

could start their own business, but they can't because they don't think they can make enough money to survive.

The people who are really being hurt by this are parents who are trying to raise their children at a time when everything costs more, but their paychecks aren't keeping pace.

The people who are really being hurt by this are the people who sit down every month, and they write down on a piece of paper: This is our budget for the month. And about 14 or 15 days into the month, something comes in the mail that they didn't expect was on its way, and all of a sudden, that whole budget gets blown out, and now they have to use a credit card to pay for it.

The people who are being hurt by this are the people whose kids are now 17 years old, and they say: I want them to go to college, but I have no idea whether they are going to be able to go. Even with financial aid, they are going to have to borrow money to go to school, and now they are in debt. Before they even vote in their first election, they already owe \$10,000. We have to help them if we are going to rebuild the country's economy, and tax reform is a key part of it.

Here is my last point. There has been a lot of talk about debt—that this is going to grow the debt. That actually doesn't have to be true. If you lower the tax rate and businesses are hiring more people, creating more jobs, and growing, that is going to grow your economy. When you grow your economy, you have more taxpayers. When you have more taxpayers, you have more revenue. Even though you didn't raise the rate, you will still collect more money because even though you don't have more taxes, you have more taxpayers. That is a big chunk of this.

Just a normal, not unrealistic growth rate would more than pay for the money that people are saying we are not going to collect as a result of this. That is part one of it.

The other thing that is interesting to me is if we stood here today and said "Let's take \$1.7 trillion and spend it to build stuff that the government does," there would be no problem with that. That would be seen as stimulus. That is positive. That is good debt spending. But, somehow, if we say "Let's take money and give it back to people so they can spend it themselves," that is bad debt. That is ridiculous.

The third thing I would say is that you are never going to tax your way out of debt anyway. Even if we tax everyone in America next year—if, for everyone in America who made \$1 million next year, we confiscated every penny of it and said "Your tax rate this year is 100 percent," it would not even make a dent on the debt. That is how big the debt is and how fast it is growing. So you can't tax your way out of this, and you can't just cut your way out of it, either, by the way. So the only solution to our debt long term is that you have to do two separate things, and you have to do them both.

No. 1, you have to grow your economy. You have to. That pie has to grow. No. 2, the debt has to be held back so it doesn't grow as big as the economy. If you grow the economy by 4 percent and you grow the debt by 4.5 percent, then you are not going to get there. You have to do both. This is part one—grow the economy.

Part two is going to have to be to bring our spending on a sustainable path so that the growth and the benefits of the growth and the revenue from the growth aren't being taken and used to pay for even more government.

To use a best analogy, if you owe a lot of money and you only make \$2,000, and next month you get paid \$3,000 a month but you add \$1,500 a month of expenditures, then you are still owing more money. So you have to do both. You have to generate more revenue through growth—not through more taxes—and you have to hold the long-term line on spending. This is step one of that two-step process. We have a chance to do it here before the year is out. We have to do it, and I believe we will. It will be hard. It should be hard.

I always laugh when I read these articles that say: Oh, tax reform is divisive, and people are arguing about it. They should argue about it. They don't have a lot of arguments about economic policy in China, by the way, because there is not much of an opposition, but in America, we are a republic. There are different ideas. There should be different ideas. Tax reform should be controversial. It is important. There should be debate, and there will be so we arrive at good public policy. There is nothing wrong with that. It is a good thing, not a bad thing, as long as that debate is geared toward reaching a result.

In the end, I will tell you this, if we don't do it, I actually think it will hurt our economy, not keep it the way it is. It will actually hurt it because a lot of businesses, a lot of employers, and a lot of Americans assumed that this would happen, given who won the elections in 2016. They have already made investment decisions on the assumption that some of this was going to happen. I am telling you, if it doesn't happen, the collapse of confidence will hurt the economy badly. Failing to act will actually reverse whatever gains we have already made this year on the expectation of growth and will actually shatter people's confidence in America's future.

If you are sitting there today thinking: Where am I going to open this big plant and hire 1,000 people, and you see tax reform collapse in the United States, and the people in the House, in the Senate, and in the White House are all supportive of tax reform, and you still couldn't get it done, you are going to say to yourself: Guess what; I am not going to invest in that place because even when the people who are in favor of it are in charge, they still can't get it done.

Not doing tax reform will not lead to the status quo. It will actually leave us

worse off. That is why we must do it. That is why the child tax credit has to happen, by the way, because not only can we not pass it without it, but we can't justify it without it.

I am optimistic that we are going to get there. It will be a lot of work, but it will be good work. It will be the reason why so many of us are here to begin with. We come here to make a difference. We come here because we want to contribute toward making things better—not perfect, but better. This will make things better.

For all the people who complain that we spend years here and nothing ever happens, this is the chance to see something happen in our time here and be able to look back when our service here is done and say: We made a difference while we were there.

That is what we are endeavoring to do, and I am excited about the fact that I believe we are going to do it. It will be long, it will be hard, but it will be fun and it will be good for our country and for our people. If we do it right, it will be one of the most rewarding things any of us will ever do in our time here in public service.

I yield the floor.

The PRESIDING OFFICER (Mr. SULLIVAN). The Senator from Minnesota.

HEALTHCARE

Mr. FRANKEN. Mr. President, I rise today to talk about the urgent need for action on the Children's Health Insurance Program and other vital safety net programs.

On September 30 of this year, 3 weeks ago, funding for the Children's Health Insurance Program, or CHIP, expired, and funding for community health centers also expired, as did funding for the National Health Service Corps. These three cornerstone programs provide essential health services to hundreds of thousands of my constituents and to millions of people across the country.

Although these programs have historically secured strong bipartisan support and, ostensibly, still do today, the Republican majority has not moved these bills forward toward passage, and it is really time to act.

My home State of Minnesota is one of the first States to exhaust its funding for its Children's Health Insurance Program, or CHIP, a program that covers 125,000 low-income children and 1,700 pregnant women.

While the Federal Government has provided some emergency stop-gap funding, that, too, is slated to run out by the end of November. Minnesota has a long tradition of insuring coverage to vulnerable populations. So coverage for low-income children will continue, no matter what. However, over the next few weeks, if CHIP funding is not reauthorized, the State will have to decide whether it will take extraordinary measures and incur significant financial losses to continue providing coverage for vital services, like prenatal and postnatal care for the pregnant women, whose coverage is currently funded by CHIP. This is a terrible

choice that States shouldn't have to make, and it doesn't have to be that way.

Minnesota is not alone. Five other States and the District of Columbia will see their funding dry up by December, and 25 more States will exhaust their funding by early next year.

Pretty soon, thousands of families could receive notices informing them that their coverage will be terminated. Imagine for a second what that moment would feel like. You have a son or a daughter with a serious medical condition, and, perhaps, they are even in the hospital. You find out that their health insurance is going to be cut off because the Republican-controlled Congress couldn't get its act together to continue funding for a bipartisan program that has been in existence for decades. I would be livid. That is why we have to act now.

For most of this year, the Republican majority has been consumed with destructive and counterproductive debates focused on repealing ObamaCare. They have done little else. That meant that not only did we blow past the funding deadline for the Children's Health Insurance Program, but we also blew through the funding deadlines for community health centers and the National Health Service Corps program. Now this critical reauthorization is on hold because Republicans can't agree on how to pay for it. This comes just a week after Republicans in the Senate endorsed the budget to increase the debt by up to \$1.5 trillion over 10 years for tax cuts that will largely benefit the wealthiest Americans. In fact, the Tax Policy Center estimates that 80 percent of benefits of the Republican tax plan would go to the top 1 percent of income earners in this country.

This is truly a case of the absurd. When it comes to providing healthcare for needy children and keeping Americans healthy, Republicans are saying they can't do it unless it is paid for, and, often, that means making cuts to other safety net programs in which vulnerable individuals rely. But when it comes to tax cuts for the wealthy, which costs many, many, many, many times more than the cost of providing children with health insurance, my Republican colleagues are perfectly happy to do that without demands for offsets and, instead, adding costs to the debt. This is not responsible budgeting, and it is not just kids that stand to lose under this type of budgeting approach. Let me tell you about the other programs at risk in my State of Minnesota.

In Minnesota, there are more than 70 community health center clinics that receive a total of \$27 million in funding to care for the uninsured and the underinsured in the State. If this funding is not reauthorized soon, these community health centers and the patients they serve are going to experience serious losses and not just financial losses.

Take, for example, Sawtooth Mountain Clinic, which provides care to

some of the most isolated and rural counties up in the northeastern corner of my State, in the Arrowhead. Sawtooth reports that it would lose up to \$1 million, which would force them to cut back on staff and services, having a drastic ripple effect across the entire community.

The CEO of the clinic in Grand Marais explains:

We are the only clinic and providers in all of Cook County—

Parenthetically, that is a big county—

and also one of the only providers serving the Grand Portage band.

That is the band of the Chippewa or Ojibwe.

Since 1965, Congress has provided this stable and critically important funding that supports our isolated and rural communities. Congress needs to do its work and needs to act now.

Similarly, without funding for the National Health Service Corps—this is what the program does. It provides financial support and loan repayment for clinicians who practice in underserved areas. I know the Presiding Officer must be interested in that, as Alaska has some underserved areas and needs providers to serve in those areas. Many providers, including those in greater Minnesota, will not be able to recruit or hire new staff.

In a recent news article, the chief executive of a Minneapolis-based network of clinics stated that the National Health Service Corps Loan Repayment Program offered him a unique bargaining chip against the larger health systems. Without this program, he believes he wouldn't be able to successfully compete for providers.

Look, I recognize how we got here and where the time and energy has been spent over the last few months, and I am proud that we were able to abide by the will of the people and successfully stop the effort to repeal the ACA and strip healthcare from millions of people. I would hope that we would recognize that we have here historically bipartisan legislation to reauthorize funding for children's health insurance coverage and other safety net programs. It is incumbent upon us to act, and act now. We have to reauthorize these programs so that Minnesotans and millions of the families across the country are not unnecessarily and unfairly harmed as a result of our inaction.

In the same news story I referred to earlier, the CEO of NorthPoint Health & Wellness, another safety net clinic in Minnesota, stated:

There is a high degree of anxiety for staff and for some of our patients. . . . I think Congress understands that we are vital to the safety net and they have to continue to support the community health centers.

Let's work together to pass this legislation so we don't let these clinics and the patients they serve down. It is time to act, and time to act now.

Thank you very much, Mr. President.

The PRESIDING OFFICER. The Senator from Colorado.

WILDFIRE FUNDING

Mr. BENNET. Mr. President, in recent months, Americans have been hit by a string of natural disasters—from devastating hurricanes in Puerto Rico, Florida, and Texas, to catastrophic wildfires in Oregon, Montana, and California. Earlier this week, the Senate voted to provide urgent relief to our communities in need.

Although Colorado was fortunate this year—we could have easily had fires, but we were very fortunate, unlike Montana, this year—we know the devastation of wildfires all too well. In 2012, the Waldo Canyon fire raged for 16 days, incinerating 18,000 acres, destroying over 300 homes, and forcing the evacuation of more than 32,000 Coloradans. Years later, our communities are still recovering from the damage.

Out West, wildfires can be catastrophic events. Yet Washington continues to fund them differently than other major disasters, such as hurricanes, tornadoes, or floods. When those disasters strike, we pay for emergency response from an entirely separate account. When a wildfire catches, that cost falls entirely on the U.S. Forest Service. If it is a catastrophic fire, as we see now in Montana and Northern California, those costs can easily exceed the Forest Service budget for fire suppression. That forces the Forest Service to borrow funds from other accounts to make up the difference. That is something no one has to do for any other disaster in America. This is often at the expense of efforts to prevent the next catastrophic fire.

It stands to reason that if we spend less and less on fire prevention, which is what the Forest Service is doing every year because of the way the Congress has set this up, we are going to spend more and more on fire suppression, fighting fires, and that is what is happening. That is exactly what has happened.

In 1995, the Forest Service spent around 16 percent of its budget on fire suppression—16 percent. Last year, it spent over half of its budget. For the first time in the Forest Service's history, they spent over half their budget fighting fires. You might as well call it the fire-fighting agency, not the Forest Service agency. In fact, the number was closer to 60 percent. The Forest Service had to borrow over half a billion dollars from other accounts in the agency—accounts that are important to Colorado, Wyoming, and Alaska.

While we replenished those accounts in disaster aid packages earlier this year, we once again failed to address why they were depleted in the first place. Until we do, we are going to find ourselves in the same position every year. This is no way to run a government. It makes no sense from a fiscal perspective, and it makes no sense from a public welfare perspective. This is not how we should manage our taxpayer dollars. Undercutting fire prevention is the definition of being penny wise and pound foolish. Every dollar we