

A September Wall Street Journal article noted:

Around 9.1% of credit-card balances turned delinquent over the past year, the highest rate in over a decade, according to an August report from the Federal Reserve Bank of New York.

Other Americans are finding the American dream of owning your own home to be increasingly out of their reach as they face elevated mortgage rates on top of staggering housing prices.

President Biden has talked a lot about building an economy from the bottom up and the middle out, but it is lower and middle-income Americans who have suffered the most in the Biden-Harris economy. And if Vice President HARRIS becomes President and Democrats take control of Congress, the next few years aren't likely to look too good for lower and middle-income Americans either.

It has already become clear that Vice President HARRIS intends to continue with the tax-and-spend agenda that she and President Biden have worked to impose. And if she is elected, Americans should brace for more economic pain.

The need is great. Costs are still high. Gas prices are high. Owning a home is a struggle. Every time I look at my bank account, it's always going down.

That is what one American had to say about the economic situation earlier this year, and it has been the story for too many Americans in the Biden-Harris economy. We can only hope that they don't have to deal with another 4 years of it.

I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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 President, I ask unanimous consent that the order for the quorum call be rescinded.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

LULU'S LAW

Mrs. BRITT. Mr. President, Lulu Gribbin, a 15-year-old from Mountain Brook, AL—that is who I am here to talk about today.

She is a high school student who loves basketball, volleyball, and golf. She is one of four siblings. She is actually a twin. Lulu loves to spend time at the lake with her brothers and sisters. Her favorite color is purple.

On June 7, her life changed forever. That was the day she was on the beach enjoying the best of summer with her family and friends. She was looking for sand dollars in the ocean with a friend, and that is when a shark attacked.

What happened next is nothing short of a miracle. It was a miracle because on that day, by the grace of God, there were doctors, nurses, EMTs, and other Good Samaritans who were there on that same beach who immediately jumped into action to help Lulu. These

incredible men and women undoubtedly saved her life. But Lulu's resiliency and strength certainly was a dominating factor, not just in her survival but in her incredible recovery.

Though the shark took her left hand and her right leg, it did nothing but strengthen her spirit. When Lulu woke up from surgery and got taken off the ventilator, do you know what her first words were?

I made it.

As a mom, I can't even begin to imagine how powerful that moment was for her parents, how incredible it was to hear her say those words:

I made it.

The road home was not easy for Lulu, with surgeries and rehabilitation, but 3 months after the shark attack, y'all, she is already back home. In fact, she is back in action, showing up other golfers on the driving range.

Lulu is an inspiration. She shows all of us that when you get knocked down, you don't wait to get pulled back up. You fight, and you fight with a resolve and a determination that will carry you through even the hardest of moments.

Her grace, her faith, her strength, her perseverance, all in the face of the unimaginable, make her a hero to all of us. It is sometimes hard to remember that she is just 15 years old. Her story is hard to tell, not just because I can't imagine having to see a child go through that but also to think that there is something that could have prevented her from having to go through this tremendous fight.

Ninety minutes before Lulu was attacked and only a few miles away, another woman was attacked by a shark. Elisabeth Foley, a mother of three from Virginia, tragically lost her left hand in a shark attack.

After I heard Lulu's story and about the prior attack, I immediately thought, what could have been done differently? It turns out Lulu's parents were thinking the exact same thing. There has to be a better way to get information into the hands of beachgoers, of parents, of families if a shark attack has happened in their vicinity. That is why I introduced Lulu's Law.

This is a bipartisan bill which Congressman GARY PALMER is leading in the House, and I am so proud that everyone in the Alabama delegation has signed on. It would give local authorities the confidence that they are authorized to issue a wireless emergency alert to warn beachgoers of potential shark attacks. This doesn't impose any kind of mandate on local officials; it simply empowers them to help beachgoers stay safe through the existing wireless emergency alert system.

Although this is a small change in statute, it would enable local leaders to put information into the hands of families faster, which, as we can see, could make a world of difference.

This is the kind of commonsense work I came to do in the U.S. Senate.

My priority has always been fighting for children and families from the great State of Alabama and across this Nation and protecting children and their families from harm. That is an important part of it.

With Lulu's Law, we can empower beachgoers with information that will ultimately keep them safe.

To Lulu's parents Joe and Anne Blair Gribbin, the strength that you have shown and the way you have galvanized not just Alabama but people across our entire country to rally behind your daughter is nothing short of amazing.

To Lulu, I want to thank you for your bravery and determination. You are truly an inspiration. I wish you could see this because we have Senate pages down here shaking their heads. We are so proud of you, and we look forward to turning this bill into law to protect kids and honor the extraordinary person that you are.

To my colleagues watching from the Cloakroom, the Chamber, or back in your office, now is the time to act. Let's get this done, and let's deliver a win for the American people, for Alabama, and for Lulu. Add your name to the cosponsor list, and help us get this done. This is clearly something all of us can rally behind. Let's do it for Lulu. Let's do it for her legacy. Let's keep others safe, and let's inspire others with Lulu's story.

The PRESIDING OFFICER (Mr. HICKENLOOPER). The Senator from Alabama.

Mr. TUBERVILLE. Mr. President, I applaud my fellow Senator from Alabama on this very important legislation that we need to work not just for the State of Alabama but all over the country.

Thank you very much.

UKRAINE

Mr. President, I rise today to talk about the unwinnable war in Ukraine, which has already cost American taxpayers billions of dollars.

Anyone who dares question the uniparty's narrative on the war in Ukraine is obviously going to get criticized. That is OK. The media has been complicit in pushing this narrative. Think about it. When was the last time you saw live footage on the ground in Ukraine? It is rare because Ukraine is losing and it is losing badly. This comes after we just gave Ukraine \$60 billion more of taxpayer money earlier this year to prolong this war.

I see President Zelenskyy—a uniparty puppet—is here begging—begging—for more money on the campaign trail with KAMALA HARRIS. It feels like he is here every other month, demanding more and more taxpayer money. That is because he knows that the money spigot will cut off if KAMALA HARRIS doesn't win in November.

Look, this subject is too important to go unaddressed. Over the last several months, I have asked multiple high-ranking members of the Biden-Harris administration to articulate

what it is trying to accomplish in Ukraine. Just tell us. Tell us what it will cost and how we plan to achieve these results. Basically, I am asking, what is our game plan? Not one official in this administration has answered my questions clearly—not one.

One of the most interesting responses I received was from Secretary Austin himself, Secretary of Defense. He said:

[We want to see Ukraine remain a sovereign, independent, and democratic state, that has the ability to defend its . . . territory and deter aggression.

OK.

Secretary Austin continued, stating that it is the administration's goal to bring Ukraine into NATO, while simultaneously blaming Russia for NATO's past expansion.

Here is when the DC establishment really, really gets upset. I am going to review a few undeniable facts about NATO's history. Predictably, the uniparty will accuse me of spewing Russian propaganda, but these are the facts, and that is what we have to go by. We can't shy away from them.

NATO was formed 75 years ago, in 1949, as a defensive alliance to counter the communist Soviet Union. It was wildly successful in that it maintained peace through deterrence throughout the Cold War. NATO helped us win the Cold War and dissolve communist Soviet Union.

When the Cold War ended in 1991, Ukraine instantly became the world's third largest nuclear power—Ukraine. Following a series of negotiations, Ukrainians agreed to give up their nuclear weapons in exchange for security guarantees from both Russia and NATO—territorial integrity and political independence.

These efforts were successful because they included assurances by many, many heads of state, including our own, that no eastward expansion of NATO toward Russia would ever happen. It was over. At that time, there were 16 NATO members. Today, 33 years later, after this agreement, there are 32 NATO members, even though in 1991 we agreed to no more eastward expansion. We broke the agreement—we—NATO and the United States.

NATO has expanded eastward seven times since that agreement in 1991. The largest expansion in 2004 included two countries that share a border with Russia—Estonia and Latvia. Today, NATO includes three countries that border Russia. Six NATO members are former Warsaw Pact members. The bulk of this expansion happened before Russia annexed Crimea and invaded part of Ukraine in 2014.

Again, these are all the facts. All play a part in the NATO story and Russia's response to it.

Here is another fact: NATO's expansion was on NATO's terms, separate and apart from any Russian input or activity. Let me read that again. NATO's expansion was on NATO's terms, separate and apart from any Russian input or activity—contrary to Secretary Austin's claims.

Ask yourself, how would the United States react if China or Russia entered a mutual defense organization with Mexico or Canada? How would we react? What if they started basing troops or participating in military exercises just miles from our homeland?

Having covered a brief history of NATO, let's ask logical followup questions that we should always ask before involving ourselves in any armed conflict.

First, how far are we willing to take this proxy war with Russia? How far are we? Did we think about that before we got into this? Are we committed to winning, as Russia's President is, Vladimir Putin? Are we committed to winning? What happens if the momentum turns? What happens if it turns against Ukraine and Russia starts making real gains, as it appears is happening today? Will the United States send more taxpayer money? more weapons? Will NATO send troops? Will the United States send troops? What is the plan?

War is a serious business. We should understand that by now. You don't half-ass your way into one, and you certainly don't half-ass your way getting out of one. That doesn't seem to resonate around here.

Since the Russian offensive began, we have sent more than \$174 billion taxpayer dollars to Ukraine—one of the most corrupt countries in the world.

Recently, the Biden-Harris administration announced their intent to send an additional \$700 million taxpayer dollars to Ukraine in cash. Are you kidding me? Why on Earth would we give cash to the most corrupt country on the face of the planet?

So after all that, after the last 2½ years of funding billions of taxpayer dollars, getting hundreds of thousands of people killed, what do we have to show for it? The war has only gotten worse. Hundreds of thousands are dead. Ukraine is becoming more desperate as its forces are experiencing widespread insubordination and even mass desertion. We don't hear that on TV. We don't hear that in this propaganda media. Over 6 million Ukrainians have fled the country, have run, have left their country.

Ukraine is playing with fire, now seeking to conduct offensive operations deep inside Russia. Why? You can't win.

Most recently, Ukraine launched a drone attack that struck in Moscow. What are we trying to do—start World War III? Most recently, Ukraine launched a drone attack that struck several other office buildings in Moscow.

Adding to the uncertainty of this situation, this administration's current policy towards Ukraine has all the hallmarks of every Biden-Harris foreign policy decision that has preceded it—weak planning, disastrous results, zero leadership.

This administration never considered the consequences of Ukraine losing.

How can that ever happen? This is really sad. It is sad for the United States of America, it is sad for the taxpayers, it is sad for our military, it is sad for our allies, and it is sad for NATO.

Some of his Democratic colleagues have said that Joe Biden never made a correct decision on foreign policy in 40 years. Well, he hasn't broken that.

The Biden-Harris administration has dumped billions of dollars also into the lap of Iran; removed the "terrorist" designation from the Houthis, who, by the way, we are fighting against right now, but they are not terrorists; alienated one of our most important friends, Saudi Arabia; and executed a disastrous Afghanistan withdrawal that unnecessarily cost the lives of Americans.

All this weakness was a direct signal to our adversaries: Now is the time to make your move.

And that is exactly what our adversaries—China, Iran, Russia, and North Korea—are doing.

China, today, is testing another ballistic missile into the Pacific Ocean. They are preparing.

Russia now has pounced on Ukraine. Whatever you hear in the media is not true. It is a slaughter.

Iran has released its proxies and terrorized the Middle East.

Our ally Israel is fighting for its life against Hamas, following the gruesome October 7 attack, almost a year ago.

The Houthis—the Houthis are a bunch of people that live in the mountains—have been emboldened to attack ships, which has negatively impacted global trade.

We can't even beat the Houthis, and we are trying to create more wars.

China stepped up its aggression in the China Sea.

We are losing influence across the globe, especially in South America and Africa, where the Chinese and the Russians are taking over. We are leaving leaps and bounds.

So let's be very clear. Despite the administration's incompetence, I still believe Putin was wrong to invade Ukraine. I think we all do. He should have withdrawn his forces immediately after it started. Putin is responsible for his actions, and he has made no secret of the fact that he sees Ukraine as, historically, a part of Russia.

At the same time, I do not think that Ukraine's border is more important than ours, not even close, which we have been completely neglecting and neglecting the last 3½ years. We have been overrun—the southern border, the northern border, and from airplanes all over the world flying into our cities. It is an embarrassment.

We do not need the administration to enable Ukraine to use offensive weapons and strike deep into Russia. That cannot happen. We are on the cusp of a nuclear war. Nobody seems concerned. It won't happen.

Yes, it will happen. Putin has told us: It will happen if you continue this.

This would only escalate this conflict to an entirely—entirely—new level

that none of us can ever imagine. Do you think this offensive would convince Putin to come to the table and negotiate a peace agreement? Well, I would hope that we would go, but we do not seem to want to make a peace agreement. We had better, and we had better do it in the very near future.

This will provoke him to even more deadly weapons if they continue to attack them within their borders, costing more and more lives. NATO and the United States would be forced to respond as a result.

We are trying to create a war. We must consider these questions thoroughly before we involve ourselves in another one of these crazy conflicts that should never happen.

Improvising won't cut it. Now is the time for the United States to lead and negotiate a peace to the end of this bloody war.

I keep hearing people say: Well, we are building equipment for our military—yes, right—or our men and women are not losing their lives.

We are getting close to it. We are getting very close.

Now, look, I come from a military State in the State of Alabama. We build everything. We have thousands of troops. I want it to be well funded and well equipped if we ever have to fight a war. We need a lethal killing machine to deter other aggression. That is what a military is about.

This is not about defunding our military. I want our military laser-focused on protecting Americans and not woke DEI initiatives.

And it is not about abandoning our allies either. We need to support our allies.

It is about this administration's funding a proxy war with no plan—zero—no plan on how to stop it or how to win it.

The Biden-Harris administration needs to negotiate a peace agreement now, immediately, or there will be huge disastrous consequences coming in the very near future.

I yield the floor.

The PRESIDING OFFICER. The Senator from Hawaii.

DISASTER RELIEF

Mr. SCHATZ. Mr. President, it is good that the Senate and the House are working on a bipartisan basis to pass a short-term spending bill to keep the government open. But make no mistake, our work is not over, because, once again, we are leaving town, for a long period of time, not having passed disaster aid to help survivors on Maui and elsewhere.

Over the past 13 months, since tragic fires tore down the town of Lahaina and claimed 102 lives, I have been here on the floor repeatedly pressing for urgent disaster relief, and in that time, more disasters have devastated communities all over the country.

So many people on Maui and in Texas and Vermont and New Mexico and California and Iowa and Florida and in 20 States total and, unfortunately, ris-

ing—they are waiting for help, and the Federal Government has not come to their aid yet. They have lost loved ones. They have lost homes. They have lost businesses. They have lost livelihoods. And all they want is help and a little bit of hope to get their lives back to something close to normal.

What are we doing as a Congress if we can't even deliver help to our fellow Americans when disaster strikes?

So when we return in November, passing disaster aid has to be the top priority of the U.S. Congress. There is no excuse not to do this.

What is being asked of us is what Congress always does. We simply need to do the thing that we have always done, which is to show up for disaster survivors and get them the help that they need.

And if you are a Member that represents any of the 20-odd States that need this help, we need your help. And if you are a Member from one of the other 30 States, there but for the grace of God go I. It will always come around. Everyone needs disaster help. So consider it your priority, even if your State, thank God, hasn't been hit this year or last—even if you don't have 20 or 30,000 victims waiting for help.

This is an American priority, and we cannot close up shop for this Congress, leaving all these Americans behind.

TRIBUTE TO DABNEY HEGG

Mr. President, this week caps a remarkable 28-year run in the U.S. Senate for Dabney Hegg, the Democratic clerk and staff director for the Senate Appropriations Subcommittee on Transportation, Housing, and Urban Development, which I chair.

A career in public service spanning nearly three decades is extraordinary by any measure, but it is all the more impressive considering its trajectory, which began when Dabney was an intern in the office of her home State Senator, the late Senator Fritz Hollings of South Carolina. She worked her way up in his office to become a legislative assistant and went on to serve him and my great and heroic predecessor Senator Daniel K. Inouye on the Commerce Committee.

She ultimately joined the Appropriations Committee in 2010 and has been the Democratic clerk of the T-HUD Subcommittee for nearly a decade, beginning under the leadership of Senator JACK REED.

Dabney is everything you want in a public servant—smart, relentless, passionate, and loyal—and she is an appropriator's appropriator. What does that mean? She always gets to yes, and she always gets everyone else to yes. And the reason for that is evident from the first interaction with her. She is clear about what is important, and she is not afraid to fight for it.

As appropriators, we are the ones that are supposed to cut deals and shake hands, but, on some level, that is the easy part. Then it is on the clerks, like Dabney, to scrap it out down to

the last dime and get the bill written and over the finish line.

And they do it away from the spotlight and without much fanfare, burying themselves in spreadsheets and statutes, toiling over every last digit and decimal, and rising above the partisan bickering to deliver more homes and better roads and safer transportation.

Dabney has had a hand in just about every major funding accomplishment in recent memory. Through appropriations, she has helped deliver record funding for Native housing and Tribal transportation, as well as our first-of-its-kind "Yes In My Backyard" grant program to get more homes built across the country.

And beyond that, she has been a key partner in advancing priorities through major bills like the IIJA, the American Rescue Plan, and even the FAA reauthorization.

For Hawaii, Dabney has always been a friend and an advocate, helping to secure funding for the HART rail system and the Honoapiilani Highway realignment, among many other projects.

And this past year, after the devastating fires on Maui, she made it her mission to get survivors relief, much as she has done for so many communities struck by disaster.

But that is just who she is. She understands that behind the numbers and the estimates and the stipulations that we deal with every day, there are real people and real communities whose lives stand to be materially improved by the work that we do. And that is a valuable reminder for all of us, whether you have worked here for 30 years or 3 months.

And so I want to sincerely thank Dabney for her years of partnership and her decades of service to the Senate, to the country, and the State of Hawaii.

We all wish her and her family nothing but the best in the future.

I yield the floor.

The PRESIDING OFFICER. The Senator from Nevada.

ANNIVERSARY OF ROUTE 91 HARVEST FESTIVAL SHOOTING

Ms. ROSEN. Mr. President, this year will mark 7 years since my community of Las Vegas was forever changed on October 1, 2017.

On that night, we experienced a tragedy on a scale far worse than anyone could have ever imagined. Ten minutes—10 minutes—is all it took for a gunman to open fire on an unsuspecting crowd at a music festival, killing 58 innocent lives, injuring thousands, and leaving a permanent scar on our State.

Sadly, in the years since, two more victims of that night's attack died because of injuries they received during the shooting, bringing the death toll to 60. It remains the deadliest mass shooting in American history.

The families of the victims of that tragedy had their world shattered that day, their lives forever changed—the