

Rounds	Shelby	Toomey
Rubio	Sullivan	Wicker
Sasse	Thune	Young
Scott	Tillis	

NAYS—49

Baldwin	Hassan	Peters
Bennet	Heinrich	Reed
Blumenthal	Heitkamp	Sanders
Booker	Hirono	Schatz
Brown	Jones	Schumer
Cantwell	Kaine	Shaheen
Cardin	King	Smith
Carper	Klobuchar	Stabenow
Casey	Leahy	Tester
Coons	Manchin	Udall
Cortez Masto	Markey	Van Hollen
Donnelly	McCaskill	Warner
Duckworth	Menendez	Warren
Durbin	Merkley	Whitehouse
Feinstein	Murphy	Wyden
Gillibrand	Murray	
Harris	Nelson	

NOT VOTING—1

Inhofe

The PRESIDING OFFICER. On this vote, the yeas are 50, the nays are 49. The motion is agreed to.

EXECUTIVE CALENDAR

The PRESIDING OFFICER. The clerk will report the nomination.

The bill clerk read the nomination of Kathleen Laura Kraninger, of Ohio, to be Director, Bureau of Consumer Financial Protection for a term of five years.

The Senator from Nevada.

Ms. CORTEZ MASTO. Mr. President, I rise to speak out in opposition to the nomination of Kathy Kraninger to serve as the Director of the Consumer Financial Protection Bureau.

The CFPB is a consumer's watchdog on Wall Street and the big banks. It was created in the aftermath of the financial crisis to protect Americans from predatory and abusive practices and ensure that financial institutions play by the rules.

Since 2010, the CFPB has investigated and held accountable abusive student loan companies, predatory payday lenders, and fraudulent multinational corporations—just to name a few. It has also protected our Nation's veterans and Active-Duty servicemembers from targeted scams and illegal debt collection practices.

The CFPB has secured over \$12 billion in relief for Americans. Just this past April, the Consumer Financial Protection Bureau sued Wells Fargo for creating millions of fake accounts, destroying credit scores, and forcing millions of customers to pay phony penalties and fees.

The people at the CFPB work every single day to make the financial system safe and fair for hard-working families. We can't go back to the way things were before the CFPB was created. We can't go back to a time when there was no strong consumer advocates at the Federal level.

I remember this time all too well. I was Nevada's attorney general when the markets crashed in 2008. The subprime mortgage crisis hit Nevada harder than any State in the country. We had the highest foreclosure rate in the Nation for 62 months straight.

I worked to hold the big banks accountable for the damage they did to our State and to help people stay in their homes. Meanwhile, the Federal regulators were asleep at the wheel. They were letting the big banks write their own rules and defraud consumers until the markets came crashing down.

The CFPB was designed to close the leadership gap at the Federal level, to stand up to predators like Wells Fargo, and protect the rights of American people. To ensure the CFPB continues its mission of looking out for consumers' best interests, we need strong leadership at the Agency. We need someone with the right experience, the right qualifications, and the right mindset. We need someone willing to stand up not only to bad actors in the financial industry but also to President Trump.

The administration has already stripped critical enforcement powers away from the CFPB. It has repealed rules that govern predatory payday lenders and shut down an office that focuses on protecting students from abusive student loans. We can't afford to go any further down this path.

President Trump's nominee for CFPB Director, Kathy Kraninger, is unqualified to lead this Agency. In her testimony before the Senate Banking Committee, on which I sit, she failed to demonstrate an understanding of the CFPB's core functions or even a willingness to uphold its central mission.

Like many of President Trump's nominees, Kraninger seems handpicked to undermine the Agency's mission. She testified to this, and it appeared at the hearing that her main goal was to be a faithful disciple to Mick Mulvaney—the architect behind this administration's plan to destroy the CFPB from the inside out, and she will continue crippling its power that is essential to protecting American consumers.

The next Director of the CFPB will be called upon to make a choice, to stand aside and allow powerful special interests to call the shots in our country's financial system or to fight for families who want a fair and affordable loan to buy a car, a home, or college education for their children or a bank account and credit card without costly fees or who are simply trying to make ends meet.

Kathy Kraninger can't be relied upon to make the right choice, and she does not have my vote. I encourage my colleagues to vote against this nomination.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

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

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

FARM BILL

Ms. KLOBUCHAR. Mr. President, I first wanted to comment on the impor-

tance of an agreement on the farm bill. This is something that has been long in coming. I want to thank Chairman ROBERTS and Ranking Member STABENOW for their work, as well as the Members in the House, including my colleague from Minnesota, Republican leader COLLIN PETERSON. He will be taking over the Ag Committee in the House next year. This is a bill that is so important to rural America and in my State.

We have seen low commodity prices for too long. As a member of the Ag Committee, I know the last farm bill—the one we are operating under currently—has some things for a strong safety net, but this farm bill—the new tentative agreement—will allow us to make some changes to the way the data is collected, which will be helpful for our farmers with crop insurance. We have some improvements in dairy. We have some good work that is going on with regard to conservation and some changes there.

As you know, our Senate bill got 86 votes. We don't even get that for a volleyball resolution around here. It was a bipartisan bill, and much of that bill, I know, will be contained in this tentative agreement. "Tentative" is with a small "t," and the only reason we are saying that is because we have to get the printed version out, and my hope is, we can get this done in the next week. We do not want to go into next year without a farm bill, with what we are seeing with the tailwinds from these tariffs, with what we are seeing with diseases lurking out there. In Minnesota and in other States in the Midwest, we just got through avian flu a few years back, and every so often we have seen some outbreaks of that. We lived through H1N1. We have a really good provision in here that I authored with Senator CORNYN for a vaccine bank.

So there is a lot of important, steady policy in the farm bill to show rural America we have their backs and really to show the world that at a time of great global competitiveness and with issues for our farmers with everything from weather to prices, to global competition, we want to make sure America stands by our farmers, and this farm bill is a sure way to do it.

I am very excited, as a member of the Ag Committee, that we are close to releasing some language here and look forward to getting this done immediately.

We have all litigated these issues over the last year. It is not like some new idea had been airlifted into this bill. Literally, every single issue—from the nutrition discussions to the conservation issues, to what we have seen on the farm programs, to rural economic development, to rural broadband—has been discussed at length, and we are ready to go. Let's get this bill done.

CLIMATE CHANGE

Mr. President, the second reason I am here is to talk about the urgency of

addressing climate change. This does fit into the farm bill because I am glad the farm bill is a source of so many of our conservation programs for our country. Also, the farm bill is part of economic development across our country.

Climate change is going to be a challenge for everyone. Certainly, from the last report we just received on the Friday of the holiday weekend—and I have a feeling some people thought that was a good day to bury it. Well, it didn't exactly work. Given that it was a slow news day, and it ended up on the front page of every major newspaper and leading every major newscast, people noticed. They noticed because this report wasn't just about numbers and percentages and all those kinds of things that our scientists have long agreed on when it comes to global warming; this was about the impact.

The reason it is good to talk about the farm bill and then this is, one of the major impacts contained in that report was the impact on farmers in the Midwest where—as predicted in this report, issued by this administration with Agencies across the board—you would see acres and acres and acres of land, with billions of dollars in losses, that wouldn't be able to be farmed for corn and for other important crops in America unless we act.

This was yet another dire warning about the cost of inaction on climate change, and it was in the form, of course, of the fourth National Climate Assessment. This report is simply the latest in a line of recent studies, including the U.N. report—what was released last October. The administration released this new report, as I noted, the day after Thanksgiving, just hoping Americans were too busy with their families out shopping, but no one could not notice this report—1,700 pages produced by 13 Federal Agencies. It was the product of 1,000 people, including 300 leading scientists, including officials from Federal, State, and local government, Tribes, national laboratories, universities, and the private sector.

These 300 scientists concluded that, consistent with previous reports—and by the way, I remember hearing NASA telling us what would happen. I remember our military leaders telling us what would happen—predicting to us that we would see rampant wildfires in the West. That is what we are seeing. Predicting to us 10 years ago that we would see a warming of the ocean that would result in tougher and bigger and more damaging hurricanes—exactly what we are seeing.

These scientists concluded that, consistent with all of these predictions over the last decades, that we must drastically reduce our greenhouse gas emissions to ensure the health of the American public, the livelihood of our farmers and ranchers, and the strength of our economy.

The report states that climate change will have serious health consequences for the American people.

Remember, this report is not something that came out of some think tank. It is not a report that came out of some congressional committee. It is not a report that came out of some university. No, no. This is a report that came out of the Trump administration. All 11 Agencies were involved in this report.

The Midwest alone in this report by the Trump administration is predicted to have the largest increase in extreme temperature, will see an additional 2,000 premature deaths per year by the year 2090, mosquito and tickborne diseases—which was already seen in my State—will spread, and food and water safety will be affected.

As I noted, we should also be expecting worsening disasters. Anyone who watched that horrific tape of those parents trying to get their kids out of that wildfire in Northern California, when it suddenly came up faster than could be expected, trying to calm—a dad trying to calm his child down as he drove through a raging fire—watch that tape. Go home and watch that tape because that tape will remind you of what we are dealing with: wildfires, flooding, hurricanes.

Wildfire seasons, already longer and more destructive than before, could burn up to six times more forest area annually by 2050 in parts of the United States. These wildfires will have a drastic effect on air quality and health, particularly on the elderly, pregnant women, children, and those already suffering from heart and lung diseases.

The report also makes it clear that our farmers will face extremely tough times. Crops will decline across the country due to higher temperatures, drought, and flooding. Agricultural yields could fall to 1980 levels within a few decades. That is despite all the science and work we have done to increase those yields.

In parts of the Midwest, farms will be able to produce less than 75 percent of the corn they produce today, and the southern part of the Midwestern region could lose more than 25 percent of its soybean yield.

This is not a report that came out of my looking at some books. No, no, no. This is a report that came out of 1,000 people who work for the Trump administration. This is an administration report.

The report also emphasizes that our economy could lose hundreds of billions of dollars—or more than 10 percent of our GDP—by the turn of the next century. That is more than double the loss of the great recession a decade ago.

Everyone knows someone who lost their job during that recession. Everyone knows someone who lost their house or went into debt, right? Well, think about that doubled—more than 10 percent of our GDP. Again, not a report by a liberal think tank, not a report by a congressional subcommittee; this is the report and prediction of the Trump administration.

We cannot ignore the dire warnings of the report, and I appreciate that the administration put out this report. I wish they had not done it on a Friday afternoon, but it kind of backfired on them.

We cannot ignore the climate changes already happening around us or that devastating consequences for our country exist, and we are going to see more of them in the years ahead. We must seize this opportunity to ensure the health of the American public, to support our businesses and farmers, and to make our economy more resilient.

We must act. The American people know that. I hear about climate wherever I go in my State, from hunters who are concerned about tickborne illnesses, who are concerned with what we are seeing with things we have never seen go into our deer population, to business leaders at the Port of Duluth, to students at the University of Minnesota.

Increasingly warmer temperatures are having effects in Minnesota. Lyme disease has spread farther north. I bet everyone in my State knows someone who got Lyme disease. Sometimes they catch it right away, and it goes away; sometimes it causes a lifetime of troubles. Lyme disease has been spreading farther north. Aspen forests are shrinking. Moose range in my State is declining. Thirty-seven percent more rain falls as a result of mega-rainstorms than we had ever seen just 50 years ago. The ragweed pollen season has extended 3 weeks in the Twin Cities in just the past 20 years, making people who suffer from allergies notice it first.

This is in stark contrast to comments made by some who still have suggested that climate change should be debated.

Well, even in this Chamber, 98 to 1 or 97 to 1, we voted a few years ago that, in fact, climate change is occurring. We even acknowledged it finally, but guess what. We are a little behind the people who already notice it happening.

Over the past week, unfortunately, the President has repeatedly cast doubt on his own administration's report on climate change. These are people who work for him. These are Agencies headed up by his own Commissioners who issued this report.

I am a former prosecutor, and I believe in evidence. As this report shows us, the facts and the science can't be more clear. This report, put out by the President's Agencies, notes that the United States is already 1.8 degrees warmer than it was 100 years ago and that the seas—the oceans that surround the country—are an average 9 inches higher and climbing. The recent U.N. report warned that the atmosphere will warm up by as much as 2.7 degrees by 2040 and describes a world we already see of worsening wildfires and natural disasters.

As the NASA website has said, most of the warming occurred in the past 35

years, with the 5 warmest years on record taking place since 2010.

Every week brings fresh evidence of the damage. My State of Minnesota may be miles away from rising oceans, but the impacts in my State and in the Midwest are not less of a real threat. Climate change isn't just about melting glaciers and rising ocean levels, and we have certainly seen that with the hurricanes, but we have also seen flooding like we have never seen before in Duluth and places across Minnesota.

So we know it is happening. The question is, What do we do about it? Now that the President's own Agencies have said it is happening, what do we do about it?

Well, what I would like to hear, acknowledging this new report about the impacts of climate change, not just the nerdy numbers of climate change—now that we know the impacts, let's do something about it.

No. 1, the clean power rules. When those were first put out a few years ago, I think the business community at first thought they were going to be worse than they were. They were a reasonable path forward, giving some exceptions and more time to small power companies. I know in my State, Minnesota Power, Xcel Energy—in our State, our major power companies were ready to work with those rules. While our small power companies were concerned, we were working with them to make sure there were exceptions and that they had a path forward to make sure they could meet the goals by working with the big power companies.

We already had businesses in my State, like Cargill, that were out front on this, that saw the risk to their consumers and their business if we do nothing about climate change internationally. So we were ready to roll with those clean power rules, but they got reversed by this administration. I call on them to go back at it and put those rules out again. Let's get them done.

Secondly, gas mileage standards. That is something else we should be going back to. We had an agreement with the auto companies just a few years ago to get that done, but instead, once again, they went backward.

Third, the international climate change agreement. Every other country in the world has pledged to be in that agreement. We had pledged to be in the agreement, and then the administration said we were going out of that agreement. At the time they did that, the only two countries that weren't in the agreement were Nicaragua and Syria, and now they have joined the agreement.

I remember a time when the United States was a leader in innovation and a leader in responding to the challenges, not just in our country but our world. We should be leading because otherwise other countries are going to get ahead of us when it gets to innovative technology to meet these climate change and energy challenges of our time.

That is what this is about, and that is what we need to do to move forward.

My State has been a leader on this. With a Republican Governor, a few years back, and a Democratic legislature, we were able to pass a renewable electricity standard that was ahead of its time. Already today, 7 years ahead of schedule, 25 percent of Minnesota's electricity generation comes from renewable sources. That is clearly part of our way forward but not the only way forward.

Guess what. We did it in conjunction with our farming communities with an agreement, as well, on biofuel, and we did it across the aisle on a bipartisan basis. We can do that in this Chamber right now if we have the will to get it done.

As last week's report makes clear, inaction is not an option—not for our economy, not for our farmers, not for our environment and our country, and certainly not for the American people. Military and security experts have reminded us that climate change is a threat to our national security, increasing the risk of conflict, humanitarian crisis, and damage to critical infrastructure.

As you look at some of the refugees that have been moving in places such as Europe and the people coming up from Africa, a lot of that is because they used to engage in subsistence farming and they can't do it anymore.

Yes, we need to adapt with science, and we need to adapt with cutting-edge speeds in farming, but we also need to adapt by putting into place policies that bring down our greenhouse gas numbers so we have a fighting chance of leaving this Earth to our kids and our grandkids in a way that they can live a life like we have enjoyed.

Despite more severe weather, heat waves that can reduce our water supply, and extreme rainfall that can damage critical infrastructure, this country has always gotten ahead of challenges. I ask my friends on the other side of the aisle to remember the Republican Party of Teddy Roosevelt, the Republican Party of conservation, the Republican Party that sought to conserve our resources and not use them all ourselves so that they can leave something to other people. That is what we have to find to get this done.

I will end by quoting Pope Francis. His visit to this Congress and to Washington was something that I will never forget. One of the things he said is this: "What kind of world do we want to leave to those who come after us, to children who are now growing up?"

That is a pretty good standard. Think in your life of those kids whom you love or your neighbor's kids or your grandkids, and ask yourself what kind of world you want to leave them. This is no longer just some hypothetical thing. It is right there in the report by the Trump administration. It is right before our eyes in the videos we see online of that dad driving his kid through a wildfire in Northern

California. It is right there as we see the damage the hurricanes are doing to the east coast. It is right there in the Midwest, when we see rampant flooding, ticks, Lyme disease, and things that we never used to see in Minnesota. The evidence is right before our eyes. Let's believe it and do something about it.

Thank you, Mr. President.

I yield the floor.

The PRESIDING OFFICER. The Senator from Kansas.

DEPARTMENT OF VETERANS AFFAIRS

Mr. MORAN. Mr. President, I rise this afternoon to discuss the Department of Veterans Affairs and this Department's continued challenges with properly implementing the letter of the law.

As we know, the VA has faced significant difficulties and change over the past 5 years—issues that have spurred Congress to act. In this Congress we have passed multiple pieces of legislation designed to reform numerous policies, from accountability to education under the GI bill to transforming healthcare.

Recent news has put a spotlight on the VA struggles to implement the Forever GI Bill Act, which has resulted in delays or improper accounting of veterans' earned educational benefits. Financial problems with their earned benefits is unacceptable and causes an unnecessary strain on veterans as they pursue higher education. It is critical that the VA fix this problem. This should not be a matter of "if" but "when" the VA fixes this issue and provides accurate earned benefits to deserving veterans. Based upon these struggles of implementing the Forever GI Bill Act, I have concerns that similar challenges will occur in the implementation of the VA MISSION Act, which was signed into law in June of this year and is the most transformative legislation for the VA healthcare system in over 30 years.

We are closing in on a 6-month mark before the VA MISSION Act must be implemented. June 6, 2019, will be when the new community care program under this act takes effect. This law requires several major critical reforms to the VA healthcare system. I want to quickly outline some of the biggest changes that the VA is required by law to implement.

First, the VA must establish new eligibility criteria for veterans to receive care in the community, and that criteria must be based on clearly defined, easy-to-understand access standards. The VA must establish and apply quality standards to make certain that all VA and community care facilities are providing our veterans with the highest level of care—the care they deserve.

The VA must create thorough and reliable processes for the VA and community care partners to coordinate care for a veteran who is receiving care in the community to make certain that the burden is no longer on the veteran and accountability is instead on those