

Despite this drop in emissions, in 2018 the United States became the world's leading producer of oil and natural gas and a net exporter of oil and natural gas fossil fuels for the first time in 75 years. I am particularly proud of this. I am from an oil State, the State of Oklahoma. I know how many jobs are tied to it. I know what has happened to our economy, and a lot of that can be attributed to using the proper energy sources that we have available to us.

This administration has proven that we don't have to impose massive tax increases or regulatory burdens on American families in order to reduce pollution. We are reducing pollution, clearly. Democrats often say the United States is failing to properly reduce carbon emissions, and this just isn't true.

Look at chart No. 2. The reality is our CO₂ emissions have been falling. In 2017 the United States led the world in CO₂ emission reductions while, notably, China led in emissions.

You have to look at this. The top line is the United States. That is reduction. We are leading the world in reductions of CO₂ emissions. All the way across, at the very bottom of the page, China has the largest increase of CO₂ emissions. What a contrast that is. It defies everything else we read about, and yet there it is. That is the truth.

A lot of people are not aware that there is a big party which takes place every December. It has happened now for about 21 or maybe 22 years. That is where 180 countries get together and talk about what they are going to do to reduce CO₂ emissions. We see who is and who is not reducing CO₂ emissions with this chart.

They talk about the great Paris accord, which this President wisely took us out of. What that did was to have these countries line up, and between India and China, they are responsible for one-fourth of all CO₂ emissions. At that time, their obligation was to continue doing what they were doing with coal-fired plants until 2025. Then, they will consider reducing their emissions. What kind of a commitment is that?

Meanwhile, our President at that time was President Obama, and President Obama made commitments that could not be kept by our country. Yet, stop to think. We don't need to. We are already doing it. Just look at what we are doing right now. People don't know that. China and India represent almost half of all the global carbon emissions. We just don't hear this in the news, and that is why we need to be talking about it.

Another thing I bet most people don't know is that in the early 1970s, more than 40 percent of America's drinking water systems failed basic health standards, but today 93 percent of the systems meet all health standards all the time. In fact, the United States is ranked No. 1 in the world for clean drinking water.

Clearly, this President's environmental policies are working. We would

think environmentalists and Democrats would be praising our President, given these undeniable successes, but instead they are pushing for the Green New Deal. We have all heard about the Green New Deal and what it is going to be doing. It is about a \$93 trillion program being promoted by a lot of the liberals around this environment here in Washington. The authors of this Green New Deal spent four pages painting the scary and inaccurate picture of our environment. Then, they spent the next nine pages outlining their socialist agenda, aimed at ensuring the government dictates life in America—from the car you drive to the energy you consume.

In the Green New Deal, they talk about eliminating air traffic. That is very nice. I don't know how people will get around.

They also want to eliminate beef. I happen to be from a beef State. We like beef, but, apparently, there are things that cows do. They make noise and don't smell good. So they want to eliminate beef.

They want to eliminate oil and gas altogether. You can't eliminate oil and gas. Right now, 80 percent of our energy that we use to enjoy life in America comes from oil and gas, and that is going to continue. I don't see it changing in the near future.

Scientists like MIT's Richard Lindzen have been calling out climate alarmists for years on this conspiracy to control our lives. This flawed plan doesn't take into account that over 80 percent of the United States' energy comes from fossil fuels—80 percent. If you eliminate fossil fuels, how do you run this machine called America? The answer is, you can't. Our Nation runs on American coal, oil, and gas, and that isn't going to change any time soon.

We had a vote in the Senate on this radical Green New Deal plan, but not a single Democrat was willing to vote for it. A lot of them voted present. They didn't want to get on record voting for it, and yet that is what they are promoting over in the House. They know their plan will not work and is extremely unpopular. So they weren't going to join it. Anytime you don't want to vote for or against something, what do you do? You vote present.

I didn't think Democrats could be more radical than they were under the Obama administration, but I was wrong. At least I give the Obama administration credit for being honest about its radical war on fossil fuels. For 8 years, President Obama targeted oil and gas producers in States like my State of Oklahoma, but President Obama lost that fight, and Oklahoma energy producers continue to create thousands of jobs to fuel this machine called America.

I think back to 1990. I was here in 1990, and that is when we passed a landmark piece of legislation called the Clean Air Act. I cosponsored that act, and that succeeded in reducing acid

rain, air pollution, and harm to our ozone layer. It has gone down in history as one of the true great successes that has happened in this country in terms of the environment. We are all a part of this, and we have been successful.

Many of today's Democrats are virtually unrecognizable compared to those back in 1990. I urge my Democratic colleagues to reject radical socialist environmental policies, come back to reality, and support our President's very effective approach.

I am proud of President Trump and his administration's record on improving our Nation's environment while streamlining government overreach. It is possible to have a thriving economy while safeguarding our air and water.

Again, I ask you to look at this chart. Just look and see what we have done and where we are. In spite of what you hear, we are leading the country, under this administration, which is going to go down and be recognized as one of the truly great environmental administrations. I am very proud of that. I think it is time that people know it.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER (Mrs. BLACKBURN). The clerk will call the roll.

The bill clerk proceeded to call the roll.

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

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

AMERICAN MINERS ACT

Mr. MANCHIN. Madam President, once again I am here to announce a looming deadline hanging over the heads of our hard-working and patriotic coal miners. It is a shame that we have to do this again, and the reason is that we didn't fix it the first time.

If we don't pass the American Miners Act, there will be 1,200 retired coal miners who will lose their healthcare by the end of this year. Those 1,200 coal miners spent a lifetime underground, in part, digging the coal that we needed to become the strongest and greatest Nation the world has ever seen. They have always done the heavy lifting. They gave up raises and bonuses year after year in exchange for the promise of economic security when they retired. So they paid for this. They held up their end of the bargain, and it is time that we held up ours.

Why is the healthcare of retired coal miners once again on the chopping block? We have gone through this before. It is because of the courts. Our court system has again allowed coal companies to break their promises to their workers. Through bankruptcy, they were able to shed their obligations to pay for these hard-earned healthcare and pension benefits, and then they were able to reemerge from bankruptcy as a profitable company once all the money was basically taken

from them. This time around, it was Westmoreland Coal Company and Mission Coal Company that both declared bankruptcy approximately at the same time in 2018.

For those of you who think this is another big government program, let me share a little history with you.

In 1946, due to the horrendous working conditions our miners faced every day, there was a nationwide strike. It brought our Nation's economy to its knees. President Truman dispatched the Secretary of the Interior, Julius Krug, to meet with the president of the United Mine Workers of America, John L. Lewis. They ended that strike by signing the Krug-Lewis Agreement, which created a retirement fund and healthcare benefits for our Nation's miners and their families that had the full backing of the U.S. Government.

It was not coming from government tax dollars. It did not come from the people of the United States paying for this retirement and pension plan and healthcare. It came from every ton of coal that was sold. From that time forward, there would be a certain amount of that set aside. So they worked for it, and they paid for it. It was part of their compensation. Unfortunately, over 70 years later, we are still fighting to make good on that promise.

Then, in the 1980s, with the bankruptcy laws changing the way they did, people were basically walking away. This money was there. Somebody got it. Usually, through the bankruptcy, it was dispersed to the creditors and not to the miners who had earned it. That is what we are really talking about.

We have the chance today to pass my bill, the American Miners Act, along with all of my colleagues who worked so hard with us on that, to ensure that once and for all these coal miners and their wives and children will not lose their healthcare and pension benefits and will get them back. It is fully offset and will not cost the taxpayers a dime. We are using money that we are not only borrowing, but basically it is from abandoned mine land money, of which we have excesses, which can still take care of the obligations we have to use it for those who mine the coal.

The entire Democratic caucus co-sponsored this bill when it was filed on the National Defense Authorization Act last month. Everybody signed off. If our colleague here, the Senator from Kentucky, would just put it on the agenda, it would pass. It came out of the Finance Committee last year in a bipartisan vote—a very strong bipartisan vote. We all know we have made a commitment to the people who work so hard.

I am asking all of us to keep our promise the way we did when we passed the Miners Protection Act, which saved the healthcare of 22,600 miners. We need to finish the job, but guess what. We still have 87,000 miners who are going to lose their pensions by no later than 2022 if we don't do something. This adds another 1,200 who are going

to lose their healthcare by the end of the year. So the crunch time is here. These people have worked hard.

Let me tell you about the pensions. The people who would receive the pensions are mostly widows. Do you know what the average pension is? Less than \$600 a month—less than \$600 a month for the people who have worked for 20, 30, 40 years underground and have provided the energy to keep the lights on in the country and have kept our country strong enough to help us win every war.

I am happy that my colleagues have joined me here today. I am happy that my neighboring Senator from the great State of Virginia is right here beside me.

Senator Kaine has been a champion working very hard for the coal miners in Southwest Virginia who have contributed so much to our country and basically worked very closely with the miners in West Virginia. We are proud to have him here.

So without further conversation from me, I am going to now turn it over to my good friend and colleague Senator TIM Kaine from Virginia.

I yield the floor.

The PRESIDING OFFICER. The Senator from Virginia.

Mr. Kaine. Madam President, I thank my colleague from West Virginia because this is a matter of the heart for him. He has worked so hard on this as a Governor of West Virginia and as a U.S. Senator. It has been my honor to work together with him on this and so many other issues.

I will begin with a little bit of history. We are right in the midst of Virginia's 30th anniversary of the Pittston Coal strike. It began on April 5, 1989, in Southwest Virginia. The Pittston Coal Company, which was headquartered in Pennsylvania, terminated all healthcare benefits for approximately 1,500 retirees, widows, and disabled miners. That anniversary is being celebrated right now. When these healthcare benefits were terminated, it led to a strike. It lasted from April of 1989 until February 20 of 1990—nearly 10 months.

Then-president of the United Mine Workers Union, Rich Trumka, who is now the president of AFL-CIO, was asked during this time period as the miners and their families and the retirees made great sacrifices for striking: How long can you hold out? They were seeing the benefits they were getting as strikers—instead of a \$600-a-week strike benefit, which was the original plan, the funds had dwindled down, and they were getting \$200 a week. That was all they were getting during the strike, and when Rich Trumka was asked "How long can the miners hold out?" he said: We can hold out one day longer than the Pittston Coal Company.

That is, in fact, what happened. In February, they reached an agreement. It was a historic labor strike that was because of healthcare benefits and be-

cause of the need of the people who do one of the toughest jobs in this country—a job that will rack its pain on your body in a physical way, unlike any other kind of work. Losing healthcare is tough for anybody, but for somebody working underground in a mine, it is absolutely catastrophic.

As my colleague mentioned, we are here to talk about the American Miners Act, which he is leading and I am proud to cosponsor. The UMWA Pension Plan is projected, right now, to become insolvent by 2022, and this could be advanced and come even sooner if there is another major bankruptcy.

My colleague talked about the history of this pension plan. During the Presidency of President Truman and in the aftermath of that strike, there was an agreement that there would be employer contributions into the pension plan based on every ton of coal that was sold.

The employer contributions have declined significantly in recent years as coal companies have gone out of business and other companies have creatively used the bankruptcy laws, as my colleague indicated, to skate out of their obligations to these hard-working miners and their families and retirees.

If we do not intervene, if we do not pass the American Miners Act or something essentially identical, 87,000—87,000—current beneficiaries and an additional 20,000 vested retirees could lose all or part of their pension benefits.

The insolvency of the mine workers' pension would put further pressure on the Pension Benefit Guaranty Corporation, which is already facing other shortfalls. And it is not just pensions; it is also healthcare. Because of a recent bankruptcy of the Westmoreland Coal Company, as my colleague mentioned, 1,200 miners and their families, largely widows and others, are slated to potentially lose healthcare coverage very soon. That would include 800 Virginians who could lose health coverage by the end of the year.

I remember when my colleague was leading the successful effort in 2017. To fix one of the issues with healthcare benefits for these families, I attended a roundtable session with many of them in Castlewood, VA, at the UMWA field office there. I went in at a midweek, midafternoon time when you wouldn't normally expect a lot of people to attend a meeting, and the room was absolutely packed with people who were so very, very frightened. They were slated, at that point, to lose health coverage.

Remember, this was at the end of April. It was about April 20 when I was there with them. They were looking at me with fear in their eyes, asking what they should do: Should I go out and buy insurance on my own? But who is going to cover me? Look at my age. Look at my physical condition. Look at the conditions my wife is dealing with.

It wasn't uncommon to be dealing with a working or recently retired

miner with a spouse who had cancer, and the threat of losing health insurance in that circumstance was existential. I could look him in the eye, and I couldn't really promise him anything except that we would try.

We were able to get a fix at that point that saved healthcare for thousands and thousands of miners, and we did that with our colleagues in this body—Democratic and Republican—and in the House as well. Well, it is time for us to step up again.

Here is what the American Miners Act would do. It would shore up the pension plan to ensure that workers receive the benefits they have earned. The bill would also safeguard healthcare coverage for workers who are projected to lose their coverage because of the Westmoreland Coal Bankruptcy. It builds on the bill that we passed in a bipartisan way in 2017.

Lastly—and this is really important. I am so happy that in working on the bill, Senator MANCHIN and I decided to do this. The bill is going to ensure financing for medical treatment and basic expenses for workers suffering from black lung because we are extending the Black Lung Disability Trust Fund. Right now, that is also—because of a revenue source that was sort of sunset—scheduled to be stopped, and then the trust fund will dwindle down, and those suffering from black lung will also lose the protections that they have. This American Miners Act not only protects pensions and not only protects folks who are having their healthcare bankrupted by Westmoreland but would extend the Black Lung Disability Trust Fund that is so very, very important.

The best news is that the bill is fully paid for. We are not asking to increase the deficit. We are not asking to increase tax rates. The bill is fully paid for. We would simply extend an existing tax to protect the Black Lung Disability Trust Fund, and then we would utilize an existing source of revenue that we used before—mine reclamation funds that are currently oversubscribed and are not being used to help backstop healthcare needs.

So this is a bill that would do an awful lot of good for an awful lot of people, and we are not coming here just asking without paying for it. We have a solution on the table so that we can pay for it.

My hope is that the body will come together the same way we did in 2017 to protect these hard-working people and their families and their widows who have done the hardest work that just about anybody does in this country and whose bodies have suffered as a result, and they need to have us having their back.

With that, I yield the floor.

Mr. MANCHIN. Madam President, if I could, first of all, thank my colleague from Virginia, my dear friend Senator KAINE. I just want to touch on one thing before we have Senator CASEY speak on behalf of all the coal miners

he represents in the State of Pennsylvania.

On the Black Lung Fund, a lot of people don't know, the House of Representatives basically, 2 years ago, passed a bill reducing the fund from \$1.10 to 55 cents. I called over to my friends and colleagues in the House, and I said: You would think we don't need the money anymore because we have cured black lung—but it is just the contrary. We have more diseases and more younger people getting black lung, and I will tell you the reason why.

When mining coal, you are cutting through a lot of rock, and you get silica coming out from that. We are cutting into more rock than ever before. We have even more younger miners contracting black lung. We need to fund more now than ever before, and this is not the time to cut it. That 55 cents a ton makes a difference between solvency or not, curing people or the Federal Government having to step in.

The coal miners have been proud to pay their own way. They paid for their pension. They paid for their healthcare. They didn't take money home because when they negotiated, this is how much stayed in the fund. Basically, somebody received that money, the benefit, but not the people who worked for it. Now they are willing to try to fix that with the coal they mined from the abandoned mine land money. That is all we are asking for. We will take care of our own problems.

We are begging the majority leader of this respected body to please put this bill on the floor and let the body vote on it because we have had good bipartisan support. Everybody respects the person providing the energy who protected this country, and that is all we are asking for.

There is no one who has fought harder and worked harder on this than Senator CASEY from Pennsylvania, and that is another State that borders West Virginia that we are proud of and are very close with, and they have given so much.

With that, I yield the floor to Senator CASEY.

The PRESIDING OFFICER. The Senator from Pennsylvania.

Mr. CASEY. Madam President, I rise to discuss this urgent issue of pensions and our legislative proposal to address this looming crisis.

I commend and salute the work of Senator MANCHIN, my colleague from West Virginia, for his indefatigable work on this. There are probably a few other words I could use for his determination over time, and not just over months but literally now over years, as well as Senator KAINE's, from Virginia, and Senator BROWN's, who will follow me. We are grateful for this combination of States coming together to stand up for workers.

We know this discussion on the floor of the Senate takes place at a significant time. The House Ways and Means Committee just passed the bipartisan

Butch Lewis Act, H.R. 397, on the 10th of July. The House is taking much needed action, and it is long past time that the U.S. Senate does the same.

In my home State, there is a whole group of workers. Obviously, miners are a big part of this, the Teamsters, Bakery and Confectionery Workers, all of whom, through no fault of their own, are seeing their hard-earned pensions threatened. Failure to act could result in devastating economic consequences to communities across both the Commonwealth of Pennsylvania as well as throughout the Nation. Tens of thousands of pensions of Pennsylvanians could be at risk, including—and these are just some of the numbers—11,831 coal miners and 21,460 Teamsters.

Despite the challenges ahead, the good news is, we have bipartisan legislation to deal with this pension crisis through the legislation known as the Butch Lewis Act. The bill creates a loan program for troubled pensions. It is a commonsense solution that brings the public and private sectors together to address this crisis.

We must also pass legislation so we can address coal miner health and pension benefits. Senator MANCHIN, as I referred to earlier, has shown great leadership throughout this process. We want to thank all the Senators who are with us today and others who are not with us on the floor, necessarily, but are with us by way of supporting this legislation.

We have a long way to go and a mountain to climb for several reasons. There are a number of Senators around this Chamber who, on a regular basis, when a multinational corporation needs help, will pull out all the stops. They will overturn any stone. They will surmount any barrier. They will fight through any wall of opposition or resistance. That is the same kind of persistence and determination and resolve we need for workers—in my case, whether it is a coal miner or a teamster or a bakery and confectionery worker.

It is long past due that we bring the same sense of urgency to the issues that involve workers as some here brought to corporate taxes. Just by way of one example, we were debating the 2017—November 2017 and December 2017 tax bill. My God, there were lobbyists all over town and people scurrying back and forth to make sure the corporate tax rate came down, to make sure the rate a corporation was paying was lowered substantially. In the end, they got more than they asked for, in my judgment. What was supposed to flow from that was an abundance of jobs, a rushing current of jobs, and wage growth was supposed to come from that legislation. Of course, it didn't. Some of us are right about our prediction—a prediction that we would not want to be right about, but we were.

So if that kind of determination and concerted action and then the legislative result that flowed from that can

be undertaken to help huge, multinational corporations, I think the same effort should be undertaken on behalf of workers who earned these pension benefits.

This isn't something extra. This isn't something new. This isn't something other than an earned benefit, and for some of them, they earned it in the most difficult way possible, by going underneath the ground to mine coal year after year and, in some cases, decade after decade.

Stephen Crane, the great novelist, wrote an essay in the early 1900s or just around the turn of the century, I should say, about a coal mine in my hometown of Scranton. He described all of the horrors, all of the darkness. He described the ways a miner could die. He referred to it as the "hundred perils"—life-threatening. He described the mine in a very moving way. He talked about the mine being a place of inscrutable darkness, a soundless place of tangible loneliness—loneliness because you can't see your hand in front of your face and loneliness, of course, if you were injured on the job, or if you had an injury that debilitated you, or if you, in fact, lost your life. Tens of thousands of people lost their lives in mines.

I know that is a long time ago. I know we have made advancements, but it is still hard work just as it is to do the other jobs I mentioned, whether you are a teamster or a bakery and confectionery worker. Just pick your particular work area or union.

So we have some work to do here, and we are going to have to fight through a lot, but we are grateful we have some momentum and some sense of urgency that may not have been there only weeks ago.

With that, I will yield the floor to my colleague from the State of Ohio.

Mr. BROWN. I thank Senator CASEY for his work on behalf of workers during his whole 13 years in the Senate and his work especially for mine workers and teamsters with the Butch Lewis Act and with pension and healthcare. That is so important.

Senator KAINE has been stalwart for these retirees and particularly in southwest Virginia, where he has worked as Governor, and also Senator MANCHIN who was speaking earlier.

We need to remind this body that 86,000 miners are facing a looming threat of massive cuts to the pension they have earned. What people in this body don't often understand is these miners and their widows aren't getting rich from these pensions. These pensions are \$500 or \$600 a month. Also 1,200 miners and their families can lose their healthcare by the end of the year because of the Westmoreland and Mission Coal bankruptcies.

The bankruptcy court can allow these corporations to shed their liabilities. That sounds familiar. So often big companies go to court, and these lawyers and judges don't really understand what collective bargaining is and

don't understand the sacrifices these workers made to earn these pensions. Shedding their liabilities is a fancy way of saying walk away from paying miners the healthcare benefits they earned.

Two years ago, we worked to save the miners' healthcare. We have to do it again. We can't leave these workers behind just because of the date their company filed for bankruptcy. We have to make sure they don't lose retirement security on top of that.

All 86,000 UMW union mine workers are facing crippling pension cuts. They aren't alone. The retirement security of hundreds of thousands of teamsters in Virginia and Ohio and Pennsylvania and ironworkers in Cleveland and carpenters in Dayton and Cincinnati—so many retirees and so many workers' pensions are at risk.

Congress tried to ignore these retirees, but they fought back. Workers rallied. They called, they wrote letters, and they rallied outside the Capitol on 90-degree days in July. They rallied outside the Capitol in 15-degree days in February.

We have seen those Camo UMW T-shirts around the Capitol. They are persistent. They don't give up. Many of them are veterans. They left the mines to serve their country. They went back into the mines. Now, as they fought for us, we need to fight for them.

It comes back to the dignity of work. When work has dignity, we honor the retirement and security people earn. We honor work. We respect work. The dignity of work is about their wages, about their retirement, about their healthcare. It is about safety in the workplace. This is why I wear this pin. It is a depiction of a canary in a birdcage. The mineworker took the canary into the mines. The mineworker did not always have a government that stood with them to protect their safety. That is what the union did so many times.

People in this town too often don't understand the collective bargaining process. This town is overrun with lobbyists up and down the hall and in Senator MCCONNELL's office. Lobbyists line up and get favors from the Republican leader. Never ever does organized labor, never do workers get these same kinds of favors when it comes to support like this.

With regard to collective bargaining, what people don't understand is that the people give up their wages today to put money aside for their future pensions. We made progress with the bipartisan pensions committee. I thank Senators PORTMAN and MANCHIN and all the Members—Senator KAINE and CASEY—all the Members of both parties who put in months of work in good faith on this.

I am committed to these miners. I know my friend TIM KAINE is committed to these miners, to these workers, to these small businesses. For their success and their livelihood, they depend on getting these pensions they have earned.

We will continue to work for a bipartisan solution. If you love this country, you will fight for the people who make it work—people like these mineworkers.

I yield the floor.

The PRESIDING OFFICER. The Senator from Virginia.

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

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

FACEBOOK CRYPTOCURRENCY

Mr. BROWN. Mr. President, yesterday the Banking Committee heard from one of Facebook's executives about, if we can believe this—it almost doesn't seem possible—how Facebook wants to create its own monopoly money. That is right, after scandal after scandal with Facebook, where they betrayed the public trust, with the damage they have done to journalism and the damage they have done to democracy, the compromising and betrayal of people's privacy.

Again, believe it or not, even the United Nations said what Facebook did to contribute to the humanitarian disaster in what we know as Burma, Myanmar, where literally hundreds of people died—the United Nations said Facebook contributed to the genocide. That almost doesn't sound believable, but they contributed to the genocide, a U.N. report said, in that part of the world.

Now, after scandal after scandal, Facebook expects Americans to trust them with their hard-earned paychecks. It is pretty breathtaking.

When you think about it, in this body, you know what happens when corporations want something. They always get it. With the leadership in this body and with the White House looking like a retreat for Wall Street executives and the big banks, they always get what they want.

When have big corporations ever been held accountable? Look how the majority leader and President Trump treated Wall Street banks. Of course Facebook thinks they can make mess after mess, they can refuse to clean it up, and they face no consequences.

We know that big banks scam customers and break laws. Not only do they get away with it, they get rewarded. Last year, as we know, this Congress passed and President Trump signed legislation rolling back laws protecting working families from Wall Street greed, as if Wall Street weren't doing well enough. They had record profit and record executive compensation.

Remembering 10 years ago and what happened with Wall Street—there is a collective amnesia in this body. My