

abandoned mine lands, coming, again, from coal that was mined to pay for the miners' pension and benefit plan, and we can't get it done.

I will tell you, if that piece of legislation was allowed to be voted on tonight, we would have well over 60 votes, bipartisan. My Republican colleagues and all of our Democrat colleagues here understand the importance of the working people.

President Trump is speaking about this every time. Last night he shouted out to miners. I was so pleased. I have not heard that since I have been here—anyone saying: Thank you for the job you have done. We are not leaving you behind. You have given to this country the energy we have, the superpower of the world. You have produced the energy through the toughest of times, and we appreciate that.

I was very, very appreciative to see that type of recognition. I can't tell you how much more appreciative I would be right now to see us as a bipartisan group—Democrats and Republicans—standing up for the working people that we talk about every day and saying: Listen, as to the pension guarantee act, which basic to the Miners Protection Act, we are going to pass that. We are going to put this aside. We don't have to worry about this anymore. We have done it.

That is all we are asking for. Everybody who has joined me in this journey understands that we are all fighting for the working people, which is what we were sent here to do, from your wonderful State of South Carolina to my beautiful State of West Virginia. They depend on us. The retired miners are walking our halls. Maybe you have seen them. If not, I am sure they will come by and say hi to you. They are very appreciative of the consideration we are all giving them. They are hoping we finally get this done.

I am doing it for them and for their families and what they have done for our country. The 4-month extension is not even humane. I have said that. My reason for saying that is that these people can't comprehend it. I can assure you that, when I go back to my office after I leave the floor, I will get phone calls: JOE, they are going to take my healthcare again. What am I going to do?

I keep saying: Ma'am, please, trust us; hold tight.

We could have had this fixed before. We kicked the can down the road 4 months. Now I have been told—and we all seem to accept it—that they are going to do a permanent healthcare fix. I am appreciative of that. The bottom line is that we have pensions out there hanging, which is going to be a bigger albatross around us if we don't something, and we have a chance to fix it all and put that aside.

I spoke to President Trump, and I am hopeful that he will speak out on this, and he has spoken out. He has told me that he supports it.

I said: Please, Mr. President, speak to our friends on the other side—our

leadership—and let them know how much you support this, and let us put this behind us because we can fix it once and for all.

We were told to get a legislative hearing, and we did that. We were told to go through regular order. We went to the Finance Committee, and it was passed out—bipartisan, overwhelmingly bipartisan.

I know we have the 60 votes. I was told we have to reintroduce it again. So here we are. I reintroduced it, and we have bipartisan support again. We are ready to go.

Why do we put these people through this type of agony? I don't know. We have so many other challenges, and we have to come together. This is one we have already agreed we are together on and can't move it.

I know you have always been a dear friend and supportive, and you know the hard work our people have done, and I appreciate that. However, it is time to act. It is time to get this done. If we wait until April, that is exactly when our continuing resolution is coming up, and, basically, we have no budget to work off of. So we have to do another extension until we can get something more permanent. They could get caught up in that CR again. We are going to say: We are sorry; we couldn't get it done, but we will give you another 2, 3, or 4 months.

I can't go home and continue to tell these wonderful people who have been so good and so patient that I am sorry, but we just have to wait another few months.

When is enough enough? When are those few months going to be up and we do the right thing? I am asking all of you; I am asking all of my colleagues: Please, this is one time when we can do something and feel good about it and go home over the weekend and go back to our constituents and tell them that this one is finished, that we fixed this.

I am asking for that vote. I would encourage all of my colleagues to do the same, to speak to the leaderships to make sure that we can move the miners protection and make sure the miners get the healthcare and the pension benefits they were guaranteed and they have been promised and which has been kept until now, and that we are not going to let them down.

With that, Mr. President, I thank you, and I thank all of my colleagues for the support we have been receiving. I am asking the majority leader to please let us have this vote and put it on the floor. Let's go from there and see what happens. I am willing to do that.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mr. CORTON). Without objection, it is so ordered.

Mrs. MURRAY. Mr. President, I ask unanimous consent to speak as in morning business.

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

FAMILY PLANNING PROVIDERS

Mrs. MURRAY. Mr. President, thank you, and thank you to some of my colleagues who are going to be joining me on the floor this afternoon.

The day after President Trump was inaugurated was one of the most inspiring I have ever gotten a chance to be part of. Millions of people, men and women, marched in Seattle, in Washington, DC, and in cities and towns in between. They carried signs, they chanted, and they made it absolutely undeniably clear that when it comes to women's rights and healthcare, people across the country do not want to go backward. Since then, they have continued to speak up and stand up.

But we are here today because Donald Trump and Republicans in Congress simply are not getting the message. I want to discuss one crucial example in particular—the possibility that in a matter of days, Senate Republicans could roll back a rule protecting family planning providers from being discriminated against and denied Federal funding.

Let me start by explaining a bit about what family planning providers mean to our community. These providers—part of the Title X program, which has bipartisan history—deliver critical healthcare services nationwide but are especially needed in rural and frontier areas. In 2015 alone, Title X provided basic primary and preventive healthcare services, such as Pap tests, breast exams, birth control, and HIV testing, to more than 4 million low-income women and men at nearly 4,000 health centers. In my home State of Washington, tens of thousands of patients are able to receive care at these centers each year. They often have nowhere else to turn for healthcare. In fact, 4 out of 10 woman who receive care at health centers funded by Title X consider it to be their only source of healthcare.

Taking resources away from these providers would be cruel. It would have the greatest impact on women and families who are most in need. But that is exactly what the law passed in the House, which is now on its way to the Senate, would mean. It would undo a valuable effort by the Obama administration to ensure that healthcare providers are evaluated for Federal funding based on their ability to provide the services in question, not ideology. In doing so, the bill would make it even easier for States, led by extreme politicians, to deny family planning providers Federal funding, not because of the quality of the care they provide or the value to the communities they serve but based on whether the politicians in charge agree that women should be able to exercise their constitutionally protected rights to safe, legal abortion.

It is the 21st century. It is time for politicians to stop telling women what they can and can't do with their own bodies. That is what the women and men who have been marching and speaking up all over our country believe. That is what I believe. It is what Democrats believe.

If Leader MCCONNELL thinks he can rush this harmful legislative effort through without a fight, we are here to say he is wrong. He can expect Democrats and maybe even some Republicans who are concerned about losing healthcare providers in their own States to fight back. So today I am calling on the leader to commit right now to drop this effort and agree not to bring this bill to the floor. It is well past time that extreme Republicans end their damaging political attacks on women. I think the opportunity to start that is right this minute. So we urge him to take this action and not bring this to the floor. We want him to know that we are going to fight back every step of the way if he does.

I yield the floor.

The PRESIDING OFFICER. The Senator from New Hampshire.

Mrs. SHAHEEN. Mr. President, I came to the floor to join my colleague and friend Senator MURRAY to say that I, too, am ready for this fight to oppose S.J. Res. 13, which would allow the discrimination against Title X family planning providers. This is a misguided measure that would leave millions of women and families with fewer healthcare options. It would drastically decrease women's access to basic primary and preventative health services, including lifesaving cancer screenings and HIV testing.

Make no mistake, as Senator MURRAY said, the primary target of this legislation is Planned Parenthood. For years now, Republican leaders in Congress have tried to keep women from choosing Planned Parenthood as their healthcare provider—this at a time when Planned Parenthood serves millions of women nationwide, including nearly 12,000 women in New Hampshire, my home State. Most of the women in New Hampshire have incomes below or near the poverty line. Many of those women live in rural areas where they don't have other options for healthcare coverage.

The sad irony of this attack on Planned Parenthood is that study after study has shown that cutting back access to birth control and to other family planning methods actually increases the number of abortions. So I understand that opponents are interested in supporting this legislation because they think Planned Parenthood provides abortions, but the coverage Planned Parenthood is providing to women in New Hampshire and across this country with Federal dollars does not allow for abortions. So what we are doing is taking away women's access to contraception and to other family planning services and saying: You have no choice now.

More than ever right now, facts matter. Research matters. Talking away women's access to birth control and family planning will lead to more abortions, not fewer abortions. Yet this legislation is part and parcel of a broader national campaign against Planned Parenthood, whose clinics have been the target of vilification, of threats, and of violence. In October of last year, the Planned Parenthood clinic in Claremont, NH, was vandalized not once but twice. The second attack, a breaking-and-entering incident, caused extensive damage. It forced the clinic to close for 5 weeks.

I have great admiration for the courage of doctors and other healthcare providers at the Claremont clinic. Despite threats and attacks, they are determined to continue serving women across the Connecticut River Valley, many of whom have no alternative to the Claremont clinic. They are typical of the dedicated healthcare professionals at Planned Parenthood clinics all across our country.

The good news is that, according to poll after poll, the American people across the political spectrum—from Independents, to Libertarians, to Democrats, to Republicans—strongly support Planned Parenthood and oppose efforts to take away women's ability to choose Planned Parenthood as their healthcare provider.

At last night's Presidential address to Congress, I was honored to have as my guest Jennifer Frizzell of Planned Parenthood of Northern New England. Jen knows exactly what is at stake for women if President Trump and Republican leaders succeed in closing hundreds of Planned Parenthood clinics across the United States.

So let's be clear again: Supporting family planning clinics is not about abortion, which by law is never funded by taxpayer dollars—something that I think is often misrepresented by some of our colleagues here in Congress. What this is about is ensuring that American women have access to the basic healthcare they need. For 40 percent of women, their visits to a family planning center is the only care they receive annually. In 2015 alone, Title X provided basic primary and preventive healthcare services, such as Pap tests, breast exams, birth control, and HIV testing, to more than 4 million women and men at nearly 4,000 health centers.

I am sure that every one of our colleagues is receiving letters and emails and phone calls from constituents on this issue. They are pleading with us not to take away their access to Planned Parenthood and the healthcare they trust and depend on.

I received this message from Caitlin Parnell of Hampstead, NH. She said:

As a young mother of a 2-year-old, my husband and I knew we wanted to wait to have more children. We were both working full time but barely making ends meet. The companies we worked for offered health insurance, but they were small companies, and the monthly cost was well more than we could afford. So we went without. With no

insurance, I turned to Planned Parenthood for birth control. With the sliding pay scale, I was able to get exams and birth control within my budget. We were able to decide the best time to have more children, which also allowed us to responsibly manage our finances as well. An unplanned pregnancy at that point would have destroyed the little financial stability we had. I don't know where our family would be without Planned Parenthood.

Karla Canderhoof is a stay-at-home mother in Newfields, NH. She wrote this:

After being diagnosed with ovarian cyst issues that caused debilitating pain, I turned to Planned Parenthood for treatment. In my case, the treatment for ovarian cysts was birth control. At the time (during my college years) I could not afford the cost of birth control due to my lack of insurance. But Planned Parenthood gave me birth control free of charge.

Amanda Arel of Rochester, NH, sent this message:

During the ages of 22 to 25, I utilized Planned Parenthood for my annual exams and birth control. As I did not have insurance and was in college, I was not able to afford most medical care. Planned Parenthood not only provided me with essential care, they made it very comfortable for me and were very knowledgeable and answered any questions I had. They provided birth control for me that, if it wasn't for them, I would not have been able to get, at a cost I could afford.

I still support Planned Parenthood because they provide safe, affordable healthcare for all, and that is so important.

We need to listen to our constituents, those who are speaking out in passionate support of Planned Parenthood and other family planning clinics.

As Senator MURRAY said so eloquently, this is about respecting women's access to healthcare services, including those millions of vulnerable women who have nowhere else to turn for essential care. This is also about respecting women's constitutionally protected right to make our own reproductive choices. We must not allow Congress to strip away Federal investments in family planning clinics by allowing States to discriminate against providers like Planned Parenthood.

I urge our Republican colleagues, don't bring S.J. Res. 13 to the floor. If it does come to the floor, I certainly intend to join in the fight with my colleagues—Senator MURRAY, Senator BLUMENTHAL, and so many other Democrats and, I believe, Republicans—to defeat this legislation.

I yield the floor.

The PRESIDING OFFICER. The Senator from Connecticut.

Mr. BLUMENTHAL. Mr. President, I am proud and honored to follow my very distinguished colleague from New Hampshire, Senator SHAHEEN, and Senator MURRAY of Washington in this cause which invokes a line that I think the President used last night in his address to us, pledging cooperation for causes where we can make a common cause.

Surely no cause is more important than healthcare, no goal is more important than preventive services for

women so we can all avoid the costs not only in dollars and cents but the cost of human suffering and foreclosed futures that will come when women are denied these kinds of basic services.

I met this morning with a group from Planned Parenthood, patients and providers working in clinics across New England. They told me their story—some of them patients, some of them service providers and volunteers—about the kind of transformative effect that primary care, examinations and screenings, can have for women who would otherwise lack those services. The community health centers cannot substitute for them.

Family planning programs under title X are often the only Federal programs dedicated to providing comprehensive services in family planning but also in related preventive health services.

Over the past year alone, title X providers have provided cancer and HIV screenings, contraceptive services, and other primary and preventive services to over 4 million women and men at nearly 4,000 health centers in New England and across the country. This network of healthcare providers is a safety net. They compose a network, the title X network, including providers of State and local health departments, federally qualified health centers, and family planning councils. They create a network that provides a critical source of healthcare to people who otherwise would be denied it. They are trusted providers who are willing to serve the uninsured, the uninsured and low-income individuals who risk losing all access to healthcare if it was not for this network.

These clinics are often the only healthcare providers in rural areas and other parts of the country. So the political attacks on providers that provide abortion services would mean a loss of access to all family planning and preventive healthcare in these parts of the country—rural, metropolitan, suburban. Not only are these services necessary, but family planning services are really good investments, especially when it comes to the money that otherwise would be spent when illnesses or diseases become more serious.

In 2010, the \$1.14 billion that was spent in this country on family planning resulted in more than \$8 billion in gross savings. That is a clearly worthwhile investment.

The resolution that passed the House last month that Senator MCCONNELL is considering bringing to the Senate floor would eliminate protections that prevent discrimination against these very providers, discrimination based on facts or sometimes nonfacts that have nothing to do with the quality of care or the worthiness of the investment in these clinics and healthcare providers.

The regulation that Republicans are seeking to eliminate ensures that no qualified providers will be excluded from eligibility for Federal funding for discriminatory reasons outside of that

provider's ability to provide care. That is really the criterion that matters. The ones who want to eliminate this regulation apparently would rather risk limiting access to healthcare in order to score political points. Unfortunately, it is really that simple.

At a time when Republicans continue to try to push ahead with repealing the Affordable Care Act, which also includes essential support for preventive healthcare, they also want to disrupt the country's healthcare system for this kind of women's healthcare.

Just last night, after President Trump claimed he wanted to work with Members of both parties to invest in women's health, we are threatened with this step to eliminate an important regulation that protects women's health. I ask the President and my colleagues across the aisle to join in this common cause, which should unite us on a bipartisan basis. If they want to continue these attacks, we are ready for the fight, but we would much rather cooperate and collaborate in the cause of women's healthcare.

I urge my Senate colleagues to listen to the kind of providers and patients whom I met with this morning, the kind of provider that Senator SHAHEEN brought with her last night as her guest, the kind of providers and patients and volunteers who work in these clinics all across the country, whether it is Planned Parenthood or other kinds of clinics. I ask them to listen to the advocates here, supporters, like the National Coalition of STD Directors, the National Campaign to Prevent Teen and Unplanned Pregnancy, the American Psychological Association, the National Association of County and City Health Officials, the ACLU, and the American Medical Student Association. They are just a few of the stakeholders who advocate strongly that this regulation be continued and who oppose the step the House passed and that the majority leader may bring to the floor.

These people have dedicated their lives and their careers to assisting the vulnerable, whether they are providing healthcare or legal services or other kinds of support, and they are saying to us: Do not eliminate this regulation. I think we ought to listen to them. I hope my colleagues will.

I am determined that we will fight tooth and nail if we need to do so, but I would much rather that we follow the President's offer and that we collaborate to stop the elimination of this regulation, which is so important to making sure that women's healthcare is based on quality, not on discriminatory reasons based on political motive.

The PRESIDING OFFICER. The Senator from Maine.

Mr. KING. Mr. President, I rise to oppose S.J. Res. 13, which is a Congressional Review Act resolution to undo the regulations which protect title X health centers. I believe this resolution, although well meaning, will have the opposite effect of its intention.

I particularly want to discuss the organization known as Planned Parenthood, but, more generally, these women's health centers, these title X health centers, No. 1, provide many healthcare services to women, particularly low-income women. They are the choice of those women. They are a place they have chosen to go to receive their healthcare treatment.

I do think that one of the problems with this whole debate is the use of the term "funding" of Planned Parenthood. What we are talking about here is not funding, as in a budget line or a budget provision that says: Planned Parenthood gets \$58 million or \$100 million or \$10, whatever it is. That is not the way it works. What we are talking about is reimbursement for women's healthcare services provided on an individual, case-by-case basis, and this does not include abortion. It does not include abortion.

These organizations in Maine—Planned Parenthood, for example, serves 10,000 people. Ten thousand women choose to get their healthcare services from Planned Parenthood.

The other piece of this debate I have never understood is why those who are opposed to abortion would be so opposed to organizations that allow women to make choices about pregnancies and provide contraception and contraception advice, which statistically we know reduces abortion.

In Maine, because of the access to organizations like Planned Parenthood and other women's healthcare clinics, we have seen our teen pregnancy rate drop 58 percent in the last 20 years or so—58 percent. That is a significant reduction, and it is attributable, at least in some significant part, to the availability of the services provided by these organizations.

It has always struck me as ironic, in the extreme, that someone who says they are against abortion should be against an agency that provides contraception and family planning services that prevent pregnancy and therefore prevent abortion.

I subscribe to President Clinton's formulation that abortion should be safe, legal, and rare. It should not be something that is chosen just casually—and of course it isn't. This is a terribly difficult decision for a woman, but that is not the subject today. The subject today is curtailing the reimbursement for women's healthcare services to an organization or organizations that may also provide abortion services.

It is contrary to the very idea of trying to prevent abortion, but it is also denying healthcare services of choice to thousands of women in Maine and millions across the country.

I have sat in this body for 4 years and heard people talking about how consumers and patients should be able to choose their physicians, they should be able to choose their healthcare options. This was a basic principle. It is one of the arguments we have heard as we have been discussing other healthcare

issues in this body. This Congressional Review Act provision would take away that choice. I think that is a great disservice to those citizens, many of whom are low income, many of whom are covered by Medicaid, many of whom do not have private health insurance. To take this step that this resolution would entail would be very shortsighted, and I believe it is a violation of the rights of those people to choose their healthcare providers.

It also does not achieve the ends that the sponsors want to achieve. That is why I believe that this resolution—although it may be denominated as something to do with being anti-abortion, I think it is just the opposite. If this resolution passes and these healthcare centers under Title X, including Planned Parenthood, are unable to deliver these services, there will be more unwanted pregnancies and more abortions. I think that is a sad and unfortunate outcome to be perpetrated by people who say they are trying to oppose abortion.

Planned Parenthood provides women's healthcare services. It provides contraceptive services. I know the people in Maine who work for this agency, and I know this is a terribly controversial issue, but I believe that if what we want to do is minimize the number of abortions, then it makes no sense whatsoever to somehow indiscriminately strike out at the funding of the agencies that provide healthcare services.

Nobody in this body is talking about Federal funds for abortion. That is not what the issue is. If that were the issue, this would be an entirely different debate. The issue is taking reimbursement away from the Planned Parenthood clinic or Title X clinic for mammograms, cervical exams, or other women's healthcare services. Why would we want to do that in the name of achieving some other goal that won't even be achieved? In fact, it will be made a more widespread issue.

I hope the Senate will realize that whatever the motivation behind this provision is, it just makes no sense. It makes no sense from the point of view of preventing abortion. It makes no sense in terms of the taxpayers. Preventive services, contraceptive services, cost about \$200 a patient; a Medicaid birth costs about \$10,000. If it is a Medicaid patient, those are taxpayer dollars. We are talking about saving taxpayers money.

This goes to the healthcare system in general: Why would we want to undo prevention, whether prevention of unwanted pregnancies or prevention of a disease? Prevention is part of the solution to the healthcare crisis in this country because of the excessive cost.

Here is a specific case. Again, we are not talking about funding abortions. We are not talking about funding Planned Parenthood. We are not talking about funding these Title X health centers. We are talking about protecting them in terms of their reim-

bursement for women's health services delivered. That is what this vote is about. If you vote for this, you are voting to take away reimbursement for health services that are necessary to protect the health and well-being of women across this country.

I hope my colleagues will vote no on this resolution, and I believe it will serve the public and it will even serve those people who are concerned most deeply—and I understand—about abortion. If you want fewer abortions, fund Planned Parenthood. It seems to me that is a fairly clear correlation, and it is one we should respect. But we also should respect the rights, needs, and choices of those millions of women who rely on these clinics for their healthcare needs aside from the issue of reproductive rights, just straight healthcare needs. That is what this vote is all about.

Thank you, Mr. President.

I yield the floor.

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

The PRESIDING OFFICER (Mr. TOOMEY). Without objection, it is so ordered.

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent to speak for up to 15 minutes as in morning business.

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

CLIMATE CHANGE

Mr. WHITEHOUSE. Mr. President, I am here today for the 158th time to ask this Chamber to wake up to the mounting evidence of climate change. The sad truth is that, in Congress anyway, this issue has turned starkly partisan thanks to a torrent of dark political money that the fossil fuel industry uses to both threaten and reward the Republican Party in a dirty, dark money game of stick-and-carrot. Republicans in Congress ignore climate change for the simple reason that the fossil fuel industry has become their political life support system. It does not have to be this way.

Outside this Chamber, even Republicans see things very differently. In the investment sector, where people have to make decisions based on real facts and where duties to shareholders limit overly creative accounting, the Republican signal is clear.

An impressive group of Republican former Treasury Secretaries and Republican former Presidential economic advisers recently proposed a conservative, market-based climate solution. Republican Presidents trusted these folks with the conduct of the U.S. economy. Jim Baker was Secretary of the Treasury under President Reagan, Hank Paulson was Secretary of the Treasury under President George W. Bush, and George Shultz was Secretary of the Treasury under President Nixon,

in addition to other distinguished offices that they held. Joining those three were Martin Feldstein, Chairman of President Reagan's Council of Economic Advisers, and Greg Mankiw, who held that position for President George W. Bush; Rob Walton, the former chairman of the board of Walmart, the world's largest retailer and employer; and Tom Stephenson from Sequoia Capital, the venture capital firm out in Silicon Valley. This Republican group proposed a "carbon dividends" plan. It combines a carbon tax on fossil fuels—which reflects harm from carbon emissions which market economics ordinarily requires to be built into the price of the product—with a big dividend returning all of the revenues to the American people, and a reduction of regulations, which may be mooted by a good enough carbon fee. This idea is actually not so different from my own American Opportunity Carbon Fee Act.

In their report, they all note that the "mounting evidence of climate change is growing too strong to ignore." Many would say that it grew too strong to ignore a good decade ago, but it is important that these Republican leaders have acknowledged this.

They also said: "Economists are nearly unanimous in their belief that a carbon tax is the most efficient and effective way to reduce carbon emissions."

This report lines up with many other Republicans outside Congress who support a revenue-neutral carbon fee. It is the favorite climate solution in conservative economic circles. Indeed, it is the only widely accepted climate solution among Republicans.

The Niskanen Center, a Libertarian think tank that spun off from the Cato Institute, last month wrote this:

The case for climate action is now so strong that one would be hard-pressed to find a serious academic economist who opposes using market forces to manage the damage done by greenhouse emissions.

Like the Treasury Secretaries, economists and investors throughout the financial community are saying loud and clear: We can no longer ignore climate change.

Goldman Sachs, for instance, in 2015 did a report on the low-carbon economy. It was called: "Goldman Sachs equity investor's guide to a low carbon world, 2015–2025." So unless somebody here is going to say that Goldman Sachs is in on the hoax, Goldman Sachs is taking this pretty seriously.

Last year, the investment firm BlackRock, with more than \$1 trillion in assets under management, issued a report titled: "Adapting Portfolios to Climate Change."

I don't think investors trust \$1 trillion to a firm that falls for hoaxes. BlackRock, like Goldman, knows that climate change is real and is helping its investors plan for the economic fallout.

BlackRock warns in its report: "Investors can no longer ignore climate