eighties there was a movement called alternative dispute resolution, led by the Chief Justice of the U.S. Supreme Court, who pointed out that while access to courts was absolutely critical, unfortunately, because of the delay and expense of litigation, alternative dispute resolution mechanisms could actually benefit consumers more if they chose to resort to those alternative dispute mechanisms, and that is exactly what arbitration is. I believe that the CFPB has gone above and beyond its authority in eliminating this very meaningful way for consumers to get compensated when they get involved in disputes with their bank or other financial institutions, and there is no reason for us to enrich a class of lawyers who bring these lawsuits and see consumers end

up with pennies on the dollar, which is what the status quo would permit.

Thankfully, we have the power of the Congressional Review Act to overturn the rule, as the House has already done. I urge my colleagues to repeal the CFPB arbitration rule so that we can get rid of this harmful regulation, which imposes obvious costs and offers invisible benefits.

I yield the floor.

The PRESIDING OFFICER. The Senator from Connecticut.

Mr. BLUMENTHAL. Mr. President, I want to begin by paying tribute to the people of Puerto Rico, who have been through unimaginable disaster—a natural disaster not of their making and a financial disaster that is not any more their fault than the hurricane they have endured. They have persevered and, indeed, now are surviving and even thriving, despite the hurdles placed in their way by the humongous storm that destroyed parts of their island. In fact, even now, at least a quarter of their water is undrinkable, more than 80 percent of their electricity is down, many of their roads are unpassable, their schools are largely closed, and their island is paralyzed or, at least, largely paralyzed as far as economic progress and job creation are concerned.

They don't deserve this fate. They are Americans. They fought in our wars. I have been privileged to spend time with the Borinqueneers and led the effort to award them a Congressional Gold Medal as a sign of their patriotism and their dedication to our country.

They are not only Americans; they are patriotic Americans. So, too, are the first responders, military, and others from States around the country who have gone to Puerto Rico to help with relief. I want to recognize their courage, sacrifice, and service to our Nation.

The National Guard from Connecticut has gone to the island to help with National Guard from at least 13 States. There are thousands of them now, and they are working with men and women on the ground from FEMA, the Department of Energy, the Department of Homeland Security generally, and our military. They deserve our thanks. Yet, for all that heroic work, this Nation is failing Puerto Rico. Americans are on the verge of failing fellow Americans.

Puerto Rico has a population of about 3.4 million people, roughly the size of Connecticut. If the humanitarian crisis now ongoing in Puerto Rico had occurred in Connecticut, there would be an outcry and outrage of unprecedented proportion, comparable to a public surge of criticism unseen before. Yet the people of Puerto Rico endure this humanitarian crisis seemingly without response.

The President of the United States gives himself a 10. I agree. He deserves a 10 if the grading scale is 1 to 100 because barely one-tenth—in fact, less

than one-tenth of what this Nation owes to Puerto Rico—has been done for them.

I flew over the island of Puerto Rico in a Sikorsky Black Hawk during a recent bipartisan trip and saw out of the side of that Black Hawk the devastation and destruction I never thought I would see in America. Whole towns were flattened, homes razed to the ground, community centers destroyed, power lines dangling and down. I heard from the Corps of Engineers that there is no timetable to repair those lines, to restore electricity, which is the lifeblood of civilization and essential to bare economic functioning, let alone progress going forward, which is what the island needs. From what I hear, which families have told me, the shortages of food, water, and medicine persist. The hospitals depend on generators that are sometimes nonfunctional, and medicine is lacking in those hospitals.

What is at stake in Puerto Rico is really our humanity. In the midst of this humanitarian crisis, what is challenged is our humanity, not just the legality or the protocols but our basic instinct to help fellow Americans when they need it.

This Nation should not have a double standard for disaster relief. The Americans of Puerto Rico deserve what Connecticut would receive. I have stood in Connecticut with our Puerto Rican community. We are proud of the fact that we have more Puerto Ricans per capita than any other State in the country. That community has given back to Connecticut and has contributed to our quality of life. And we are proud of all of our Puerto Ricans who came from the island in past generations or recently. I stood with Gladys Rivera, who lived in Connecticut, went to Puerto Rico, and has just come back; with the Bermudez family, who have deep ties and family there and here; with Jason Ortiz, who is in charge of the Puerto Rican Agenda. And I could list many others. They have given me a picture of the humanitarian crisis in Puerto Rico that speaks to my heart—families who continue to suffer and endure these hardships.

The measure we are passing today is a tiny downpayment on what is needed for Puerto Rico. It is a short-term, very small sign of what we owe. It is a downpayment that must be followed by a much bigger long-term commitment, a Marshall Plan that will enable the island to not just repair the power lines or the roads but to rebuild with different kinds of power—renewables and solar—and not be dependent on diesel or coal. It will enable them to build stronger, more resilient structures, whether homes or commercial buildings, that can withstand future hurricanes. What is needed in Puerto Rico is not just repair but true rebuilding and recovery—and not just the physical structures but the sense of financial stability and pride.

So the pittance in this supplemental for Puerto Rico is the least we can do.

In fact, it is less than the least we can do because it actually adds to the debt Puerto Rico now has. It adds \$5 billion to the \$74 billion that is owed by Puerto Rico. It does nothing about the bankruptcy of PREPA, the power company. It in no way alleviates the financial burdens of debt; in fact, it adds to it.

Instinctively, we in this Chamber know we have an obligation to do more. There have been enough reports to fill this RECORD today about the courage of Puerto Rico and about the burdens it has to endure. We have seen and heard enough to know that a longer term plan is necessary, a Marshall Plan. Stronger leadership is necessary. Leadership has been lacking.

I have proposed a disaster relief czar who can cut through the redtape and the bureaucratic lack of cohesion and get this job done, someone who can tell the Corps of Engineers what the deadlines are and bring together the leadership of Puerto Rico and give them the empowering authority in resources, not just in words.

I also call for the CDC to be engaged more actively and effectively because Puerto Rico now faces a potential epidemic of mosquito-borne diseases: Dengue fever, Zika, chikungunya. The standing pools of water throughout the island—and I have seen them—pose a real public health threat at a time when the island is ill-equipped to deal with it.

I have begun working with my colleagues on a longer term plan because this measure must be followed by stronger, more robust steps. The damage done to the island was in the range of \$100 billion. That is a rough estimate. That \$100 billion must not only be reinvested, it must be used to provide resilience—real investment, real rebuilding. That is what is necessary for Puerto Rico.

I hope to return and visit again shortly, but in the meantime, the voices and faces of our fellow Americans there come to us clearly through my friends and neighbors in Connecticut who have joined with me in this call for real action and real rebuilding and real investment much more than this short-term downpayment which will shortchange the island if we do no more. It must be simply a first step that we owe our fellow Americans in Puerto Rico.

Thank you, Mr. President.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. CRUZ). The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. THUNE. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

TAX REFORM

Mr. THUNE. Mr. President, I don't need to tell anyone that middle-class Americans have had a rough time in recent years. Stagnant wages and a lack

of opportunities have left many American families stretched thin. Sending the kids to college, a secure retirement, putting something away for a rainy day—for too many families, these hallmarks of the American dream have started to seem more and more doubtful.

A recent survey found that 50 percent of people in this country consider themselves to be living paycheck to paycheck. And about one-third of people in this country say they are just \$400 away from a financial crisis. If anyone wants to know why we are taking up tax reform, this is why. We are taking up tax reform because it is not acceptable that 50 percent of Americans are living paycheck to paycheck and because it is not acceptable that one-third of voters are one unexpected car repair away from a financial crisis.

How is tax reform going to help? For starters, our tax reform bill is going to make sure that hard-working Americans are taking home more money from every paycheck. We are going to cut income tax rates. We are going to double the standard deduction—the amount of Americans' income that is not subject to any income tax—and we are going to significantly increase the child tax credit. All these things mean that American families are going to see an increase in their take-home pay. They are going to get to keep more of their hard-earned money. We are also going to simplify and streamline the Tax Code so that it is easier for Americans to figure out what benefits they qualify for, so they don't have to spend a lot of time and money filling out their tax returns.

But we are not going to stop with reforming the individual side of the Tax Code. Another key part of improving Americans' financial situation is reforming the business side of the Tax Code so that we can give Americans access to the kinds of jobs, wages, and opportunities that will set them up for a secure future.

In order for individual Americans to thrive economically, we need American businesses to thrive. Thriving businesses create jobs. They provide opportunities, and they increase wages and invest in their workers.

Right now, though, our Tax Code is not helping businesses thrive. Instead, it is strangling businesses large and small with high tax rates. Our Nation has the highest corporate tax rate in the industrialized world. It is at least 10 percentage points higher than the majority of our international competitors.

It doesn't take an economist to realize that high tax rates leave businesses with less money to invest in their workers, with less money to spend on wages, and with less money to create new and better paying jobs. This situation is compounded when you are an American business with international competitors that are paying a lot less in taxes than you are.

It is no surprise that American businesses that are struggling to stay com-

petitive in the global economy don't have a lot of resources to devote to creating new jobs and increasing wages.

A study from the White House Council of Economic Advisers estimates that reducing the corporate tax rate from 35 percent to 20 percent would increase average household income by \$4,000 annually. That is a significant pay raise for hard-working American families.

Another study shows a similar pay increase. Boston University professor and well-known public finance expert Larry Kotlikoff recently issued a study that concluded that lowering the corporate tax rate from 35 percent to 20 percent would increase household income by \$3,500 per year on average. Specifically, the study concluded that depending on the year considered, the new Republican tax plan raises GDP by between 3 and 5 percent and real wages by between 4 and 7 percent. This translates into roughly \$3,500 annually, on average, per American household.

On top of our high business tax rates, there is another major problem with our Tax Code that is decreasing American jobs, and that is our outdated worldwide tax system. What does it mean to have a worldwide tax system like we have here in the United States? It means that American companies pay U.S. taxes on the profits they make here at home as well as on part of the profits they make abroad once they bring that money back home to the United States.

The problem with this is that most other major world economies have shifted from a worldwide tax system to what is called a territorial tax system. In a territorial tax system, you pay taxes on the money you earn where you make it and only there. You aren't taxed again when you bring money back to your home country, like what happens here in the United States today.

Most of American companies' foreign competitors have been operating under a territorial tax system for years. They are paying a lot less in taxes on the money they make abroad than American companies are, and that leaves American companies at a disadvantage. These foreign companies can underbid American companies for new business simply because they don't have to add as much in taxes into the price of the products or services they sell.

When foreign companies beat out American companies for new business, it is not just American companies that suffer. It is American workers. That is why a key part of the Republicans' tax plan involves lowering our massive corporate tax rate and transitioning our tax system from a worldwide tax system, like we have in America today, to a territorial tax system, like all of our competitors have.

By making American businesses more competitive in the global economy, we can improve the playing field for American workers. So 57 percent of the manufacturers that took part in a

recent survey from the National Association of Manufacturers reported that they would be more likely to hire additional workers if comprehensive tax reform becomes law, and 52 percent reported that they would be more likely to increase employee wages and benefits. That would be a tremendous, tremendous boost for American workers.

Comprehensive tax reform will allow us to see the same kind of results in other industries.

The other part of improving the playing field for American workers is lifting the tax burdens facing small businesses. Small businesses are incredibly important to new job creation. Like larger businesses, right now small businesses are being strangled by high tax rates and, at times, even exceeding those paid by some of the largest corporations in our country. Well, that can make it difficult for small businesses to even survive, much less thrive and grow their businesses. Every dollar that we save small businesses by lowering their tax rates is a dollar a small business owner can use to expand the business, add another worker, or give employees a raise.

We can also help small businesses increase wages and create jobs by allowing them to recover their investments in things like inventory and machinery more quickly. Right now, it can take small businesses years, or in some cases even decades, to recover the cost of their investments in equipment and facilities. That can leave them extremely cash poor in the meantime. Cash-poor businesses don't expand, they don't hire new workers, and they don't increase wages.

Allowing small businesses to recover their investments more quickly will mean more jobs and more opportunities for American workers.

The American people had a rough few years, but economic stress doesn't have to become the status quo for the long term. We can start turning things around right now. Comprehensive tax reform along the lines of what is envisioned by the plan that has been put forward in the Republican framework will put more money in Americans' pockets. It will give Americans access to new jobs and more opportunities, and it will increase American families' wages.

I look forward to passing our comprehensive tax reform bill in the near future and to giving the American people the relief they have been waiting for.

I yield the floor.

THE PRESIDING OFFICER. The Senator from Rhode Island.

CONGRESSIONAL REVIEW ACT RESOLUTION

MR. REED. Mr. President, I rise today to oppose the Congressional Review Act resolution repealing the Consumer Financial Protection Bureau's forced arbitration rule. At a time when millions of Americans are suffering the consequences of abusive practices by major financial institutions—including the massive consumer fraud by Wells

Fargo and the exposure of up to half of the national population's personal information due to inadequate cyber security by Equifax—it is simply wrong to give immunity to bad corporate actors against lawsuits by the very customers they harmed.

I urge my colleagues to think about the millions of Americans who still don't know all the facts about whether they are victims of one of these or other major banking scandals. They deserve the chance to gather the facts and hold the responsible parties accountable. This anticonsumer resolution strips away those victims' constitutional first line of defense against lending fraud and permits corporations more opportunities to take advantage of consumers.

We have known for years that forced arbitration clauses harm the financial security of those who are most vulnerable to lending scams. Companies slip these clauses into the fine print of contracts for everything from loan applications to purchases on a smartphone. Let's be clear. Even if every American had the time to read and understand the fine print of every contract they sign, most of these contracts by major financial institutions are one-sided, and the consumer has no power to bargain the terms in the fine print.

With these in place, consumers who learn their bank or lender has overcharged or defrauded them also learn quickly that they have signed away their right to take the corporation to court. Instead, they must choose between dropping their claim or going it alone in an arbitration process that is clearly and notoriously stacked in favor of the corporation.

Forced arbitration makes it easier for predatory lenders to avoid the consequences for taking advantage of consumers. This reality is even more outrageous when we consider the fact that predatory lenders view servicemembers, military families, and veterans as prime targets for financial scams. The CFPB has noted that servicemembers are attractive targets because, among other things, they are required to maintain good finances, their pay is consistent, they often relocate, and many are just starting to make significant financial decisions. The Department of Defense is also well aware that military bases draw predatory lenders selling bad or illegal loans, which is one reason why the Department of Defense recently issued new rules banning forced arbitration for many loans covered by the Military Lending Act. But these rules still don't cover the full range of financial products that may be used to take advantage of military consumers and their families. That is why I have worked for years with Senator LINDSEY GRAHAM on legislation to ban forced arbitration clauses that waive or limit rights under the Servicemembers Civil Relief Act. The CFPB rule bans many of these and other forced arbitration clauses that disproportionately harm servicemembers and their families.

While the CFPB has provided data to support the arbitration rule's positive effects for servicemembers, we should also listen to the servicemember community. Their strong support for this rule speaks volumes. The CFPB rule's supporters include the Military Coalition, which consists of 32 military advocacy groups, including the Veterans of Foreign Wars, and associations representing the interests of members of the Navy, Army, Air Force, and Marine Corps. Moreover, in August, the National Convention of the American Legion adopted a resolution opposing legislation to repeal the CFPB forced arbitration rule because, among other reasons, it "is extremely unfair to bar servicemembers, veterans, and other consumers from joining together to enforce statutory and constitutional protections in court." Simply put, servicemembers and veterans don't want this CRA, and they are watching this vote closely.

Mr. President, forced arbitration is the prime example of a rigged system whereby powerful corporations and interests play by different sets of rules than average Americans. When a normal person defrauds another person, that person is entitled to seek a resolution in court. It is wrong for us to allow major corporations to create their own justice system that serves their own interests at the expense of American consumers, families, servicemembers, and veterans.

I urge my colleagues to oppose this resolution and to permit the CFPB arbitration rule to go into effect.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. REED. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

RECESS

The PRESIDING OFFICER. Under the previous order, the Senate stands in recess until 2:15 p.m.

Thereupon, the Senate, at 12:29 p.m., recessed until 2:16 p.m. and reassembled when called to order by the Presiding Officer (Mr. HOEVEN).

BANKRUPTCY JUDGESHIP ACT OF 2017—Continued

The PRESIDING OFFICER. The Senator from Kentucky.

Mr. PAUL. Mr. President, we currently have a \$20 trillion debt.

Now, we might ask ourselves, whose fault is it, Republicans or Democrats? The easy answer is both. Both parties are equally responsible, equally culpable, and equally guilty of ignoring the debt, ignoring the spending problem, and really I think allowing our country to rot from the inside out.

This year, the deficit will be \$700 billion, for just 1 year for our country,

\$700 billion. We borrow about \$1 million a minute. Under George W. Bush, the debt went from \$5 trillion to \$10 trillion. Under President Obama, it went from \$10 trillion to \$20 trillion. It is doubling under Republicans and Democrats.

Right now, we are in the midst of another spending frenzy. People will say: Well, we are spending the money for something good. We are going to help those in Puerto Rico, in Texas, and in Florida. My point is, if we are going to spend money to help someone in need, maybe we should take it from another area of spending that is less in need. I think that just simply borrowing it—even for something you can argue is compassionate—is really foolhardy and may make us weaker as a nation.

Admiral Mullen put it this way. He said: The No. 1 threat to our national security is our debt. In fact, most people who follow world politics—while we do have problems around the world—don't really see us being invaded anytime soon by an army or an armada, but people do see the burden of debt.

So what we have before us is a bill, \$36 billion, much of it going to Puerto Rico, Texas, and Florida. My request is very simple: We should pay for it.

About 1 month ago, we had \$15 billion for the same purposes. We are set, in all likelihood, to have over \$100 billion spent on these hurricanes. I simply ask that we take it from some spending item that seems to be less pressing. We could go through a list of hundreds and hundreds of items.

One thing I think we could start with is why don't we quit sending money to countries that burn our flag? If you are a country saying: "Death to America," burning the American flag, maybe we shouldn't give you any money. We give money to Pakistan, we trade and sell arms with most of the Middle East, which does not like us, and we do this with borrowed money. We don't even have the money we are sending, but we can make the burden a little less if we say: Let's not give any money to countries that hate us, to any country burning our flag.

In Pakistan, there is a Christian woman by the name of Asia Bibi. She has been on death row for 5 years for being a Christian. She went to the well to draw water, and the women of the village began chanting, "Death. Death to the Christian." As she was being beaten and pummeled on the ground and thought she was going to die, the police finally showed up. She thought they were there to rescue her. They were there to imprison her. They took her off to prison. That was 5 years ago. It is not easy being Christian in the Middle East.

In Pakistan, there was a doctor who helped us get bin Laden. His name is Afridi. He also has been in jail now for about 5, 6 years. He helped get us information that helped us to target bin Laden and finally get this great enemy of our country. The Pakistanis put him in jail for helping us.