

WYDEN), the Senator from Connecticut (Mr. BLUMENTHAL), the Senator from New York (Mrs. GILLIBRAND), the Senator from Wisconsin (Ms. BALDWIN), the Senator from Oregon (Mr. MERKLEY), the Senator from Virginia (Mr. KAINES), the Senator from California (Ms. HARRIS), the Senator from Ohio (Mr. BROWN) and the Senator from Michigan (Mr. PETERS) were added as cosponsors of S.J. Res. 7, a joint resolution to direct the removal of United States Armed Forces from hostilities in the Republic of Yemen that have not been authorized by Congress.

S. RES. 34

At the request of Mr. MERKLEY, the name of the Senator from Virginia (Mr. WARNER) was added as a cosponsor of S. Res. 34, a resolution expressing the sense of the Senate that the Governments of Burma and Bangladesh ensure the safe, dignified, voluntary, and sustainable return of the Rohingya refugees who have been displaced by the campaign of ethnic cleansing conducted by the Burmese military and to immediately release unjustly imprisoned journalists, Wa Lone and Kyaw Soe Oo.

AMENDMENT NO. 96

At the request of Mr. PAUL, his name was added as a cosponsor of amendment No. 96 proposed to S. 1, a bill to make improvements to certain defense and security assistance provisions and to authorize the appropriation of funds to Israel, to reauthorize the United States-Jordan Defense Cooperation Act of 2015, and to halt the wholesale slaughter of the Syrian people, and for other purposes.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mrs. FEINSTEIN:

S. 316. A bill to establish the Sacramento-San Joaquin Delta National Heritage Area; to the Committee on Energy and Natural Resources.

Mrs. FEINSTEIN. Mr. President, I rise to reintroduce legislation to establish the Sacramento-San Joaquin Delta National Heritage Area, California's first National Heritage Area.

I am very pleased to work with Senator HARRIS, Congressman JOHN GARAMENDI, and local stakeholders in California on this important legislation.

This legislation will establish California's first National Heritage Area in the Sacramento-San Joaquin Delta to promote environmental stewardship, heritage conservation, and economic development in communities across five Delta-area counties.

The Sacramento-San Joaquin Delta is the largest estuary in the western United States and one of the most productive and ecologically important watersheds in North America. This extensive inland delta is a national treasure that must be protected.

The Delta offers recreational opportunities enjoyed by millions of Califor-

nians and out-of-state visitors alike, who come each year for boating, fishing, hunting, and sightseeing.

It also provides critical habitat for more than 750 wildlife species, including Sandhill cranes and other migratory birds along the Pacific Flyway as well as iconic native fish like the Chinook salmon, some as large as 60 pounds, which return each year to travel through the Delta to spawn in tributaries upstream.

These same waterways also provide freshwater to millions of California households and irrigated farmland south of the Delta and elsewhere in the state.

Before being converted for farmland starting in the 19th century, the Delta flooded regularly following the springtime snowmelt and once supported the continent's largest Native Americans communities.

Later, the Delta served as the gateway for the California Gold Rush, after which Chinese immigrant workers built hundreds of miles of levees to make the Delta's rich peat soils available for farming and to control flooding.

Japanese, Chinese, Italian, German, Portuguese, Dutch, Greek, South Asian, and other immigrants began the area's farming legacy and established proud communities that continue today.

Over the years, the vibrant "river culture" unique to Delta communities has attracted the attention of celebrated authors from Mark Twain and Jack London to Joan Didion.

A National Heritage Area designation would help to preserve this uniquely American story by providing the opportunity for modest federal funding to help local entities, principally the Delta Protection Commission, manage the Heritage Area in accordance with California law and in partnership with Delta communities.

The management planning process required by this legislation will be collaborative and open to the public. Federal, State, tribal, and local governments, private property owners, and all stakeholders will have a voice in the management planning for the Heritage Area.

I'd like to emphasize that this legislation does not affect water rights or water contracts, nor does it impose any additional responsibilities on local governments or private landowners.

Instead, this legislation authorizes Federal assistance to support local projects as part of an inclusive process required by State law.

Today, the Delta faces a crisis due to invasive species, urban and agricultural run-off, wastewater overloads, channelization, dredging, water exports, and other stressors.

Many Delta islands are now 10 to 20 feet below sea level due to subsidence, and the present levee system is inadequate for providing reliable flood protection for historic communities, agricultural enterprises, and infrastructure.

Alarmingly, many existing levees were simply not engineered to withstand earthquakes. Should levees fail, a rush of saltwater into the interior Delta would damage this already fragile ecosystem, disrupt drinking water supplies, flood agricultural land, inundate towns, and damage roads, powerlines, and water infrastructure.

Our legislation recognizes the Delta as a working landscape central to California life and seeks to further local projects already underway that promote environmental stewardship, heritage conservation, community revitalization, and economic development throughout the Delta.

This legislation also seeks to fulfill the broadly supported 2009 California state law that called for a Heritage Area designation for the Delta.

Our legislation is a small part of the commitment the Federal government must make to the California Delta.

I look forward to continuing to work with my colleagues at every level of government to restore the Delta and its native species, upgrade California's water supply, safeguard against flood risk, improve water quality, and preserve Delta communities' rich heritage and continued vibrancy.

Thank you, Mr. President, I yield the floor.

By Mr. DURBIN (for himself, Mr. BLUMENTHAL, Mr. MARKEY, Ms. WARREN, Mr. CASEY, Ms. DUCKWORTH, and Mrs. GILLIBRAND):

S. 320. A bill to amend title 18, United States Code, to require federally licensed firearms importers, manufacturers, and dealers to meet certain requirements with respect to securing their firearms inventory, business records, and business premises; to the Committee on the Judiciary.

Mr. DURBIN. 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. 320

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 "Safety Enhancements for Communities Using Reasonable and Effective Firearm Storage Act" or the "SECURE Firearm Storage Act".

SEC. 2. SECURITY REQUIREMENTS FOR FEDERALLY LICENSED FIREARMS IMPORTERS, MANUFACTURERS, AND DEALERS.

(a) IN GENERAL.—Section 923 of title 18, United States Code, is amended by adding at the end the following:

"(m) SECURITY REQUIREMENTS.—

"(1) RELATION TO PROVISION GOVERNING GUN SHOWS.—This subsection shall apply to a licensed importer, licensed manufacturer, or licensed dealer except as provided in subsection (j).

"(2) FIREARM STORAGE.—

"(A) IN GENERAL.—A person who is a licensed importer, licensed manufacturer, or licensed dealer shall keep and store each firearm in the business inventory of the licensee at the premises covered by the license.

“(B) MEANS OF STORAGE.—When the premises covered by the license are not open for business, the licensee shall, with respect to each firearm in the business inventory of the licensee—

“(i) secure the firearm with a hardened steel rod $\frac{1}{4}$ inch thick through the space between the trigger guard, and the frame or receiver, of the firearm, with—

“(I) the steel rod secured by a hardened steel lock that has a shackle;

“(II) the lock and shackle protected or shielded from the use of a bolt cutter; and

“(III) the rod anchored to prevent the removal of the firearm from the premises; or

“(ii) store the firearm in—

“(I) a locked fireproof safe;

“(II) a locked gun cabinet (and if the locked gun cabinet is not steel, each firearm within the cabinet shall be secured with a hardened steel rod $\frac{1}{4}$ inch thick, protected or shielded from the use of a bolt cutter and anchored to prevent the removal of the firearm from the premises); or

“(III) a locked vault.

“(3) PAPER RECORD STORAGE.—When the premises covered by the license are not open for business, the licensee shall store each paper record of the business inventory and firearm transactions of, and other dispositions of firearms by, the licensee at the premises in a secure location such as a locked fireproof safe or locked vault.

“(4) ADDITIONAL SECURITY REQUIREMENTS.—The Attorney General may, by regulation, prescribe such additional security requirements as the Attorney General determines appropriate with respect to the firearms business conducted by a licensed importer, licensed manufacturer, or licensed dealer, such as requirements relating to the use of—

“(A) alarm and security camera systems;

“(B) site hardening;

“(C) measures to secure any electronic record of the business inventory and firearm transactions of, and other dispositions of firearms by, the licensee; and

“(D) other measures necessary to reduce the risk of theft at the business premises of a licensee.”.

(b) PENALTIES.—Section 924 of title 18, United States Code, is amended by adding at the end the following:

“(q) PENALTIES FOR NONCOMPLIANCE WITH FIREARMS LICENSEE SECURITY REQUIREMENTS.—

“(1) IN GENERAL.—

“(A) PENALTY.—With respect to a violation by a licensee of section 923(m) or a regulation issued under that section, the Attorney General, after notice and opportunity for hearing—

“(i) in the case of the first violation or related series of violations on the same date, shall subject the licensee to a civil penalty in an amount equal to not less than \$1,000 and not more than \$10,000;

“(ii) in the case of the second violation or related series of violations on the same date—

“(I) shall suspend the license issued to the licensee under this chapter until the licensee cures the violation; and

“(II) may subject the licensee to a civil penalty in an amount provided in clause (i); or

“(iii) in the case of the third violation or related series of violations on the same date—

“(I) shall revoke the license issued to the licensee under this chapter; and

“(II) may subject the licensee to a civil penalty in an amount provided in clause (i).

“(B) REVIEW.—An action of the Attorney General under this paragraph may be reviewed only as provided under section 923(f).

“(2) ADMINISTRATIVE REMEDIES.—The imposition of a civil penalty or suspension or rev-

ocation of a license under paragraph (1) shall not preclude any administrative remedy that is otherwise available to the Attorney General.”.

(c) APPLICATION REQUIREMENT.—Section 923 of title 18, United States Code, is amended—

(1) in subsection (a), in the second sentence, by striking “be in such form and contain only that” and inserting “describe how the applicant plans to comply with subsection (m) and shall be in such form and contain only such other”; and

(2) in subsection (d)(1)—

(A) in subparagraph (F), by striking “and” at the end;

(B) in subparagraph (G), by striking the period at the end and inserting “; and”; and

(C) by adding at the end the following:

“(H) the Attorney General determines that the description in the application of how the applicant plans to comply with subsection (m) would, if implemented, so comply.”.

(d) EFFECTIVE DATES.—

(1) INITIAL FIREARM STORAGE REQUIREMENTS.—Section 923(m)(2) of title 18, United States Code, as added by subsection (a), shall take effect on the date that is 1 year after the date of enactment of this Act.

(2) INITIAL PAPER RECORDS STORAGE REQUIREMENTS.—Section 923(m)(3) of title 18, United States Code, as added by subsection (a), shall take effect on the date that is 90 days after the date of enactment of this Act.

By Ms. COLLINS (for herself and Ms. HASSAN):

S. 321. A bill to amend the Internal Revenue Code of 1986 to modify safe harbor requirements applicable to automatic contribution arrangements, and for other purposes; to the Committee on Finance.

Ms. COLLINS. Mr. President, as chairman of the Senate Aging Committee, ensuring that more Americans are secure financially in their retirement years is one of my highest priorities.

Later this week, our Aging Committee will hold a hearing on this very topic, following up on previous work we have done in the last Congress.

Today, I rise to introduce two bipartisan bills that would help to promote greater retirement security. Together, these bills would encourage more small employers to offer retirement plans, provide incentives for employees to save more for their retirement, and make it easier for low- and middle-income taxpayers to claim an existing tax break for their retirement savings.

According to the nonpartisan Center for Retirement Research, there is an estimated \$7.7 trillion gap between the savings that American households need to maintain their standard of living in retirement and what they actually have saved. Think of that. We are not talking about billions here; we are talking about a \$7.7 trillion gap.

A recent Gallup poll found that only 54 percent of working Americans believe they will have enough money to live comfortably in their retirement years. We must, therefore, continue to work to ensure that more Americans will have sufficient resources that they need to enjoy what are supposed to be their golden years.

There are many reasons why Americans have struggled to have sufficient

funds for their retirement. One is the shift away from employer-based defined benefit plans, known as pensions, to defined contribution plans in which the risk is placed more on the employee. Another is the severity of the 2008 financial crisis. Yet another is rising healthcare costs, including the need for expensive long-term care. But the No. 1 factor is that Americans are living far longer than they did in the past. Many Americans are also reaching retirement age with more debt than retirees in past generations. Many Americans are worried that they will outlive their retirement savings.

There is another contributing factor, and that is that employees of small businesses, which are the majority of businesses in this country, are much less likely to participate or even have access to employer-based retirement plans. According to a study by the Pew Charitable Trusts, more than 30 million U.S. workers lack access to a work-based plan to save for retirement, so making it easier for small businesses to offer retirement plans would make a significant difference in the financial security for many Americans. That is why the first of the two retirement security bills that I am introducing today—the Retirement Security Act—would focus on reducing the cost and complexity of retirement plans, especially for our small businesses, and on encouraging individual employees to save more for their retirement.

I am delighted that my friend and colleague from New Hampshire, Senator HASSAN, has agreed to be the lead Democratic cosponsor on this bill. My colleague from New Hampshire has great compassion for those who are struggling to make ends meet. She and I both represent States with an aging population, and we know how difficult it is for many older Americans when they are struggling with high healthcare costs, heating their homes, affording their medications, and trying to get by in their retirement years.

Our bill would make it easier for businesses to enter into multiple employer plans, known as MEPs, in order to offer retirement programs to their employees.

MEPs permit small companies to share the administrative costs and burden of a retirement plan, and that helps to lower the costs overall. Current law discourages the use of MEPs, however, because it requires a connection, or a nexus, between unrelated businesses in order to join together as a MEP, such as membership in the same trade association. Our bill would waive that nexus requirement for businesses and would prevent employers from losing their tax benefits if one member of the MEP fails to meet the minimum requirements necessary to obtain these tax incentives.

In addition, the bill would reduce the cost of maintaining a plan by directing the Department of Treasury to consolidate notices and other required documentation—in other words, to reduce all of the onerous paperwork.

The Retirement Security Act would also modify the existing safe harbor for automatic enrollment plans to allow employees to receive an employer match of contributions of up to 10 percent of their pay. Employees would be able to contribute more than 10 percent of their wages or salary, albeit without an employer match for contributions above 10 percent. This is an example of a provision that would encourage employees to save more for their retirement by giving them this tax incentive.

I realize that businesses that choose to adopt this plan with the new optional safe harbor may face additional costs due to the increased employer match, and that is why our bill would also help the smallest businesses—those with fewer than 100 employees—to offset this cost by providing a new tax credit equal to the increased match.

What we want to do in our bill is to provide incentives for employees to establish these plans by waiving the requirement that they have to be in a related industry, and we would also encourage both employees and employers to increase, if they can, the amount of money they are donating to these retirement plans.

The new retirement plan options for businesses that are included in our bill are just that—they are options; they are opportunities. No business, large or small, would be required to offer its employees a retirement plan under our bill. This is an opportunity, not a mandate, but it is an opportunity that I would hope that more and more small businesses would consider because I know they share the concern about the financial security of their employees once they reach their retirement years.

I am very pleased to see my colleague from New Hampshire on the Senate floor. I hope the Senate will listen carefully to her words as well.

The PRESIDING OFFICER. The Senator from New Hampshire.

Ms. HASSAN. Mr. President, I rise to join my colleague from Maine in discussing the Retirement Security Act.

I first just want to start by thanking Senator COLLINS for her work on this bipartisan bill, the other bill she discussed, and for her leadership as chairman of the Aging Committee, to help ensure that older Americans can thrive. That includes, of course, making it easier to save for retirement.

By the time they reach retirement, every hard-working American should have the peace of mind of knowing they can live comfortably and without having to worry about how to make ends meet. While Social Security is a critical safety net—one we have to protect for all—it was only designed, as Senator COLLINS pointed out, as part of the retirement equation.

It is clear we are on the verge of a retirement crisis, as more and more Americans are retiring without the economic security they need. According to the Board of Governors of the

Federal Reserve System, approximately 25 percent of working Americans have reported having no retirement savings or pension. AARP estimates that 55 million Americans—including roughly 230,000 Granite Staters—do not have access to a retirement plan at their workplace, and participation in retirement plans has dropped over the past several years.

We know there is a significant gap between what people need in order to maintain their standard of living after retirement and what they actually have. It is essential we do more to help workers close that gap. That is why I am pleased to join with Senator COLLINS today in introducing the bipartisan Retirement Security Act.

This commonsense legislation makes it easier for small businesses to provide retirement plans for their employees, something I hear from small business people all the time, something they want to do, but there are technical and financial challenges to doing it. This bill would encourage people in the workforce as well to save more for retirement, and it would help reduce the costs and complexities of maintaining a retirement plan.

We have more work to do to help people in New Hampshire, in Maine, and all across our country plan and save for retirement, and the Retirement Savings Act is a strong step forward. I again thank Senator COLLINS for her leadership on this issue, and I look forward to continuing to work with her to pass the bipartisan legislation, as well as other shared priorities for retirees, small businesses, and more.

Additionally, as a new member of the Finance Committee, I look forward to working with my colleagues to tackle this and other critical issues.

By Ms. COLLINS (for herself and Mr. WARNER):

S. 322. A bill to amend the Internal Revenue Code of 1986 to promote retirement savings on behalf of small business employees by making improvements to SIMPLE retirement accounts and easing the transition from a SIMPLE plan to a 401(k) plan, and for other purposes; to the Committee on Finance.

Ms. COLLINS. Mr. President, building on this comprehensive effort to strengthen retirement security, I am also introducing a second bill today with my friend and colleague from Virginia, Senator MARK WARNER.

It would provide greater flexibility and access to both employees and their employers seeking to use the popular SIMPLE plans for saving for retirement.

Established in 1996, SIMPLE plans can help small businesses provide their employees with a retirement plan that is less costly and easier to navigate than the 401(k) plan, which many small employers simply cannot afford.

Our bill, the SIMPLE Plan Modernization Act, would help expand access to SIMPLE plans by increasing

the contribution limit for most small companies. This would achieve two important goals. First, it would encourage more small employers to offer a retirement savings benefit to their employees. Second, it would allow employees of small businesses to save even more for retirement each year on a tax-deferred basis.

This legislation is also a win-win proposition for retirement security. It encourages small business employers and their employees to take additional steps to save for retirement. For many small employers, this legislation would provide enhanced saving opportunities. At the same time, it is carefully constructed to prevent employers that already have a 401(k) plan from dropping that plan to adopt a SIMPLE plan. In other words, we want to broaden the number of employers who are able to offer retirement plans to their employees. It also preserves strong incentives for small businesses that become more successful to move from a SIMPLE plan to a 401(k) plan as they become bigger, more profitable, and more secure.

In light of the positive effects these bills would have in strengthening retirement security for millions of Americans, I urge my colleagues to join in supporting the Retirement Security Act of 2019 and the SIMPLE Plan Modernization Act.

This is a crisis that is looming on the horizon. It used to be that we could count on the three pillars that made up the retirement system, Social Security, a pension from an employer, and also personal savings. All three of those pillars are shaky right now. The two bills I have introduced today attempt to strengthen two out of three of the legs of this three-legged stool. We need to do that to ensure that Americans can enjoy a financially secure retirement and not end up retiring in poverty.

AMENDMENTS SUBMITTED AND PROPOSED

SA 101. Mr. PAUL submitted an amendment intended to be proposed by him to the bill S. 1, to make improvements to certain defense and security assistance provisions and to authorize the appropriation of funds to Israel, to reauthorize the United States-Jordan Defense Cooperation Act of 2015, and to halt the wholesale slaughter of the Syrian people, and for other purposes; which was ordered to lie on the table.

SA 102. Mr. PAUL (for himself, Mrs. FEINSTEIN, Mr. LEAHY, Mr. SANDERS, and Ms. WARREN) submitted an amendment intended to be proposed by him to the bill S. 1, supra; which was ordered to lie on the table.

SA 103. Mr. PETERS submitted an amendment intended to be proposed by him to the bill S. 1, supra; which was ordered to lie on the table.

SA 104. Mr. CRUZ submitted an amendment intended to be proposed by him to the bill S. 1, supra; which was ordered to lie on the table.

SA 105. Mr. CRUZ submitted an amendment intended to be proposed by him to the bill S. 1, supra; which was ordered to lie on the table.