

S.J. Res. 6, a joint resolution proposing an amendment to the Constitution of the United States relative to equal rights for men and women.

S. CON. RES. 4

At the request of Mr. CARDIN, the name of the Senator from Missouri (Mrs. MCCASKILL) was added as a cosponsor of S. Con. Res. 4, a concurrent resolution clarifying any potential misunderstanding as to whether actions taken by President-elect Donald Trump constitute a violation of the Emoluments Clause, and calling on President-elect Trump to divest his interest in, and sever his relationship to, the Trump Organization.

S. RES. 6

At the request of Mr. RUBIO, the name of the Senator from New Hampshire (Mrs. SHAHEEN) was added as a cosponsor of S. Res. 6, a resolution objecting to United Nations Security Council Resolution 2334 and to all efforts that undermine direct negotiations between Israel and the Palestinians for a secure and peaceful settlement.

S. RES. 9

At the request of Mr. HATCH, the name of the Senator from Rhode Island (Mr. REED) was added as a cosponsor of S. Res. 9, a resolution honoring in praise and remembrance the extraordinary life, steady leadership, and remarkable, 70-year reign of King Bhumibol Adulyadej of Thailand.

S. RES. 15

At the request of Mr. LEE, the name of the Senator from Florida (Mr. RUBIO) was added as a cosponsor of S. Res. 15, a resolution expressing the sense of the Senate that the Mexico City policy should be permanently established.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. FLAKE:

S. 195. A bill to expedite the deployment of highway construction projects; to the Committee on Environment and Public Works.

Mr. FLAKE. Mr. President, I rise to speak of legislation I am introducing today—the Transportation Investment Recalibration to Equality Act, or the TIRE Act. The TIRE Act would suspend the Davis-Bacon prevailing wage requirement on all transportation-related infrastructure contracts. This would free up billions more in taxpayer dollars to be spent on jobs and on projects.

For those who are not familiar, Davis-Bacon is a Depression-era law that requires contractors on Federal construction projects to pay workers no less than the so-called local prevailing wage. Now, since its enactment over 80 years ago, the Department of Labor has been unable to devise an effective system for determining prevailing wages.

In fact, a 2004 Department of Labor inspector general report revealed that

Federal wage reporting surveys, which are a key metric used to determine prevailing wages, are fundamentally flawed. Of all the wage report surveys reviewed by the IG, 100 percent contained flaws. Let me say that again: 100 percent of all the surveys were flawed.

In addition, some of the wage surveys have not been updated since the 1980s. The bottom line is that every time Davis-Bacon applies to a Federal project, less money is going to construction and more money is going to meet onerous wage requirements. According to the Beacon Hill Institute, Davis-Bacon forces taxpayers to pay 22 percent above the market rate for labor on Federal infrastructure projects.

This is largely the result of disproportionate union participation in flawed wage surveys that skew Federal decisionmaking. Now, despite representing only 4 percent of the construction industry, unions are able to leverage their clout with Federal bureaucrats to inflate more than 60 percent of prevailing wages—talk about benefitting a few at the expense of the many.

Here is some perspective on what it means in real dollars. In 2016, the Federal Government spent \$23 billion on Federal construction projects, and 2.1 billion of these dollars was spent on above-rate labor costs.

Again, \$2.1 billion of the \$23 billion spent was on above-market-rate labor costs. This means that nearly 10 percent of all Federal construction spending last year went to inflated contracts. Not only does this translate into less construction funding going to actual construction, but according to George Mason University, it results in roughly 30,000 lost construction jobs.

So we lose both on the projects and the jobs that are created. More broadly, it discriminates against small businesses that don't have the resources to meet onerous Federal reporting and compliance requirements. Now, while it may be well-intentioned, Davis-Bacon ends up eliminating decent-paying construction jobs and hampering infrastructure spending.

I have often talked to State and local officials who will say that if you have two bridges across the same river, even if they are just 100 yards or 200 yards or a mile apart with the same underlying costs—or what should be the same underlying costs—if there are Federal moneys involved in one and no Federal moneys involved in the other, the one with Federal moneys will cost significantly more, and a big portion of that is because of Davis-Bacon requirements.

Now, in this body, we have to look for issues to bridge the partisan divide. It turns out that one of these issues is bridges, roads, dams, and other infrastructure projects. Fixing our Nation's crumbling infrastructure is a top priority for many in Congress, and the new administration has touted a large infrastructure package as one of its agenda items.

However, despite the bipartisan consensus on both ends of Pennsylvania Avenue for infrastructure investment, visions for the road ahead actually diverge. With a projected pricetag north of \$800 billion for highways and bridges alone, every Federal dollar needs to be spent as efficiently as possible.

The TIRE Act will return wage determinations for Federal transportation projects where they belong, and that is the market.

By Mr. CORNYN (for himself and Mr. CRUZ):

S. 201. A bill to amend the Internal Revenue Code of 1986 to ensure that new wind turbines located near certain military installations are ineligible for the renewable electricity production credit and the energy credit; to the Committee on Finance.

Mr. CORNYN. Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 201

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Protection of Military Airfields from Wind Turbine Encroachment Act".

SEC. 2. NEW WIND TURBINES LOCATED NEAR CERTAIN MILITARY INSTALLATIONS.

(a) IN GENERAL.—Paragraph (1) of section 45(d) of the Internal Revenue Code of 1986 is amended by striking "Such term" and all that follows through the period and inserting the following: "Such term shall not include—

"(A) any facility with respect to which any qualified small wind energy property expenditure (as defined in subsection (d)(4) of section 25D) is taken into account in determining the credit under such section, or

"(B) any facility which is originally placed in service after the date of the enactment of the Protection of Military Airfields from Wind Turbine Encroachment Act and is located within a 30-mile radius of—

"(i) an airfield or airbase under the jurisdiction of a military department which is in active use, or

"(ii) an air traffic control radar site, weather radar site, or aircraft navigation aid which is—

"(I) owned or operated by the Department of Defense, and

"(II) a permanent land-based structure at a fixed location."

(b) QUALIFIED SMALL WIND ENERGY PROPERTY.—Paragraph (4) of section 48(c) of the Internal Revenue Code of 1986 is amended—

(1) by redesignating subparagraph (C) as subparagraph (D), and

(2) by inserting after subparagraph (B) the following:

"(C) EXCEPTION.—The term 'qualifying small wind energy property' shall not include any property which is originally placed in service after the date of the enactment of the Protection of Military Airfields from Wind Turbine Encroachment Act and is located within a 30-mile radius of any property described in clause (i) or (ii) of section 45(d)(1)(B)."

(c) EFFECTIVE DATE.—The amendments made by this section shall apply to property placed in service after the date of the enactment of this Act.

By Mr. KAINÉ (for himself and Mr. PORTMAN):

S. 206. A bill to amend the Higher Education Act of 1965 to allow the Secretary of Education to award job training Federal Pell Grants; to the Committee on Health, Education, Labor, and Pensions.

Mr. KAINÉ. Mr. President, by 2020, it is estimated that 65 percent of all jobs will require at least some form of postsecondary education and training. The National Skills Coalition estimates that nearly half of all job openings between now and 2022 will be middle skill jobs that require education beyond high school, but not a four-year degree. While the number of students pursuing postsecondary education is growing, the supply of skilled workers still falls short of industry demand. According to the Bureau of Labor and Statistics, 5.5 million U.S. jobs are currently vacant, in part, because of a shortage of qualified workers.

Our current Federal higher education policy must be improved to help solve this problem. Pell Grants, needs-based grants for low-income and working students, can only be awarded towards programs that are over 600 clock hours or at least 15 weeks in length. These grants cannot be used to support many of the short-term occupational training programs at community and technical colleges and other institutions that provide skills and credentials employers need and recognize. When it comes to higher education, Federal policies need to support the demands of the changing labor market and support career pathways that align with industry demand. According to the Georgetown University Center on Education and the Workforce, shorter-term educational investments pay off—the average postsecondary certificate holder has 20 percent higher lifetime earnings than individuals with only a high school diploma.

Today, I am pleased to introduce with my colleague, Senator PORTMAN, the Jumpstart Our Businesses by Supporting Students or JOBS Act. The JOBS Act would close the “skills gap” by expanding Pell Grant eligibility to cover high-quality and rigorous short-term job training programs so workers can afford the skills training and credentials that are in high-demand in today’s job market. Since job training programs are shorter and less costly, Pell Grant awards would be half of the current discretionary Pell amount. The legislation defines eligible job training programs as those providing career and technical education instruction at an institution that provides at least 150 clock hours of instruction time over a period of at least 8 weeks and that provides training that meets the needs of the local or regional workforce. These programs must also provide students with licenses, certifications, or credentials that meet the hiring requirements of multiple employers in the field for which the job training is offered.

The JOBS Act also ensures that students who receive Pell Grants are earn-

ing high-quality postsecondary credentials by requiring that the credentials meet the standards under the Workforce Innovation and Opportunity Act, are recognized by employers, industry, or sector partnerships, and align with the skill needs of industries in the States or local economies. In Virginia, the Virginia Community College System has identified approximately 50 programs that would benefit from the JOBS Act including in the fields of manufacturing, architecture/construction, energy, health care, information technology, transportation, and business management and administration.

The JOBS Act is a commonsense, bipartisan bill that would help workers and employers succeed in today’s economy. As Congress works to reauthorize the Higher Education Act, I hope that my colleagues ensure that Pell Grants are accessible for individuals participating in high-quality, short-term occupational training programs that are leading to industry-recognized credentials and certificates.

By Mr. CORNYN:

S. 212. A bill to provide for the development of a United States strategy for greater human space exploration, and for other purposes; to the Committee on Commerce, Science, and Transportation.

Mr. CORNYN. Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 212

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “Mapping a New and Innovative Focus on Our Exploration Strategy for Human Spaceflight Act of 2017” or the “MANIFEST for Human Spaceflight Act of 2017”.

SEC. 2. REAFFIRMATION OF POLICY AND FINDINGS.

(a) REAFFIRMATION OF POLICY.—Congress reaffirms that the long-term goal of the human space flight and exploration efforts of the National Aeronautics and Space Administration shall be to expand permanent human presence beyond low-Earth orbit and to do so, where practical, in a manner involving international partners, as stated in section 202(a) of the National Aeronautics and Space Administration Authorization Act of 2010 (42 U.S.C. 18312(a)).

(b) FINDINGS.—Congress makes the following findings:

(1) In accordance with section 204 of the National Aeronautics and Space Administration Authorization Act of 2010 (Public Law 111-267; 124 Stat. 2813), the National Academy of Sciences, through its Committee on Human Spaceflight, conducted a review of the goals, core capabilities, and direction of human space flight, and published the findings and recommendations in a 2014 report entitled “Pathways to Exploration: Rationales and Approaches for a U.S. Program of Human Space Exploration”.

(2) The Committee on Human Spaceflight included leaders from the aerospace, scientific, security, and policy communities. With input from the public, the Committee

on Human Spaceflight concluded that many practical and aspirational rationales together constitute a compelling case for human space exploration. These rationales include economic benefits, national security, national prestige, inspiring students and other citizens, scientific discovery, human survival, and a sense of shared destiny.

(3) The Committee on Human Spaceflight affirmed that Mars is the appropriate long-term goal for the human space flight program.

(4) The Committee on Human Spaceflight recommended that the National Aeronautics and Space Administration define a series of sustainable steps and conduct mission planning and technology development as needed to achieve the long-term goal of placing humans on the surface of Mars.

SEC. 3. HUMAN EXPLORATION STRATEGY.

(a) HUMAN EXPLORATION OF MARS.—Section 202(b) of the National Aeronautics and Space Administration Authorization Act of 2010 (42 U.S.C. 18312(b)) is amended—

(1) in paragraph (3), by striking “and” at the end;

(2) in paragraph (4), by striking the period at the end and inserting “; and”; and

(3) by adding at the end the following:

“(5) to achieve human exploration of Mars, including the establishment of a capability to extend human presence to the surface of Mars.”.

(b) EXPLORATION STRATEGY.—

(1) IN GENERAL.—In accordance with this subsection, the Administrator of the National Aeronautics and Space Administration shall submit an interim report and final report setting forth a strategy to achieve the objective in paragraph (5) of section 202(b) of the National Aeronautics and Space Administration Authorization Act of 2010, as amended by subsection (a) of this section, through a series of successive, sustainable, free-standing, but complementary missions making robust utilization of cis-lunar space and employing the Space Launch System, Orion crew capsule, and other capabilities provided under titles III, IV, V, and IX of that Act (42 U.S.C. 18301 et seq.).

(2) STRATEGY REQUIREMENTS.—In developing the strategy under paragraph (1), the Administrator shall include—

(A) the utility of an expanded human presence in cis-lunar space toward enabling missions to various lunar orbits, the lunar surface, asteroids, Mars, the moons of Mars, and other destinations of interest for future human exploration and development;

(B) the utility of an expanded human presence in cis-lunar space for economic, scientific, and technological advances;

(C) the opportunities for collaboration with—

(i) international partners;

(ii) private industry; and

(iii) other Federal agencies, including missions relevant to national security or scientific needs;

(D) the opportunities specifically afforded by the International Space Station (ISS) to support high priority scientific research and technological developments useful in expanding and sustaining a human presence in cis-lunar space and beyond;

(E) a range of exploration mission architectures and approaches for the missions identified under paragraph (1), including capabilities for the Orion crew capsule and the Space Launch System;

(F) a comparison of architectures and approaches based on—

(i) assessed value of factors including cost effectiveness, schedule resiliency, safety, sustainability, and opportunities for international collaboration;

(ii) the extent to which certain architectures and approaches may enable new markets and opportunities for United States private industry, provide compelling opportunities for scientific discovery and technological excellence, sustain United States competitiveness and leadership, and address critical national security considerations and requirements; and

(iii) the flexibility of such architectures and approaches to adjust to evolving technologies, partners, priorities, and budget projections and constraints;

(G) measures for setting standards for ensuring crew health and safety, including limits regarding radiation exposure and countermeasures necessary to meet those limits, means and methods for addressing urgent medical conditions or injuries, and other such safety, health, and medical issues that can be anticipated in the conduct of the missions identified under paragraph (1);

(H) a description of crew training needs and capabilities (including space suits and life support systems) necessary to support the conduct of the missions identified under paragraph (1);

(I) a detailed plan for prioritizing and phasing near-term intermediate destinations and missions identified under paragraph (1);

(J) an assessment of the recommendations of the report prepared in compliance with section 204 of the National Aeronautics and Space Administration Authorization Act of 2010 (Public Law 111-267; 124 Stat. 2813), including a detailed explanation of how the Administrator has ensured such recommendations have been, to the extent practicable, incorporated into the strategy under paragraph (1); and

(K) technical information as needed to identify interest from potential stakeholder or partner communities.

(3) INDEPENDENT REVIEW.—

(A) IN GENERAL.—The Administrator shall enter into an arrangement with the National Academy of Sciences to review and comment on each interim report pursuant to paragraph (1). Under the arrangement, the National Academy of Sciences shall review each interim report on the strategy described in paragraph (1) and identify the following:

(i) Matters in such interim report agreed upon by the National Academy of Sciences.

(ii) Matters in such interim report raising concerns for the National Academy of Sciences.

(iii) Such further recommendations with respect to matters covered by such interim report as the National Academy of Sciences considers appropriate.

(B) TIMING OF REVIEW AND COMMENT.—The Administrator shall ensure that the review and comment on an interim report provided for pursuant to subparagraph (A) is conducted in a timely manner to comply with the requirements of this subsection and, to the maximum extent practicable, to facilitate the incorporation of the comments of the National Academy of Sciences pursuant to subparagraph (A) into the applicable final report required by this subsection.

(4) DEADLINES.—

(A) INTERIM REPORTS.—Not later than 90 days after the date of the enactment of this Act, and not less than every five years thereafter, the Administrator shall submit to the National Academy of Sciences an interim report on the strategy required by paragraph (1) in order to facilitate the independent review and comment on the strategy as provided for by paragraph (3).

(B) FINAL REPORTS.—Not later than one year after the date of the enactment of this Act, and not less than every five years thereafter, the Administrator shall submit to Congress a final report on the strategy re-

quired by paragraph (1), which shall include and incorporate the response of the National Academy of Sciences to the most recent interim report pursuant to paragraph (3).

By Mr. DAINES (for himself, Mr. PERDUE, Mr. CRUZ, Mr. LEE, Mr. JOHNSON, and Mr. RUBIO):

S. 221. A bill to allow a State to submit a declaration of intent to the Secretary of Education to combine certain funds to improve the academic achievement of students; to the Committee on Health, Education, Labor, and Pensions.

Mr. DAINES. Mr. President, as a fifth-generation Montanan and product of Montana public schools from kindergarten through college, husband to an elementary school teacher, and father of four children, I understand how important a first rate education is to our kids' future. That is why I am reintroducing the Academic Partnerships Lead Us to Success, or A-PLUS, Act this Congress. This measure will help expand local control of our schools and return Federal education dollars where they belong: closer to the classrooms. By shifting control back to the States, individual and effective solutions can be created to address the multitude of unique challenges facing schools across the country. Through these "laboratories of democracy," Americans can watch and learn how students can benefit when innovative reforms are implemented on the local level. This bill would give states greater flexibility in allocating federal education funding and ensuring academic achievement in their schools. With A-PLUS, States would be freed from Washington-knows-best performance metrics and failed testing requirements. Should this legislation be adopted, states would need to adhere to all civil rights laws and work towards advancing educational opportunities for disadvantaged children as well. States would be held accountable by parents and teachers because a bright light would shine directly on the decisions made by State capitals and local school districts. With freedom from Federal mandates comes more responsibility, transparency, and accountability on States. It would also reduce the administrative and compliance burdens on state and local education agencies, and ensure greater public transparency in student academic achievement and the use of federal education funds. Increasing educational opportunity in Montana and across the country isn't going happen through federal mandates or one-size-fits-none regulations. We need to empower our States, our local school boards, our teachers, and parents to work together to develop solutions that best fit our kids' unique needs. That is precisely what my A-PLUS Act does. Washington is the problem—and we have the solutions in Montana and in states across the country. The A-PLUS Act goes a long ways towards returning the responsibility for our kids' education closer to home and reduces the influence of the Federal Govern-

ment over our classrooms. I want to thank Senators CRUZ, PERDUE, JOHNSON, LEE, and RUBIO for helping reintroduce the A-PLUS Act this Congress. I ask my other Senate colleagues to join us in empowering our schools to serve their students, not DC bureaucrats, and support this important piece of legislation.

By Ms. COLLINS (for herself, Mrs. MCCASKILL, Mr. ISAKSON, Mr. CASEY, Mr. TILLIS, Ms. KLOBUCHAR, Mr. WICKER, Mrs. SHAHEEN, Mrs. CAPITO, Mr. TESTER, Mr. BARRASSO, Mr. DONNELLY, Mr. HELLER, Mr. KING, and Mr. KAINE):

S. 223. A bill to provide immunity from suit for certain individuals who disclose potential examples of financial exploitation of senior citizens, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

Ms. COLLINS. Mr. President, as Chairman of the Senate Aging Committee, I am delighted to introduce, with my good friend and former ranking member, Senator CLAIRE MCCASKILL, the SeniorSafe Act of 2017, a bill that would help protect American seniors from financial fraud. I'm pleased that Senators ISAKSON, CASEY, TILLIS, KLOBUCHAR, WICKER, SHAHEEN, CAPITO, TESTER, BARRASSO, DONNELLY, HELLER, and KING have joined us in sponsoring this bill.

According to the GAO, financial fraud targeting older Americans is a growing epidemic that costs seniors an estimated \$2.9 billion annually. Stopping this tsunami of fraud is one of the top priorities of the Aging Committee. Last Congress, we held several hearings examining an endless variety of financial abuses targeting our nation's seniors. These range from the notorious IRS phone scam that burst onto the scene in 2015, to the incredible "drug mule" scam, where trusting seniors have been tricked by international narcotics traffickers into unwittingly serving as drug couriers, and then find themselves arrested and locked-up in foreign jails. The common denominator in these schemes involves innocent seniors falling prey and being tricked out of their hard-earned savings.

Sadly, not all scammers are strangers to their victims, in too many cases, seniors are exploited by someone they know well. Sometimes, that abuse is perpetrated by "friends" or family members who are handling the victim's affairs informally. Other times, the abuse is committed under color of a fiduciary relationship, such as a Power of Attorney or guardianship.

No matter the scheme, one factor is common to all—the fraudsters need to gain the trust and active cooperation of their victims. Without this, their schemes would fail. That is why it is so important that seniors recognize as quickly as possible the red flags that signal potential fraud.

Unfortunately, many seniors do not see these red flags. Sometimes they are

too trusting or are suffering from diminished capacity, but, just as often, they miss the signs because the swindlers who prey on them are extremely crafty and know how to sound convincing. Whatever the reason, a warning sign that can slip by a victim might trigger a second look by financial service representatives trained to spot common scams, who know enough about a senior's habits to question a transaction that doesn't look right. In our work on the Aging Committee, we have heard of many instances where quick action by bank and credit union employees has stopped a fraud in progress, saving seniors untold thousands of dollars.

Let me give you an example. Last year, an attorney in the small coastal city of Belfast, ME, was sentenced to 30 months in prison for bilking two elderly female clients out of nearly a half a million dollars over the course of several years.

The lawyer's brazen theft was uncovered when a teller at a local bank noticed that he was writing large checks to himself on his clients' accounts. When confronted by authorities, he offered excuses that the prosecutor later described as "breathtaking." For example, according to press reports, he put one of his clients into a nursing home to recover from a temporary medical condition, and then kept her there for four years until the theft of her funds came to light. Meanwhile, he submitted bills for "services," sometimes totaling \$20,000 a month, including charging her \$250 per hour for 6 to 7 hours to check on her house, even though his office was just a one-minute drive down the road.

In another example, in 2015, a senior citizen in Vassalboro, Maine, was looking to wire funds from his account at Maine Savings Federal Credit Union to an out-of-state location, supposedly to bail out a relative who was in jail. Something about this transaction did not sound right to the credit union employee. She asked the customer, and he said he had received a call from an "official" at the jail—but that "official" had instructed him not to speak to anyone about this. The "official," of course, turned out to be a con artist.

Fortunately, the credit union worker recognized this as a scam, and her quick thinking saved her customer from falling victim and losing his savings.

These stories demonstrate the critical nexus that financial institutions occupy between fraudsters and their victims. Their employees, if properly trained, can be the first line of defense protecting our seniors from these criminals. Regrettably, various state and federal laws can inadvertently impede efforts to protect seniors, because financial institutions that report suspected fraud can be exposed to litigation. The SeniorSafe Act encourages financial institutions to train their employees, and shields them from lawsuits when they make good faith, rea-

sonable reports of potential fraud to the proper authorities.

There is no doubt that financial fraud and scams targeting seniors is a growing problem that we must act on. Last November, the Aging Committee heard testimony from Jaye Martin, the Executive Director of Maine Legal Services for the Elderly, who told the Committee that her organization has seen a 24 percent increase in reports of elder abuse in just one year. Many of these cases involve financial fraud.

In a letter describing her support for the SeniorSafe Act, Ms. Martin says that:

In a landscape that includes family members who often wish to keep exploitation from coming to light because they are perpetrating the exploitation, the risk of facing potential nuisance or false complaints over privacy violations is all too real. This is a barrier that must be removed so that financial institutions will act immediately to report to the proper authorities upon forming a reasonable belief that exploitation is occurring. These professionals are on the front lines in the fight against elder financial exploitation and are often the only ones in a position to stop exploitation before it is too late.

Our bill is based on Maine's innovative SeniorSafe program, a collaborative effort by Maine's regulators, financial institutions, and legal organizations to educate bank and credit union employees on how to identify and help stop financial exploitation of older Mainers. This program, pioneered by Maine Securities Administrator Judith Shaw, also serves as the template for model legislation developed for adoption at the state level by the North American Securities Administrators Association, or NASAA. The SeniorSafe Act and NASAA's model state legislation are complementary efforts, and I am pleased that NASAA has endorsed our bill.

I am pleased that our bill has received bipartisan support in both houses of Congress. Last year, the House Financial Services Committee approved a version of the SeniorSafe Act by a vote of 59 to zero, and it passed the full House by voice vote in July. In the Senate, the SeniorSafe Act was cosponsored by a quarter of the Members of this body, balanced nearly evenly on both sides of the aisle, and was discharged out of the Banking Committee. Unfortunately, just one member of this body blocked it and prevented it from becoming law.

Besides receiving broad support in Congress, our bill has the support of a wide range of stakeholders, ranging from the State securities administrators and insurance commissioners to advocates for seniors.

Combating financial abuse of seniors requires regulators, law enforcement and social service agencies at all levels of government to work collaboratively with the private sector. The SeniorSafe Act encourages financial institutions to train their employees, and shields them from lawsuits when they make good faith, reasonable reports of potential fraud to the proper authorities.

Mr. President, I ask unanimous consent that letters of support be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

LEGAL SERVICES
FOR THE ELDERLY,

Augusta, ME, December 5, 2016.

Re SeniorSafe (S. 2216).

Hon. SUSAN COLLINS,
Chair, Senate Special Committee on Aging,
Washington, DC.

DEAR SENATOR COLLINS: I want to thank you for inviting me to speak with the Senate Special Committee on Aging about the serious problem of financial exploitation of seniors by guardians and others in a position of power. I also want to thank you for your leadership in working to ensure there is training of financial institution employees in reporting elder abuse and an improvement in the timely reporting of financial exploitation when it is suspected through passage of the SeniorSafe Act. I strongly support this legislation that is based upon work done here in Maine.

I served for over two years on the working group that developed Maine's SeniorSafe training program for financial institution managers and employees. It is a voluntary training program. Through that work I came to fully appreciate the very real concerns of the financial industry regarding the consequences of violating, or being perceived as violating, the broad range of state and federal privacy laws that apply to their industry. I also came to appreciate that absent broad immunity for reporting of suspected financial exploitation, privacy regulations would continue to be a barrier to good faith reporting of suspected financial exploitation. In a landscape that includes family members who often wish to keep exploitation from coming to light because they are perpetrating the exploitation, the risk of facing potential nuisance or false complaints over privacy violations is all too real.

This is a barrier that must be removed so that financial institution employees will act immediately to make a report to the proper authorities upon forming a reasonable belief that exploitation is occurring. These professionals are on the front lines in the fight against elder financial exploitation and are often the only ones in a position to stop exploitation before it is too late.

I want to add that tying the grant of immunity to required training for not just supervisors, compliance officers, and legal advisors, but to all who come in contact with seniors as a part of their regular duties, will have the direct result of bringing more cases of exploitation to the timely attention of the proper authorities because it will significantly increase the knowledge and awareness in the industry of the red flags for elder abuse. In Maine, where our training program is entirely voluntary and carries no legal status or benefit, we have already seen what a difference training can make.

SeniorSafe is a much needed step in the fight against financial exploitation of seniors and there is no doubt it will make our nation's seniors safer. I thank you again for your leadership in this important area.

Sincerely,

JAYE L. MARTIN,
Executive Director.

NORTH AMERICAN SECURITIES
ADMINISTRATION ASSOCIATION, INC.,
Washington, DC, January 24, 2017.

Re The SeniorSafe Act of 2017.

Hon. SUSAN COLLINS,
Chair, U.S. Senate Special Committee on Aging,
Washington, DC.

DEAR SENATOR COLLINS: On behalf of the North American Securities Administrators Association (“NASAA”), I am writing to express strong support for your work to better protect vulnerable adults from financial exploitation through the introduction of the SeniorSafe Act of 2017. Your legislation will better protect persons aged 65 and older from financial exploitation by increasing the likelihood it will be identified by financial services professionals, and by removing barriers to reporting it, so that together we as state securities regulators and other appropriate governmental authorities can help stop it.

Senior financial exploitation is a growing problem across the country. Many in our elderly population are vulnerable due to social isolation and distance from family, caregiver, and other support networks. Indeed, evidence suggests that as many as one out of every five citizens over the age of 65 has been victimized by a financial fraud. To be successful in combating senior financial exploitation, state and federal policymakers must come together to weave a new safety net for our elderly, breaking down barriers for those who are best positioned to identify red flags early on and to encourage reporting and referrals to appropriate local, county, state, and federal agencies, including law enforcement.

The SeniorSafe Act consists of several essential features. First, to promote and encourage reporting of suspected elderly financial exploitation by financial services professionals, who are positioned to identify and report “red flags” of potential exploitation, the bill would incentivize financial services employees to report any suspected exploitation by making them immune from any civil or administrative liability arising from such a report, provided that they exercised due care, and that they make these reports in good faith. Second, in order to better assure that financial services employees have the knowledge and training they require to identify “red flags” associated with financial exploitation, the bill would require that, as a condition of receiving immunity, financial institutions undertake to train certain personnel regarding the identification and reporting of senior financial exploitation.

The SeniorSafe Act’s objectives and benefits are far-reaching. Older Americans stand to benefit directly from such reporting, because early detection and reporting will minimize their financial losses from exploitation, and because improved protection of their finances ultimately helps preserve their financial independence and their personal autonomy. Financial institutions stand to benefit, as well, through preservation of their reputation, increased community recognition, increased employee satisfaction, and decreased uninsured losses.

In conclusion, state securities regulators strongly support passage of the SeniorSafe Act of 2017. Please do not hesitate to contact me, or Michael Canning, NASAA Director of Policy, if we may be of any additional assistance.

Sincerely,

MIKE ROTHMAN,
NASAA President and Minnesota,
Commissioner of Commerce.

By Mr. DAINES (for himself and
Mr. MANCHIN):

S. 228. A bill to ensure that small business providers of broadband Inter-

net access service can devote resources to broadband deployment rather than compliance with cumbersome regulatory requirements, and for other purposes; to the Committee on Commerce, Science, and Transportation.

Mr. DAINES. Mr. President, small businesses are the backbone of America. They generate more than half of the country’s private GDP and support millions of families. In Montana, small businesses are innovating, offering new products and services, and creating jobs.

The business community relies on the Internet to access the global marketplace. In rural states like Montana where it is costly to provide internet access, consumers and businesses depend on small businesses to provide connectivity. Without small broadband providers, many Montanans would not have the internet access that most of us take for granted.

Burdensome regulations like the FCC’s net neutrality rules are strangling our small businesses and preventing growth and investment. The enhanced transparency requirements in particular require small businesses to disclose an excess amount of information including network packet loss, network performance by geographic area, network performance during peak usage, network practices concerning a particular group of users, triggers that activate network practices, and the list goes on. Small companies operate with a small team of employees and do not have a team of attorneys dedicated to regulatory compliance. Small businesses simply do not have the bandwidth to take on additional regulatory burdens.

That is why I am proud to introduce the Small Business Broadband Deployment Act of 2017 with my colleague Senator MANCHIN. The bill provides a temporary small business exception to the net neutrality enhanced transparency requirements. There is broad support in the record for this exception, including support from the American Cable Association, Rural Wireless Association, Competitive Carriers Association, Wireless Internet Service Providers Association, CTIA—The Wireless Association, Rural Broadband Provider Coalition, WTA—Advocates for Rural Broadband.

Providing relief from burdensome disclosure rules will allow small businesses to focus on deploying infrastructure and serving their customers rather than spending time on regulatory compliance. I ask my colleagues to join me in cosponsoring this much needed legislation.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 228

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “Small Business Broadband Deployment Act of 2017”.

SEC. 2. SMALL BUSINESS EXEMPTION.

(a) DEFINITIONS.—In this section—

(1) the term “appropriate congressional committees” means—

(A) the Committee on Commerce, Science, and Transportation of the Senate; and

(B) the Committee on Energy and Commerce of the House of Representatives;

(2) the term “broadband Internet access service” has the meaning given the term in section 8.2 of title 47, Code of Federal Regulations;

(3) the term “Commission” means the Federal Communications Commission; and

(4) the term “small business” means any provider of broadband Internet access service that has not more than 250,000 subscribers.

(b) EXCEPTION FOR SMALL BUSINESSES.—The enhancements to the transparency rule of the Commission under section 8.3 of title 47, Code of Federal Regulations, as described in paragraphs 162 through 184 of the Report and Order on Remand, Declaratory Ruling, and Order of the Commission with regard to protecting and promoting the open Internet (adopted by the Commission on February 26, 2015) (FCC 15–24), shall not apply to any small business.

(c) SUNSET.—Subsection (b) shall not have any force or effect after the date that is 5 years after the date of enactment of this Act.

(d) REPORT BY FCC.—Not later than 180 days after the date of enactment of this Act, the Commission shall submit to the appropriate congressional committees a report that contains the recommendations of the Commission, and data supporting those recommendations, regarding whether—

(1) the exception provided under subsection (b) should be made permanent; and

(2) the definition of the term “small business” for the purposes of the exception provided under subsection (b) should be modified from the definition in subsection (a)(4).

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 20—AUTHORIZING EXPENDITURES BY THE COMMITTEE ON COMMERCE, SCIENCE, AND TRANSPORTATION

Mr. THUNE submitted the following resolution; from the Committee on Commerce, Science, and Transportation; which was referred to the Committee on Rules and Administration:

S. RES. 20

Resolved, That, in carrying out its powers, duties, and functions under the Standing Rules of the Senate, in accordance with its jurisdiction under Rule XXV of such rules, including holding hearings, reporting such hearings, and making investigations as authorized by paragraphs 1 and 8 of rule XXVI of the Standing Rules of the Senate, the Committee on Commerce, Science, and Transportation is authorized from March 1, 2017, through September 30, 2017, October 1, 2017, through September 30, 2018, and October 1, 2018, through February 28, 2019, in its discretion—

(1) to make expenditures from the contingent fund of the Senate;

(2) to employ personnel; and

(3) with the prior consent of the government department or agency concerned and the Committee on Rules and Administration, to use on a reimbursable or non-reimbursable basis the services of personnel of any such department or agency.