

are going to see that it is really a good deal for them personally, individually, for them and their families.

Millions of people are going to save money and have an easier time filling out their tax form—their tax return—and they will save money. In the past, they had to pay somebody to prepare their taxes for them. They will not have to save the receipts and fill out the extra forms, and they will not have to worry that they are going to be audited by the IRS for trying to keep more of their hard-earned money. They will be able to keep more of their money and use their time doing something else that they actually enjoy doing instead of filling out forms and sending money to the Federal Government.

That is another way Democrats are trying to confuse people. They want people to think tax relief is somehow taking away options. It is actually giving them more options. That is what we are seeing here. It is expanding the standard deduction that a lot of people already use, and many more people will be able to use it under the Republican plan.

That brings me to another important point that I want to make about this tax reduction plan. We did work hard to keep a lot of the deductions that are important to some Americans. In some cases, we even made them better. For people who still come out ahead by itemizing their deductions—and there certainly will be some—there is another way that they can keep more of their money. People can still take a deduction if they donate to charity. People can still save money on their retirement savings through an IRA or a retirement plan at work.

If someone has children, we actually double the tax credit they get to \$2,000 per child. They don't even have to itemize their taxes to get that \$2,000 per child tax credit. It is just a straight tax cut on top of the other cuts they get under this Republican plan. They still get to set up an account to save for their children's education, if they like.

For people who have high medical expenses, this tax relief plan actually saves them more money on their taxes than the old way. Republicans understand that medical costs remain out of control in this country. There were a lot of policies that the Democrats and President Obama put in place that raised the cost of medical care for people all across the country. Republicans are working hard at getting rid of those policies and bringing down the cost of care across the country. Until we get that completely done, this tax relief plan makes it easier for people to deduct their higher medical costs.

So today someone can get tax relief if their medical expenses are more than 10 percent of their income, under the old law. We drop that threshold to 7.5 percent so that more people will qualify. That gives people additional relief while we keep working on ways to reduce the cost of care.

That brings me to another way that this tax relief legislation is going to save a lot of people money. The Republican plan effectively repeals—eliminates—the ObamaCare individual mandate tax. This was the outrageous tax penalty that made ObamaCare a mandatory program by sending the IRS after someone if they didn't have Washington-approved health insurance. You had to pay a tax. You had to pay a fine. People knew it was unpopular. It didn't matter to President Obama and the Democrats. They took it all the way to the Supreme Court to force people to pay a fine, a tax—to force them to buy ObamaCare health insurance, even though it wasn't right for them or their family and they couldn't afford it.

It didn't matter to the Democrats or President Obama. Oh no, you have to buy it. The insurance is too expensive. If you can't buy it, if you can't afford it, tough, pay the tax.

We are eliminating that tax completely. In my home State of Wyoming, over 16,000 people ended up hit with that fine, hit with that tax. Over \$6 million was collected from the fine people in my State who couldn't afford ObamaCare insurance. On average, this ObamaCare mandate tax is about \$700. The legislation says that tax will, in the future, be zero. It takes ObamaCare from being a mandatory program to turning it into a voluntary program. More than 6 million people paid that tax in the United States this past year. These people will now get a tax break. Under the Republicans, they will see this, and it will affect their lives and give them more money to spend.

It doesn't take away anyone's insurance, as Democrats have claimed. It just says that nobody should have to pay an extra tax just because they decide that overpriced ObamaCare insurance isn't right for them.

So those are just some of the ways this Republican tax plan legislation is good for Americans. It saves people money. It saves them time. It gives them more freedom. Together, it is about \$1.5 trillion in tax savings over the next 10 years. It is money that families, small businesses, and large employers will not have to send to Washington. They can use the money any way they want.

It is interesting. Last week NANCY PELOSI was talking about this Republican tax relief plan. She said:

This is who they are. This is what they came here to do.

She probably meant it as an insult, but she stumbled upon the real difference between Republicans and Democrats like herself. Republicans believe in cutting people's taxes and letting people keep more of their hard-earned money, because we believe hard-working Americans should be able to make the decisions about what money they save or they spend or they invest. It is their money. It is not the government's money, which is the way NANCY PELOSI looks at all of this in

terms of ways she can then grow the government.

Republicans look at this and say: How can we give people more freedom?

That is what this legislation does. It is very simple.

I yield the floor.

The PRESIDING OFFICER. The Senator from Connecticut.

#### TRAIN CRASH IN TACOMA, WASHINGTON, AND REPUBLICAN TAX PLAN

Mr. BLUMENTHAL. Mr. President, a tax bill is a fiscal document. It is a legal document. It is also a moral document. It involves choices, much as we make choices as families when we own a car that is unsafe or a house that has a front step that is about to collapse or when a college student needs money to pursue her education. A family can make choices. A parent can go to the casino and gamble and lose the money or spend it on luxuries that are unnecessary or unwise, and nations make those kinds of moral choices as well.

This tax document is a moral document. It involves choices. Will it make our country safer, rebuild our infrastructure and our national defense or, instead, in effect, squander resources of \$1.5 trillion or more on a giveaway to the very wealthiest in our country? It relates directly to the tragedy that this Nation experienced outside of Tacoma, WA, just yesterday.

I want to extend, first of all, my thoughts and prayers to those families and loved ones who have suffered losses. The three deaths and injuries have taken their toll emotionally as well as physically. In these dark days, we are demanding answers.

Unfortunately, the National Transportation Safety Board is there, beginning its investigation. We know now that the train apparently was traveling three times the limit on speed, 80 miles an hour in a 30-mile-an-hour zone. That fact is absolutely stunning and scandalous, and the NTSB, no doubt, will present its results after its investigation.

I call on the NTSB to finish that investigation as promptly and quickly as possible. As responsible an agency as it is, it often works much more slowly than taxpayers deserve. I call on it to produce its investigation, not in months or years but in days or weeks. We need to know the answers as to why this catastrophe occurred. We now know with certainty, apparently, that the train was traveling too fast.

You may be forgiven for thinking it seems like *deja vu*. Didn't that happen also in Spuyten Duyvil, where four people were lost? Didn't it happen in Philadelphia, where eight were killed in 2015? Yes, again, three people were killed yesterday.

Three hundred people have been killed in these accidents since 1970, when the NTSB first recommended implementing this new technology. It

was new technology in 1970 called positive train control. Now it is old technology, but it still has not been installed in many of the Nation's railroads. The deadline for installing it was postponed from 2015—over my vehement protests and those of others on our side of the aisle in the Commerce Committee and on the floor of the U.S. Senate—until 2018. Even now, the railroads are seeking an extension to that time, saying that the resources aren't available.

Well, the costs of those 300 lives lost and of the crashes that have resulted from derailments and other kinds of very severe mishaps due to excessive speed are way in excess of the costs of installing positive train control since 1970, since 2015, and if it is postponed again, the costs will exceed the expenses that we saw in the system.

It is available now. It is fully ready for installation on railroads across the country. The resources aren't preventing its installation; it is the will and determination to do so.

The failure of Federal authorities to require and provide support for positive train control is a moral choice this Nation has made. It is not only about dollars and cents; it is about basic moral choices, and those choices are a factor in those three deaths outside of Tacoma, WA. We know excessive speed was a factor. We know positive train control slows down trains when they are going too fast in zones where the limit is 30 miles an hour rather than the 80 miles an hour that this train was traveling. Regardless of driver fatigue or distraction, regardless of any of the other contributing sources, positive train control is there to stop or slow down trains when human error may lead to crashes.

The new deadline is now 1 year away. If we do nothing else in this Congress, let us insist that this deadline be met without additional delay. Our failure to do so would be a moral failure.

The dollars and cents required to install positive train control and to repair our aging and decrepit roads and bridges involve investment.

To show you what is happening in Connecticut, very much like the rest of the country, we know that 78 percent of our roads are in poor or mediocre condition. That is a moral choice, not just a physical choice. It has the same kinds of consequences as failure to install positive train control. The cost per motorist annually is \$864, which is needed for vehicle repairs from driving on roads that are in disrepair.

Now, as a result of this so-called tax cut, a lot of people in Connecticut are going to, perhaps, see a few crumbs, a few sweeteners—very minor deductions in their tax bill. It is nowhere near the \$864 that they are now paying because of inadequate roads and bridges. That is a hidden cost. It is a moral choice because it not only creates costs in vehicle wear and tear, it also leads to crashes that, in turn, take lives and cause injury.

This legislation will put America in debt by \$1.5 trillion. That is a moral choice because it shifts the burden of tax breaks and giveaways now to future generations. It also deprives us right now of funds that could be applied to infrastructure—rebuilding roads and bridges.

Lest you think the Connecticut situation is an anomaly or an exception, the grade for our Nation as a whole in infrastructure is a resounding D-plus.

I know this may seem to many of my colleagues like an oversimplification. Yes, it is, but it is an oversimplification with real facts that support it and with real consequences to the American people.

When the President of the United States suggests in a tweet, as he did yesterday after the Tacoma tragedy, that his infrastructure program will be ready "soon," that is ducking responsibility. It is a moral choice because "soon" has meant delays, month after month, into the first year of his Presidency. He can take action today. He can disavow this shameful program that he has supported—the tax cut that slashes resources for the Federal Government—and, instead, decide that investment is the right course—investment in roads, bridges, rail, broadband, VA facilities, ports, and airports. That is a moral choice that this tax scam makes.

It is a tax scam with moral consequences in terms of inequality in this Nation. It tilts the benefits in favor of corporations and the wealthiest who will receive permanent tax cuts. It will hurt working families, students, public schools, firefighters, police officers, local government, and sick people, who will receive nothing but crumbs by comparison.

It will desperately hurt States like Connecticut. Our State and local taxes will no longer be deductible above set limits; \$10,000 will barely cover and, in fact, will fail to cover many, many of the tax bills that formerly could be deducted. It will impose limits on mortgage interest deductions that will harm our real estate industry in Connecticut and many other States across the country.

Yes, there are crumbs and sweeteners, and they are temporary. They pale in comparison to the tremendous benefits that will go to corporations and the wealthiest.

It narrows our tax base, shifting the burden, in fact, from corporations to individuals. It makes the Tax Code more complicated, not less so. It grossly increases inequality, and it steals \$1.5 trillion from our children and from us insofar as it deprives our national defense, as well as our infrastructure, of resources that are needed.

I am a member of the Armed Services Committee, and I remember very well the former Chairman of the Joint Chiefs of Staff, Mike Mullen, saying, "The most significant threat to our national security is our debt," which surprised me at the time. For the Chair-

man of the Joint Chiefs of Staff to say that the biggest threat to our national security is our national debt—how could that be? Well, having watched the National Defense Authorization Act year after year, constrained by resources that are now going to be less available because of this \$1.5 trillion debt—and larger, probably—that is created by this tax plan, I better understand what he meant.

The Republicans are essentially pursuing two inherently irreconcilable objectives. The chairman of the Senate Armed Services Committee, a man whom I respect as much as anybody in this Chamber, has called for an additional \$430 billion over the next 5 years to build up our military and rebuild it. I can tell you without doubt that there is no way to increase defense spending by \$86 billion every year, as the chairman has said we need, while slashing Federal revenue \$150 billion every year. The math fails. It will not work.

So for my Republican colleagues to say that we need to rebuild, we need to invest in our national defense and in our military and in the skill training of our warriors is a fiction. It is blatant deception, and it is a disservice to the brave men and women who have enlisted and serve us in uniform now and others who will join them in the future. We cannot have the most advanced and strongest military in the world if we use the same tax code as the Cayman Islands.

This year, our country experienced a tragic loss of life—in fact, the loss of more than life, needlessly, preventably. Seventeen sailors perished on the USS *John S. McCain* and the USS *Fitzgerald*. Two of them were from Connecticut. I attended ceremonies in their honor. Those deaths are largely attributable to a lack of resources. There may have been other causes, but this tax bill is a moral choice about our military. The failure to invest in those ships, in the training and necessary rest that is required for our men and women in those positions, will be aggravated by the debt we see here.

Our national security is more than just military spending in the face of Russian cyber attacks in our elections, horrific hurricanes hitting Puerto Rico and Texas and Florida, and fires still burning in Western States. We know our military alone is not enough to keep us safe and secure. Those natural disasters and those challenges from our adversaries require investment as well, and, again, the loss of this \$1.5 trillion to debt that will be paid largely by future generations is something that hobbles our ability to make our Nation safe and secure.

This tax scam is morally reprehensible. It cuts taxes for the wealthiest while jeopardizing programs that are essential to the safety and security of many in our Nation who are most vulnerable.

Under current law, the GOP tax plan will trigger \$25 billion in Medicare cuts next year alone. With this self-inflicted

\$1.5 trillion hole in our Federal deficit, we know what will come next: savage attacks on Social Security as well as Medicaid and Medicare. This assault on healthcare doesn't end with these programs. The repeal of the Affordable Care Act's individual mandate will raise premiums and eventually lead to \$13 billion—13 billion—more uninsured Americans.

Republicans are sabotaging these critical programs that provide care to the most vulnerable Americans so those at the top can avoid paying their fair share.

What corporations benefit the most? There is a very simple answer. The ones that benefit the most with foreign cash that will be distributed almost certainly to their shareholders and to their CEOs are listed right here. In the red is the foreign cash, and the total is listed as well. They are the ones who are going to benefit. Apple has been singled out as the single largest beneficiary, but many other corporations around the country will benefit as well.

The picture that I think was most powerful in assessing how these corporations will use this money occurred when the President's chief economic adviser asked a room of CEOs: How many of you will spend these additional resources on creating jobs? There were no more than a few hands raised in that room. This money will go to shareholders.

These corporations have zero incentive to provide new jobs if there is no increase in demand and sales. The failure to provide real tax cuts—real benefits to middle-class families and to our working families—means that sales and demand will not lead to more jobs because there will be no increase in demand with the crumbs and pittance tax cuts that are complicated.

So Republicans, let me say finally, are borrowing \$1.5 trillion, and they are putting it on a credit card.

Sometimes pictures are worth a thousand words. Here is the "American Excess" tax scam card. It will not buy you much because it is debt. With sincere apologies to American Express, the "American Excess" tax scam card can be used by our children—my children and your children—as a symbol of what they are losing in opportunity costs, including the roads and bridges and rail that remain unrepaired; the new schools and airports that are un-built; the national defense that becomes far less adequate because the investment can't be made; the government programs, whether it is Medicare, Social Security, Medicaid that are in peril—deeply in jeopardy because of this tax scam—and positive train control that can save lives and could have saved lives, in fact, in Tacoma when that train was traveling 80 miles an hour when the speed limit was 30. These opportunity costs are real. The choices to incur them are moral, and the debt that will have to be paid by future generations is equally real, and it is immoral.

Thank you.

I yield the floor.

The PRESIDING OFFICER. The Senator from Connecticut.

#### HEALTHCARE AND DACA

Mr. MURPHY. Mr. President, when you are the father of a 9-year-old and a 6-year-old during the holiday season, you spend an awful lot of time reading holiday stories, you spend an awful lot of time watching Christmas specials and Christmas movies on TV, and it is wonderful. I love it. I love getting to relive my childhood through the eyes of my kids.

If you remember all of these stories and specials, there is a familiar theme that runs through them, and it is a really nice theme for kids to hear. The basic idea in many of these stories is that Christmas, Hanukkah, the holidays we celebrate today, aren't about pageantry, and they aren't about pomp and circumstance or the presents or material things; it is really about celebrating each other. It is about sort of understanding what is important to us and who is important to us and using this little break we get at the end of the year to spend time with each other.

My youngest's favorite of all of these stories and specials is the iconic Doctor Seuss poem about the Grinch. It ends like this:

He hadn't stopped Christmas from coming! It came!

Somehow or another it came just the same! And the Grinch, with his Grinch-feet ice-cold in the snow, stood puzzling and puzzling: "How could it be so?"

"It came without ribbons! It came without tags!"

"It came without packages, boxes or bags!" And he puzzled three hours, 'til his puzzler was sore.

Then the Grinch thought of something he hadn't before!

"Maybe Christmas," he thought, "doesn't come from a store."

"Maybe Christmas, perhaps, means a little bit more!"

Maybe it is the most famous of all of the passages from Christmas stories explaining that premise; that this time of the year is a time in which we think about each other.

I hope we do that in the Senate and in the House over the coming days before we wrap up for the year because as we approach the Christmas season and as creatures of good fortune—those of us who get to serve in the U.S. Senate—as we begin to prepare to go home and share time with our family and our loved ones, we need to think about the crisis many families are in today and will be in over the holiday season if we don't choose to do some basic things here, attached to our responsibility as U.S. Senators.

We need to think about the position we are going to put people in because of our inability to act and to pass legislation that, prior to this holiday season, seemed relatively noncontroversial.

Christmas is about celebrating our love for one another. If we really do be-

lieve in brotherhood—if we really do believe that our role as U.S. Senators is to try to lift people up around us—then we need to understand that the debates around health center funding or the Children's Health Insurance Program or the status of children who were brought here by their parents at a very young age from another country aren't about politics. They are not about scoring political points. They are about people and what we will do to people as we head into the holiday season.

Adrianna Bigard is a single mom from Hamden, CT. For her, the CHIP program has been a lifesaver. She is doing everything we would ask a young woman to do. She received her master's degree in public relations from Quinnipiac University. She is now working as a public relations specialist. She has a young son—a 6-year-old, Carter—and she is a single mom. She gets a paycheck every week, but it goes out as quickly as it comes in. She is one of the millions of Americans who are working, who are playing by the rules but are living paycheck to paycheck.

She gets insurance through her employer, but when she was told how much it would cost to add her son to her coverage, she simply could not afford it. She literally did not have the money in her monthly paycheck to be able to pay for gas and for groceries, for rent and for coverage for her son. So the CHIP program was a lifesaver for her.

Her son now is enrolled in what we call HUSKY B in Connecticut, which is the name we use for our CHIP program. Without it, she says, things would dramatically change. If HUSKY goes away—if CHIP goes away—once all benefits, taxes, et cetera, are paid, I will not have enough money left in my paycheck to pay my rent.

That is what is consuming her this holiday season.

She just got a notice from the State of Connecticut telling her that on January 31, her son Carter will lose healthcare insurance, meaning on January 31, Adrianna will not have enough money to pay for her rent or she will have to leave her son uninsured. That will be her choice come January 31. That is a pretty terrible, awful way for her to spend her holiday season.

In northeastern Connecticut, I heard from a woman who works in homelessness, and she was telling an inspiring story of a gentleman who had been living the last 3 months in a tent and suffering deeply from severe joint pain, fevers, and weakness, and had no access to healthcare until he was connected with the local community health center. That local community health center was able to get him in for care to stabilize him and potentially save his life. Yet that community health center—it is called Generations, and it serves thousands of people in northeastern Connecticut—will lose 70 percent of its funding next year.