

motion to reconsider is considered made and laid upon the table and the President will be immediately notified of the Senate's action.

LEGISLATIVE SESSION

Mr. THUNE. Mr. President, I ask unanimous consent that the Senate resume legislative session.

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

PROVIDING FOR CONGRESSIONAL DISAPPROVAL UNDER CHAPTER 8 OF TITLE 5, UNITED STATES CODE, OF THE RULE SUBMITTED BY THE INTERNAL REVENUE SERVICE RELATING TO "GROSS PROCEEDS REPORTING BY BROKERS THAT REGULARLY PROVIDE SERVICES EFFECTUATING DIGITAL ASSET SALES"—Motion to Proceed

Mr. THUNE. I move to proceed to Calendar No. 27, H.J. Res. 25.

The PRESIDING OFFICER. The clerk will report the motion.

The senior assistant executive clerk read as follows:

Motion to proceed to Calendar No. 27, H.J. Res. 25, a joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Internal Revenue Service relating to "Gross Proceeds Reporting by Brokers That Regularly Provide Services Effectuating Digital Asset Sales".

VOTE ON MOTION

The PRESIDING OFFICER. The question is on agreeing to the motion.

Mr. CRAPO. I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The bill clerk called the roll.

Mr. BARRASSO. The following Senator is necessarily absent: the Senator from Louisiana (Mr. CASSIDY).

Mr. DURBIN. I announce that the Senator from Arizona (Mr. GALLEGRO) is necessarily absent.

The result was announced—yeas 70, nays 28, as follows:

[Rollcall Vote No. 150 Leg.]

YEAS—70

Alsbrooks	Gillibrand	Moody
Banks	Graham	Moran
Barrasso	Grassley	Moreno
Blackburn	Hagerty	Mullin
Booker	Hawley	Murkowski
Boozman	Heinrich	Ossoff
Britt	Hickenlooper	Padilla
Budd	Hoeben	Paul
Capito	Husted	Ricketts
Collins	Hyde-Smith	Risch
Cornyn	Johnson	Rosen
Cortez Masto	Justice	Rounds
Cotton	Kennedy	Schatz
Cramer	Kim	Schiff
Crapo	Lankford	Schmitt
Cruz	Lee	Schumer
Curtis	Lujan	Scott (FL)
Daines	Lummis	Scott (SC)
Ernst	Marshall	Sheehy
Fetterman	McConnell	Slotkin
Fischer	McCormick	Sullivan

Thune	Warner	Young
Tillis	Warnock	
Tuberville	Wicker	

NAYS—28

Baldwin	Kaine	Sanders
Bennet	Kelly	Shaheen
Blumenthal	King	Smith
Blunt Rochester	Klobuchar	Van Hollen
Cantwell	Markey	Warren
Coons	Merkeley	Welch
Duckworth	Murphy	Whitehouse
Durbin	Murray	Wyden
Hassan	Peters	
Hirono	Reed	

NOT VOTING—2

Cassidy	Gallego
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The motion was agreed to.

PROVIDING FOR CONGRESSIONAL DISAPPROVAL UNDER CHAPTER 8 OF TITLE 5, UNITED STATES CODE, OF THE RULE SUBMITTED BY THE INTERNAL REVENUE SERVICE RELATING TO "GROSS PROCEEDS REPORTING BY BROKERS THAT REGULARLY PROVIDE SERVICES EFFECTUATING DIGITAL ASSET SALES"

The PRESIDING OFFICER. The clerk will report the joint resolution by title.

The bill clerk read as follows:

A joint resolution (H.J. Res. 25) providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Internal Revenue Service relating to "Gross Proceeds Reporting by Brokers That Regularly Provide Services Effectuating Digital Asset Sales".

The PRESIDING OFFICER. Pursuant to the provisions of the Congressional Review Act, 5 U.S.C. 802, there will now be up to 10 hours of debate equally divided between those favoring and opposing the joint resolution.

The Senator from Rhode Island.

CLIMATE CHANGE

Mr. WHITEHOUSE. Mr. President, earlier this month, Environmental Protection Agency Administrator Lee Zeldin announced he would reconsider over 30 rules and policies that protect human health and the environment, calling it "the greatest day of deregulation our nation has seen." With a barrage of press releases, Administrator Zeldin threatened to replace the central mission of EPA—to protect the environment and the health of Americans—with a newer and more sordid mission: to protect the financial interests of President Trump's Big Oil polluting mega donors.

EPA's mission to protect human health and the environment has guided the Agency for more than 50 years, with bipartisan support. The Agency was created by Republican President Richard Nixon, and conservative Presidents like Ronald Reagan and George W. Bush chose administrators like Bill Ruckelshaus and Christine Whitman, who took the Agency's mission seriously.

EPA's bipartisan pedigree and mission matter little to Trump, Zeldin, and their crew of fossil fuel donors.

Administrator Zeldin claims that slashing these protections will "un-

leash American energy." Huh. In reality, these rollbacks will keep Americans dependent on expensive dirty fossil fuels, while other countries keep moving forward with energy innovation, developing cleaner, cheaper, and more efficient energy. We are deliberately losing a competition.

Trump is exalting an antiquated polluting fossil fuel industry and degrading the lives of the American people.

Administrator Zeldin gleefully declared, "We are driving a dagger straight into the heart of the climate change religion." But the protections EPA threatens to roll back mostly relate to keeping air and water clean. In the wealthiest country in the world, does it make sense to increase uncertainty about whether water is safe to drink?

Administrator Zeldin likely can't juice substantially more fossil fuel production, but slashing these protections will unleash tons more pollution—more pollution from oil and gas producers, powerplants, manufacturers, cars and trucks; fewer protections for drinking water, wetlands, and streams.

Coal-fired powerplants will release more mercury into the air we breathe, settling into our water and our soil and eventually finding its way into our food.

We will experience more bad air days like we get in Rhode Island from upwind out-of-State polluters, when the air is thick with soot and other pollutants, triggering asthma attacks and respiratory diseases.

They threaten even to overturn the good neighbor rule that gives States the ability to push back when upwind States foul the air, as happens to us in Rhode Island.

The ability to pollute another State with impunity deliberately is a core thing for EPA to stop, and yet they are caving in to the polluter States.

And, yes, these rollbacks do threaten to remove limits also on carbon pollution from powerplants, oil and gas facilities, and vehicles, turbocharging the ongoing heating of our planet.

Let's be clear: Climate change ain't religion; it is science—and well-understood, established, mature science at that.

My Republican colleagues in this building all have home State universities that teach climate science.

Greenhouse gas emissions—science knows—from the production and combustion of fossil fuels are heating our planet, raising sea levels, increasing the severity and frequency of violent storms, worsening droughts, and causing more intense wildfires. Even the fossil fuel industry's own scientists understood the climate risks of unchecked fossil fuel emissions. Exxon's own climate scientists warned that the burning of fossil fuels was changing our planet's climate and correctly modeled the effects of greenhouse gas emissions on global temperatures.

When Zeldin testified in January before the Environment and Public

Works Committee, he pledged to “work with the scientists” and “leave the science to the scientists.” What happened to that Lee Zeldin? Where did he go? Because the Lee Zeldin of January has been replaced by a Lee Zeldin willing to ignore his own scientists and ignore the facts for the benefit of President Trump’s Big Polluter donors.

These fossil fuel industry favors will increase costs for American families. The fossil fuel industry spent almost \$100 million—that we know of—to boost Trump in the last election and hundreds of millions more on Congress. Trump famously asked industry executives for \$1 billion in exchange for delivering an industry wish list, and here is Zeldin producing that industry wish list. But for people who are not fossil fuel billionaires, the growing exposure to hazardous pollutants and the increase in carbon pollution will increase costs.

Tonight, colleagues will talk in more detail about various protections that Zeldin threatens to end and the safety and health policies he is curdling. I will discuss Zeldin’s mischief with the social cost of carbon.

What is the social cost of carbon? It is a measure of the costs of each additional ton of carbon pollution released—increased mortality, for instance, from heat and storms; increased sickness from heat and air pollution; damage to agriculture and infrastructure from droughts and floods; even insurance collapse.

The Biden EPA estimated the social cost of carbon at around \$190 per ton, which is consistent with most knowledgeable estimates, and the Office of Management and Budget ordered that this number be used in cost-benefit analysis for regulations as well as in a wider suite of government actions.

This analysis is nothing more than common sense. If the government is considering taking a step that would increase carbon pollution, it should consider the costs of doing so. If it is doing something that would decrease carbon pollution, it should understand and enjoy the economic benefits.

Zeldin is proposing to have the government ignore the facts. He wants to ignore the science, he wants to ignore the economics, and he wants to utilize a social cost of carbon whose value is deliberately and falsely set close to zero. If he succeeds, the Federal Government will no longer accurately assess the true costs and benefits of climate decisions.

This isn’t new math or even fuzzy math; this is fake math—fake math to benefit Trump’s oil and gas donors, who get to pretend, falsely, that the American people aren’t picking up the tab for their industry’s carbon pollution.

The International Monetary Fund, which is not a green institution, pegs the costs the public bears from fossil fuel pollution at more than \$700 billion every year in the United States alone.

Last Congress, as chair of the Senate Budget Committee, I organized hear-

ings on the economic and financial costs of climate change. We heard warnings from economists, scientists, medical professionals, insurance and investment executives, the new Prime Minister of Canada, a former Prime Minister of Australia, and even a former Republican Senate majority leader. Throughout the hearings, witnesses emphasized the systemic economic risks that climate change poses and warned that if we don’t shift away from our dependence on fossil fuels, things will get much worse.

“Systemic” was the word I emphasized in that last sentence. “Systemic” may sound like a bland academic term, but a systemic risk in economics is one which threatens to bring down the entire economy, much the way failures in the mortgage market led to the great recession of 2008.

Zeldin’s promised rollbacks will have real economic consequences for families. American families will bear increased healthcare costs. Even with an honorably functioning EPA, healthcare costs from fossil fuel air pollution and climate change are estimated to total nearly \$820 billion in the United States each year. Doctors appointments, emergency room visits, rehab and home health support, and prescription drugs all strain the pocketbooks of American families. Lost work and school days and reduced labor productivity cost both families and the broader economy.

Last year, the United States suffered a recordbreaking 27 separate billion-dollar disasters, pushing up prices, damaging insurance markets, and burdening the families who were in harm’s way. Economic losses from natural disasters reached more than \$200 billion.

Climate-related extreme weather—hurricanes, wildfires, and floods—damages property, damages infrastructure, damages agriculture, and damages supply chains. These recurring disasters are disrupting insurance markets across the country.

Turmoil in the insurance markets bleeds over into turmoil in the mortgage and housing markets. If you can’t get insurance on your house, the next buyer can’t get a mortgage on your house, and that reduces the pool of buyers and results in plunging property values. If your insurance premium quadruples, say from \$2,000 a year to \$8,000 a year, your home’s value will fall, as the carrying costs associated with owning it have dramatically increased.

Last year, the Budget Committee obtained county-level data for the entire country, showing the evolution of nonrenewal rates for homeowners insurance from 2018 to 2023, and what we showed is that nonrenewal rates were rising—indeed, skyrocketing—as insurers retreat from areas of the country battered by the storms and wildfires that climate change makes both more likely and more intense. While the usual suspects are Florida, California, and Louisiana, nonrenewals are also

skyrocketing across areas of southern New England, the Carolinas, Oklahoma, New Mexico, the Northern Rockies, and Hawaii.

We found that nonrenewals increased the most in the counties most exposed to climate risk—not surprising—and also that where nonrenewals were spiking, premiums were surging as well.

Earlier this year, the nonpartisan First Street Foundation took a look at the data we had looked at in the Budget Committee and looked forward and made some prediction about what increasing premiums and declining availability of insurance will mean for property values. They looked at the 30-year period of a mortgage entered into today, and they found that property values will decrease—decrease—in many counties by 20, 40, 60, or even 100 percent. Change in home value due to insurance costs: minus 100 percent. If you are in that category—and there are a few of them and more coming in the future—your home will lose all its value during the period of your mortgage, and you can bet the people selling you that mortgage are going to notice.

Let’s not forget that for most Americans, their largest asset is their home. Home ownership is how most families build wealth. So something that is going to systemically reduce home values is hurting Americans. In a future gripped by climate change, the home ownership path to economic security breaks. What Zeldin is proposing will accelerate that danger forward, bringing the inevitable day of reckoning closer.

In Administrator Zeldin’s home of Suffolk County, NY, for instance, nonrenewals nearly tripled from 2018 to 2023 and annual premiums have already increased by almost \$800. And that is just a taste of what is to come.

By the way, it is not just me saying this. Fed Chair Jerome Powell warned the Senate Banking Committee that in 10 to 15 years, there will be entire coastal and wildfire-exposed regions of the United States in which it will no longer be possible to get a mortgage. That is our future.

When your insurance premium goes up by hundreds or by thousands of dollars, that is Republican climate denial in action. When your grocery bill goes up because orange juice, sugar, coffee, chocolate, and olive oil are more expensive because of climate-related extreme weather, that is climateflation in action.

Before I yield, I will close with one last thought. We are where we are, entering the era of climate consequences, because American politics failed to get this right. Our political system failed because the American political process became corrupted by the big money influence of the fossil fuel industry. Our politics got corrupted, and that is why we have so grievously failed at addressing climate change.

We have Senators here from States whose State universities teach climate

science pretending that climate science isn't real.

Mr. President, history will look back at us with anger and disgust, justifiably.

I yield the floor to my wonderful senior colleague from Rhode Island.

The PRESIDING OFFICER. The Senator from Rhode Island.

Mr. REED. Mr. President, I rise to join my colleague Senator WHITEHOUSE, the ranking member on the Environment and Public Works Committee and the foremost voice for sensible climate policies, someone who for years has warned us of the approaching dangers of climate change and today once again has demonstrated his great insights—particularly with respect to the cost to homeowners—of climate change. He is raising the alarm about President Trump's environmental policy and the effect it will have on the health and well-being of Americans. I want to thank him for his leadership on this important issue.

Earlier this month, EPA Administrator LEE ZELDIN announced that his Agency would move to repeal 31 environmental and health protections. This Trump environmental plan will undo restrictions on air pollution from powerplants, cars, and trucks. It would allow harmful discharges into our water systems, relax restrictions on emissions of mercury and other known neurotoxins, ease limits on soot and haze pollution, and the list goes on and on and on.

These rollbacks appear to be a quid pro quo for President Trump's fossil fuel donors, whom he reportedly asked to donate a billion dollars to his campaign last year.

One of Trump's most concerning proposals is the repeal of the EPA's long-standing scientific finding that greenhouse gases are pollutants. After losing in the Supreme Court in 2006, the fossil fuel industry has been out to overturn this so-called endangerment finding for nearly two decades. Repealing it would degrade the EPA's authority to regulate greenhouse gas emissions, meaning it could no longer act to curb emissions from vehicle exhaust, factories, powerplants, and many, many more locations. Relaxing these standards will result in more pollutants in our air and in our water.

The fact is, these pollutants are not just numbers on a chart; they are the reason millions of Americans are suffering from asthma, heart disease, and other respiratory conditions. Several studies have shown that air pollution can negatively impact maternal health and lead to miscarriages and low birth weights. These health impacts will particularly harm low-income communities, where the effects are disproportionately severe.

Mr. ZELDIN claims these actions will "unleash American energy," but really they will just unleash more pollution on the American people. Mr. ZELDIN claims that these actions will drive down costs for American families, but

the evidence shows otherwise. Indeed, EPA previously found that for every \$1 the country spends to reduce air pollution, it is estimated to yield \$30 in economic benefits in return.

These actions will worsen climate change and contribute to more flooding and coastal erosion, which have cost homes and businesses in my home State of Rhode Island millions of dollars in just the past few years.

Mr. ZELDIN claims that by rolling back these protections, he is simply giving power back to the States, but we know that pollution does not respect State lines.

We are all in this together to protect our air, water, and human health. The Trump administration is taking us backwards and hurting hard-working families in the process.

I firmly oppose the Trump EPA's misguided plan and will continue to join Senator WHITEHOUSE and my other colleagues in pushing back against this administration's harmful agenda.

Once again, let me salute Senator WHITEHOUSE for his leadership on this critical—indeed, this existential—issue.

I yield the floor to Senator WELCH. The PRESIDING OFFICER. The Senator from Vermont.

Mr. WELCH. Mr. President, I want to thank my colleagues. You know, this issue of the environment is being completely—completely—ignored. Worse than that, the problems we have in our environment are being intensified by what the Trump administration is doing.

You know the EPA mission is clear. It is about protecting human health and the environment. EPA regulations are intended, in some cases, to prevent mercury—that is what I am talking about—contaminating our drinking water. They protect us—some of those regulations—from toxic gases, soot, and ash polluting out of the air.

They keep lead out of our drinking water and asbestos out of our homes, and they do help fight climate change and prevent premature deaths caused by pollution.

Now, there is a mantra in the Trump administration that regulations are bad—bad. There is not a single Member of this Senate—and that includes every single Democrat—who is not willing to make the most efficient regulations we can have to do the job that needs to be done to protect the health and safety.

If there are regulations that need to be looked at, they need to be revised, they need to be reformed, let's do it. But the idea that the Federal Government would turn a blind eye to active pollution that is produced because it results in profit to the polluters is something not a single Member of this body should ever tolerate—ever, ever, ever.

What you are seeing from the administration is that the repeal of these regulations is not about improving them; it is about giving license to the polluters.

You know, Mr. President, shouldn't the polluter pay for the pollution that a polluter causes? Should large corporations have free rein to pollute our air and water, contaminating the environment, threatening the health and welfare of our kids?

The Trump administration is trying to decimate the Agency that has protected us and the environment since the 1970s. Let me just emphasize: It is not their intention to reform it or to improve it. It is to, basically, destroy it.

That is why the President has fired the members of EPA's Scientific Advisory Board and Clean Air Scientific Advisory Committee. Get rid of the scientists is the answer they present as a way of getting rid of pollution. It doesn't work that way.

So as I said, I have absolutely not only no problem, but I am completely—completely—committed to doing anything I can to make regulations to be practical and effective. I am absolutely, adamantly opposed to giving polluters a free rein to make profit at the expense of the health and welfare of the people that I represent and that we all represent.

Nowhere is the Trump administration more clear than their attempt to rescind the endangerment finding, which affirms that greenhouse gases pose a threat to the health and welfare of the American people. That was a finding based on science.

You know, it is one thing if you don't like the finding. It is another thing to deny that the finding has a solid basis in fact and science. You can pretend climate change doesn't exist. You can pretend dirty air doesn't exist. You can pretend dangerous water doesn't exist.

You won't be able to breathe it or drink it for too long without finding out that you are wrong. But when you are the President and you have a responsibility to the health and welfare of the American people, that is not a luxury you are entitled to take.

Firing the EPA scientists on the SAB and on the CASAC, that won't change the facts. You can fire the scientists, but you can't change the facts. But it is the preference of the administration to want to blatantly ignore those facts so they can follow through on the President's campaign promise and make it easier for the polluters to pollute.

Mr. President, I oppose—and oppose firmly—the Trump administration's attempts to weaken the EPA. I will always support making it more efficient, more effective, but the mission that the EPA has—an organization started during the Nixon administration—is to protect the health and welfare of the American people. And we can never step back from our commitment to do that.

I yield the floor. The PRESIDING OFFICER. The Senator from Massachusetts.

TRIBUTE TO ROBERT NELSON

Mr. MARKEY. Mr. President, before I begin my remarks, I want to take a few

minutes to thank Bob Nelson, the Small Business Administration's District Director for Massachusetts upon his retirement on Monday after 30 years of Federal service.

Bob is a paragon of public service—commuting each day more than 100 miles from Connecticut to Boston to serve Massachusetts' small businesses.

For 26 years, Bob has helped small businesses recover from everything from the economic downturn after 9/11 to the great recession of 2008 to the COVID-19 pandemic. Bob is known for giving small business owners his direct cell phone number so that they never have to go through a moment of uncertainty.

His career is a testament to the impact that steady and passionate public service can have on everyday people and local economies.

Everyone who has worked with Bob respects him; and that goes for me, my staff, and all of the SBA employees that he has worked with over all of the years and the thousands of small businesses that he has helped during those years.

Bob Nelson is a small business champion, and because of him, countless business entrepreneurs and communities are strengthening our Nation, creating jobs, and making our economy the envy of the world.

Thank you, Bob—thank you, Bob—for everything that you have done, for bringing a public servant's heart to your work, and for your many years of service making the Massachusetts Small Business Administration district office the best in the Nation.

CLIMATE CHANGE

Mr. President, over the last 2 months, the Trump administration has made one thing painfully clear: They do not have an "all of the above" energy strategy. They have an "oil above all" energy strategy—oil above the law, above the economy, above the health and wallets of working families in our Nation.

Gas prices are up. Electricity bills are up. Home heating costs are up. Yet instead of investing in working families, Donald Trump is launching a full-scale assault on the very programs designed to bring costs down and create jobs, all while spewing baseless lies that begin in the White House and then spread across his entire administration, but especially focused on his energy policy.

At the Department of Energy, staff have been ordered to draw up a hit list of clean energy programs—programs Congress already funded, programs workers are counting on.

These are not hypothetical investments. These are real dollars that could unleash real jobs and real benefits for communities across the country. And now they are being sacrificed to serve a political agenda that rewards polluters and punishes the public.

Nowhere was this agenda more proudly displayed than at this week's

CERAWeek—or as I like to call it, the Olympics of oil—where Energy Secretary Chris Wright gave a speech that would make Big Oil blush. Although, it is more likely that they just turned with a flush because of the incredible way in which they were treated.

Big Oil had a big treat coming from the speech by Energy Secretary Chris Wright. Let's take a moment to fact-check Secretary of Energy Chris Wright's Big Oil-sponsored big lies at CERAWeek in Houston.

Chris Wright said:

The previous administration's policy was focused myopically on climate change with people as simply collateral damage.

False. Chris Wright is wrong. When Democrats controlled the White House and Congress, we invested in solutions that centered smart communities and a livable future. Since the Inflation Reduction Act was passed in 2022, the clean energy boom has created more than 400,000 new jobs and spurred \$420 billion in investments, most of it in red districts; 70 to 80 percent of the funding is in red districts. That is a people-powered economy.

That is an "all of the above" strategy. Everyone is included. So if we are talking myopic, look no further than Trump. It is the pot calling the kettle black.

Trump has been exclusively focused on tax breaks for the rich with extensive collateral damage. New reporting shows that more than 50,000 energy jobs have been lost or stalled since Trump was elected and that over \$56 billion in U.S. clean energy investments were canceled or stalled in that same time.

If he continues down this road and guts the IRA, he will be driving an estimated 790,000 jobs off a cliff while wiping \$160 billion from our economy by 2030 and raising household energy costs by \$32 billion over the next decade.

In other words, President Trump and his energy policy are engaging in economic sabotage. So let's continue fact-checking Secretary Wright.

Secretary Wright also said in that speech:

Wind and solar . . . supply roughly 3% of global primary energy.

The truth: Renewables powered 30 percent of the world's electricity in 2023. Got it? Not 3 percent; 30 percent of the world's electricity in 2023. And in the first 9 months of 2024, 96 percent of all new electrical generation capacity installed in the United States was renewable—wind, solar, battery—96 percent of all new electrical generation capacity installed, with the majority actually coming from solar. It is the fastest growing, cheapest energy out there.

Big Oil isn't just losing its monopoly; it simply cannot compete. The natural gas industry, they are petrified. Can you imagine if you are saying: Well, we are the only way in the future in which you can have predictable electricity which is generated; natural gas is the answer—when in 2024, 96 percent of all

new electrical-generating capacity was wind and solar and battery storage technology?

If you knew that, for 10 years in a row, the natural gas industry is facing an existential moment, that is what they are afraid of. They are afraid of competition. They are afraid of alternative energy sources. Oil, gas, and coal, they got a tax break for 100 years from the Federal Government, and they were able to squash all of the competition over all of those years.

But when finally we leveled the playing field and the alternatives show out that are nonpolluting, that don't have any greenhouse gases to go up into the planet, that don't warm the planet, all of a sudden, we are hearing: The Secretary of Energy in the Trump administration is lying about that? Because they have to lie. Otherwise, they would have to explain why they are planning on killing hundreds of thousands of new jobs in these industries, which are absolutely bursting at the seams.

But, wait, there is more. Here is what else Secretary Wright said at the SARA conference down in Texas:

The last administration recklessly pursued policies that were certain to drive up electricity prices.

Once again, false. False. The fact, however, is that onshore wind is the cheapest source of new electricity in America. It has been for nearly a decade. It beats fossil fuels even without subsidies and costs half as much as new natural gas on average.

Again, existential threat to the natural gas industry—onshore wind beat it in the marketplace every day for 10 years in a row.

So what is Secretary Wright saying? He is saying he is going to lead the effort to kill it and to kill solar—to kill all of it. And building new solar? Well, it is cheaper than running existing coal or building new gas projects in the United States. Solar is winning in the marketplace, and it is frightening to the natural gas industry—just absolutely frightening. It is fossil fuel volatility that has hammered families at the pump and on their power bills, with fossil fuel exports going to the highest bidder abroad. Now, in my home State of Massachusetts, many gas bills are double what they were last year. That is unacceptable.

Let's keep going with the fact checks.

In a pathetic attempt to justify the benefits of deadly pollution, Secretary of Energy Wright said:

We've raised atmospheric CO₂ by 50 percent in the process of doubling human life expectancy.

Then he said:

Everything in life involves trade-offs.

Well, let me be clear. In the United States, climate-fueled disasters already kill more than 1,300 people every year. More CO₂ doesn't mean more life; it means more floods, more fires, suffering, deaths. There was \$300 billion worth of damage between Hurricane

Helene and Hurricane Milton last fall and \$150 billion worth of damage in Los Angeles from climate-driven storms. By the way, only \$50 billion of it was covered by insurance—catastrophic for all those communities.

So let's talk about the real tradeoffs. Clean air traded for asthma. Safe homes traded for billion-dollar climate disasters. Lower bills traded for Big Oil windfall profits. This administration has made its tradeoff clear: your future for their profit. That is Trump's art of the deal, and what a great deal for the oil, gas, and coal industry. All they have to do is just raise money for Donald Trump, and in return, they kill the competitors which are killing the oil, gas, and coal industry in the market.

ADAM SMITH is spinning in his grave so fast that he would actually qualify for a tax break under an IRA. That is how much they are lying about the marketplace and how it is responding to finally the incentives that are there to compete against oil, gas, and coal, which brings us to the Environmental Protection Agency because what is a fossil-fueled agenda without a full-on assault on the very Agency tasked with protecting our air and our water and our climate?

Two weeks ago, EPA Administrator Lee Zeldin announced that he is taking more than 30 actions to unravel our bedrock environmental safeguards in a nauseating attempt to shock and awe us into submission. These are the regulations that keep our air breathable and our water drinkable. These are the standards that keep us healthy instead of sick. And all so that their Big Oil BFFs can make a few more big bucks while the rest of us will foot the bill with our health conditions that will be created by these fossil fuels, these pollutants going up into the atmosphere.

These rollbacks are not a revolution for American progress and energy; they are a return to the same, tired fossil-fueled program of the past. For starters, they are attempting to eliminate EPA's authority to regulate dangerous greenhouse gases based on the threat they pose to public health or welfare—known as the endangerment finding.

This finding came from a Supreme Court ruling in my very own home State, which brought the case to the Supreme Court—*Massachusetts v. EPA*—in 2007, which said something we all know: Greenhouse gases pose an “actual” and “imminent” threat to people everywhere.

And it doesn't stop there. They are hoping to roll back air quality standards for particulate matter pollution that are projected to avoid 4,500 premature deaths and 800,000 cases of asthma over just 6 years. That is all going to get wiped out if they have their way.

We are going to fight them, by the way. We are going to fight them every single step of the way on this dangerous, health-endangering strategy which they are seeking to put on the books.

They are aiming to gut wastewater regulations so coal plants can contami-

nate the water we drink from and swim in. They are trying to pump the brakes on clean car and truck regulations that reduce harmful air pollutants and save families money at the pump. The list goes on and on.

They are dismantling the Federal Government before our very eyes. This isn't about efficiency; this is about sacrificing the health of our communities for the health of their pocketbooks.

And just like Energy Secretary Chris Wright's speech, we know it is a lie. They aren't making America great again; they are selling America to the highest bidder—to the oil and gas and coal industry. That is what they are doing. They are just selling us out. We must continue to speak up for the truth and continue to fight.

The natural gas industry—they are threatened by a wind and solar and battery revolution that will generate the electricity we need in our country. Natural gas doesn't like it. They want to kill it.

The oil industry—we put 70 percent of all the oil we consume into gasoline tanks. They don't want to see the all-electric vehicle revolution continue to grow exponentially. They are going to try to kill that, too, so that we do not have that reduction in the amount of oil we put into the cars we drive around our country that spew that pollution up into the sky.

So the oil and gas industry—they go to the White House, they go to Donald Trump, they go to Mar-a-Lago in order to get the protection they need against competition, the protection they need against clean energy, the protection they need against the creation of a million new clean energy jobs in our country that should be our future. And it is what young people want more than anything else. They want that revolution. They are the Green New Deal revolution. That is what they want. They want to see it happen.

Because it is happening, oil and gas are having, unfortunately, this White House, Secretary of Energy Christopher Wright, his entire Cabinet, EPA Administrator Lee Zeldin—all of them just dismantle all of the protections which have been put on the books over a generation.

This is a historic moment, and all we can say to you, oil, gas, and coal; all we can say to you, Trump White House, is that we are going to fight. We are not going away.

There is a young generation out there that is rising up, and they are not happy with what is happening in this White House. They do not want to see their future sold for campaign contributions from polluters in our country.

So we are ready to fight, and we are going to align ourselves with the young people in our country that want a different future, a better future, a clean future, and that is what we are going to get because we will not lose.

I can't thank Senator WHITEHOUSE enough for being our leader on the En-

vironment and Public Works Committee and for bringing us out here this evening to have this incredibly important, historic discussion about the direction of our Nation.

Thank you.

Mr. WHITEHOUSE. Would the distinguished Senator from Massachusetts yield for a question?

Mr. MARKEY. I would love to have a conversation with the Senator from Rhode Island.

Mr. WHITEHOUSE. Well, you referenced the value to the fossil fuel industry of being able to run to Congress or run to the White House and throw money around and, as a result of that expenditure on politicians, earn the right to pollute for free and get enormous competitive advantage against clean energy.

The industry clearly spends a lot of money. We know they spent a hundred million dollars getting Trump elected. He asked them for a billion dollars, which could have come through dark money, in order to deliver on this subsidy program they want.

How lucrative do you think the fossil fuel political operation is?

Mr. MARKEY. I think it is the most well-financed lobbying effort in Washington, DC. I think they have had an ownership of this building for a hundred years, and they are afraid it is about to slip away. Would the gentleman from Rhode Island agree with me?

Mr. WHITEHOUSE. I would not be surprised, actually, if the political lobbying and dark money influence operation of the fossil fuel industry was not actually its most lucrative line of business because for the \$1 billion or \$6 billion or \$7 billion spent manipulating our politics, they protect a \$700 billion annual subsidy, according to the International Monetary Fund. That is a \$100 return every year for every \$1 invested. They don't make that much off their tar sands. They don't make that much off their oil wells. They don't make that much off their methane leaks.

Mr. MARKEY. You know, the Senator from Rhode Island is wise and precise in his analysis of the agenda of these companies.

The Senator from Rhode Island and I have for 12 years led the effort, along with the Senator from Connecticut, to have offshore wind all along the Atlantic coast, and the Biden administration put in place a plan to deploy 30,000 megawatts of offshore wind.

What Donald Trump, what Chris Wright, the Secretary of Energy, and the Secretary of Interior are now planning is to kill that entire revolution capturing the winds that blew the Pilgrims to our shores, capturing the wind that had the whaling crews go out in order to fuel the energy of the 19th century. But when it wants to be used for the energy of the 21st century, the oil and gas and coal industry say: Absolutely not. We can't allow that to happen.

Why can't they allow it to happen? Because it would replace natural gas-

generated electricity that pollutes, it would just transform the way in which electricity powers our businesses and powers our homes all across the east coast of the United States, and we could wave goodbye to that natural gas-fossil fuel polluting future for the 21st century.

So what is Donald Trump doing? After receiving tens and tens of millions of dollars in contributions from the natural gas industry, led by Harold Hamm, who promised Trump—the No. 1 natural gas guy in America—that he would raise the money for him in the campaign, well, the payoff, the payback is, kill offshore wind.

So they say “all of the above”—nah, they don’t mean “all of the above.”

Chris Wright, the Secretary of Energy, says: People really don’t like wind, so we have to make an exception because people don’t like wind.

Do you know who doesn’t like wind? The natural gas industry. They hate wind. They hate it because it is the competition, because it is working, because it is cheaper, and because it is also cleaner, in the same way the oil industry hates the all-electric vehicle revolution because it kills oil as a business as we move to a renewable way of generating electricity that then powers the vehicles we have in America.

So the chairman of the Environment and Public Works Committee as usual has just put his finger right on the problem, and it is the money that is sloshing through Mar-a-Lago and Washington, DC, the White House. It is an absolute disgrace, and I can’t thank him enough for bringing this up on the floor for a full exposition.

Mr. WHITEHOUSE. And we welcome our colleague from Connecticut to join the festivities here on the Senate floor.

All three States are downwind States from the pollution of the Midwest, of Pennsylvania, West Virginia, Ohio. There is nothing we can do about it, other than breathe in the waste that they don’t clean up.

Mr. MARKEY. What does that mean by “downwind,” just so people can understand it? What do you mean by that?

Mr. WHITEHOUSE. Well, it means that the prevailing winds that blow over West Virginia, that blow over Pennsylvania, that blow over Ohio, blow over their smoke stacks that have been deliberately built high into the air so that the pollution coming out of the smoke stacks gets caught up in those prevailing winds and ends up falling down in the form of ozone and particulate matter in Massachusetts, in Connecticut, and in Rhode Island. And the Rhode Island Department of Environmental Management and the Massachusetts Department of Environmental Protection and the Connecticut Department of Environmental Protection can do nothing about it because those States have chosen to put it up into the sky above them so that it lands on us.

Mr. MARKEY. And it blows into the lungs of the people in Connecticut, Massachusetts, and Rhode Island.

I yield to the Senator from Connecticut.

Mr. BLUMENTHAL. A perfect segue to my remarks, if I may be recognized, Mr. President?

The PRESIDING OFFICER. The Senator from Connecticut.

Mr. BLUMENTHAL. Mr. President, it is the perfect segue to my remarks because “downwind” means we are the recipient of their air and their pollution, which are the small particulates. They are often the size of, literally, a quarter of the head of a pin, and the reason that they are so dangerous is that they are inhaled to the very deepest parts of our lungs, where they do the most damage.

And so I am grateful to be talking about the good neighbor rule. That is actually the purpose of my coming to the floor, to talk about the rule that applies to those powerplants and States that are supposed to be good neighbors. And, according to this rule, they would be good neighbors, but the EPA is rolling it back, withdrawing it.

And so I am grateful to be here with two champions, my great friend and neighbor the Senator from Rhode Island, Senator WHITEHOUSE, who has made this battle a constant struggle from his seat on the floor, in meetings, in townhalls, in forums, literally, around the world; and my neighbor from Massachusetts, the author of the Green New Deal, which I was proud to join in its first day and still represents a milestone in environmental advocacy. And we are here today to advocate.

I am joyous, even though saddened by the need to be here—joyous—to be amongst this band of brothers and sisters who are going to stand strong and steadfast against the Trump administration’s sellout.

You heard it from Senators WHITEHOUSE and MARKEY: These rollbacks are a gift. They are literally a payback to the lobby—the anti-environment lobby, the fuel and oil and gas lobby—that has so infiltrated and permeated our government, including, now, the Environmental Protection Agency.

And so let me begin by highlighting for people who care, and that should be everyone. It really should be everyone who has children, who will inherit the mess we are creating. It should be everyone who cares about the planet and what we are leaving for others, our stewardship of the environment.

The EPA is becoming a shell. Literally 65 percent of its workforce has been fired; 65 percent are planned to go. There is no way that the EPA, as a law enforcement Agency, can function with the remaining 35 percent of its staff.

But perhaps most egregiously, the Administrator of the EPA announced, just 2 weeks ago, that he was targeting 31 climate and health protections to roll back. He called it “the largest de-regulatory announcement in U.S. his-

tory.” He said it was the most momentous day in the history of the EPA. In my view, it is a day that will live in environmental infamy. It marks a step back by decades.

And for people who think, well, we need some disruptors like Elon Musk, who is behind these steps to decimate the Agency, disruption can sometimes be constructive, but not when you burn down the house, burn down an Agency, burn down a framework of laws that have been carefully built and reflect not only an intellectual commitment but also a deliberately constructed way to balance the needs of environment and energy and other interests that serve the public.

This administration is destroying that balance. It is easy to destroy things. It is easy to burn down a house. It is much harder to construct it. And this administration is blatantly and malignly and cruelly destructive, firing 65 percent of a workforce that has dedicated itself to caring about the environment and acting on our statutes to protect the environment.

So let’s just call it what it is. Elon Musk and Donald Trump are using Lee Zeldin—I am tempted to say he is their puppet; certainly, he is their instrument—to take a wrecking ball to environmental protections that have safeguarded Americans from toxic air and water pollution for decades.

And so, far from ensuring clean land, water, and air for all, Elon Musk and EPA are giving Donald Trump’s big polluters a carte blanche to trash the planet—no exaggeration, really. I mean, come right down to it. Let’s call it for what it is. The administration is running roughshod over our Federal environmental protection laws, writ large.

I am going to focus today, as I mentioned just moments ago, on one of the rules that EPA is rolling back: the Good Neighbor Plan. And it is appropriately called the Good Neighbor Plan because it is a landmark environmental protection law that literally safeguards Massachusetts, Connecticut, Rhode Island, Pennsylvania, New York, and other States of New England against the pollution generated in Ohio and other Midwestern States that is brought by the prevailing winds.

The polluters didn’t create those prevailing winds, but, nonetheless, the pollution is carried on them toward the east coast. The funny thing about those little pieces of soot created in fuel-burning powerplants is they have no respect for State boundaries, none.

I don’t know why. You know, we have in Connecticut—as Rhode Island and Massachusetts do—strong laws that protect our air and water. And those pieces of soot, the nitrogen, the other pollutants have no respect for our boundaries.

The Clean Air Act, through its good neighbor provision, empowers the EPA to step in when States’ emissions are significantly contributing to the air quality problems of another State.

In 2023, the EPA released its final Good Neighbor Plan, which would ensure 23 States meet the Clean Air Act's good neighbor requirements by reducing pollution that significantly impacts downwind States, like Connecticut, Massachusetts, and Rhode Island.

Connecticut has some of the worst air quality in the country—let's be honest here—largely due to pollution traveling from powerplants in the Midwestern States. Data shows that anywhere from 90 to 95 percent of air pollution impacting Connecticut on high ozone days originates from outside our State, and it is causing serious harm to Connecticut and our residents. Last year, Connecticut exceeded the Federal health standards for ozone on 23 different days. That is almost a month out of the year.

Three of Connecticut's cities—Hartford, New Haven, and Bridgeport—rank within the top 100 most challenging cities to live with asthma last year. That is according to the Asthma and Allergy Foundation of America Annual Report. One of the top 100 most challenging cities in which to live with asthma is a pretty lamentable distinction.

These consequences are cumulative. They mean more hospital visits, more healthcare costs, more missed school and workdays, and, ultimately, more serious illnesses, more premature deaths.

They are the equivalent of imposing second-hand smoke on children or people with asthma or other kinds of respiratory problems.

Zeldin, Musk, and Trump's rollback was touted as lowering the cost of living for Americans—lowering the cost of living. It is going to do just the opposite.

Not only is protecting the environment the right thing to do for our planet; it also benefits America economically. The EPA projected: In 2026, the first year the Good Neighbor Plan was set to be implemented, Americans would see significant health benefits because of this rule, including preventing approximately 1,300 premature deaths, avoiding more than 2,300 hospital and emergency room visits, cutting asthma symptoms by 1.3 million cases, and avoiding 430,000 school absence days and 25,000 lost workdays.

One estimate found that this Good Neighbor Plan would provide over \$16.2 billion in net monetary benefits when you count the hospital visits, the lost workdays, the school days, the doctors' treatments—all that adding to \$16.2 billion. That is no bargain for the United States of America. What you may say on day 1, you pay in multiples on day 5 or 10, throughout the year.

Only the Federal Government is empowered to protect the people of the United States who live downwind from these powerplants. Connecticut cannot do it, nor can Massachusetts, nor Rhode Island on their own. It is legally and physically impossible.

But protection is impossible if Musk and Trump, through Lee Zeldin, roll back this rule. And let's be, again, honest about what is happening here. This Good Neighbor Plan rollback is part of a larger pattern and practice to undermine and undercut and eventually eviscerate environmental protections. It is the reason they are firing 60 percent of the EPA's workforce. It is the reason why they are slashing and trashing other Agencies that are vital to environmental protection. It comes as Trump's EPA has moved to cancel hundreds of grants for climate projects across the country.

For every action they take to chip away at our bedrock environmental protection, the world is less healthy. The world is less healthy and our planet is more endangered.

I urge my colleagues to stand in strong opposition to the Musk-Trump-Zeldin shameless attack on the Environmental Protection Agency and on our environment.

I yield the floor.

Mr. MARKEY. Would the Senator from Connecticut yield?

Mr. BLUMENTHAL. Absolutely.

Mr. MARKEY. Thank you. What I would like to talk about a little bit, if I could, with you and Senator WHITEHOUSE, is this pollution agenda that they have for us in New England, that they have writ large for the whole country as well.

Let's just take solar energy. In 2009, the total amount of solar ever deployed in the United States was 2,000 megawatts. That was it. In 2024, 40,000 megawatts was deployed. It is scaring the natural gas industry. Combined with battery storage, it is just saying that New England doesn't have to import any more natural gas, any more pollution. Slowly but surely, in other parts of the country, they, too, will deploy wind and solar with batteries and reduce the amount of pollution that is sent up into the atmosphere that blows our way on the east coast from the Midwest.

It actually is more economical for us. It is actually a job creator for us because the jobs are actually in New England, not in other States. We are doing it for ourselves offshore, on the roofs of people's homes, out along the highways as we deploy these renewable energy resources. It is absolutely frightening to them.

In the same way—I will add this number, too—in 2009, there were a grand total of 2,000 total all-electric vehicles in the United States. That was all we had from Henry Ford to 2009, 2,000 all-electric vehicles. Why? Because the auto industry said we can't figure it out. It is just too hard.

Then we put the incentives in place. The battery technologies were given incentives. There were incentives to buy all-electric vehicles. Last year, there were about one and a half million all-electric vehicles and plug-in hybrids sold in America, not just 2,000 total sold a year ago.

So the direction is absolutely vertical. It is just taking off exponentially. And, again, with it goes a reduction in greenhouse gases, especially as each year goes by and more and more of those technologies are employed.

I think that what Senator WHITEHOUSE has done on the floor over and over again, just bringing out the fundamental corruption of how policies are made in the energy and environment sector, it just becomes more and more true as we are only 8 weeks into the Trump administration. But we can see that, almost like an Old Testament prophet, SHELDON WHITEHOUSE has been shining a light on this corruption, and now it has all come to pass.

I can't thank the Senator from Connecticut enough for his great leadership on these issues. We kind of consider ourselves to be innovation States. We are going to figure this out. And as we figure it out, it is absolutely frightening to those States that have been producing energy for generations—good for them and good for their citizens—but if we figure it out as well, we should not be stopped any more than we stopped them in the 20th century. We should be allowed to innovate in the 21st century what they are trying to put in place.

The policies purchased from the Trump administration that block us from those issues, which were not just for ourselves, but like many other things invented in New England over the years, we can export them around the world. We can be the world leader in the development of and then export of all these technologies.

I can't thank you enough, Senator WHITEHOUSE, for your great leadership on the floor.

Mr. WHITEHOUSE. I am delighted to be joined by all of you.

I would make an observation of my own. I think Senator BLUMENTHAL wants to join in. The observation I want to make is our three States are known for great universities—Yale University in New Haven, CT; Harvard University in Cambridge, MA; and Brown University in Providence, RI. They all teach climate science, and they all teach economics as well.

But it is not just those three universities. If you go across the aisle and check in with our Republican colleagues, with their Republican home States, they have great universities in their own States, including State universities. And their State universities in their home States teach the very climate science that Republican Senators deny on the Senate floor.

I have been through the syllabuses of home State universities for Republican colleagues and gone through the classes that teach climate science, and they teach economics. And you can go to Milton Friedman, the famous free market conservative economist, and what does he say about pollution? He says the cost of the pollution has to be in the price of the product or else it is a big fat subsidy, and it is not market economics any longer. It is a government

subsidy; it is corporate welfare; and that is what we see in this dispute.

The climate science is real. Their own State universities teach it, and the economics is real. Their own State universities teach Milton Friedman. And what they are doing in this building, contrary to what their universities know, is to fight with political power, to keep polluting, and have the public bear all the cost of their pollution—have the public bear all the cost of their pollution, not be a real market economy—which the price of the pollution, as a negative externality, gets baked into the price of the product—but pollute for free.

This is a huge pollute-for-free scam, running to about \$700 billion every year. So no wonder it has taken a while for wind and solar to take off fighting the headwinds of a multihundred billion-dollar subsidy from an industry that gets to pollute for free.

And who bears all those costs? How are your fishermen doing in Long Island Sound as that water has warmed or mine or yours? And that is just one example.

Mr. BLUMENTHAL. If the Senator from Rhode Island would yield.

Mr. WHITEHOUSE. I will.

Mr. BLUMENTHAL. I would add a footnote to that important conversation, which is they teach economics, and they teach that those externalities are, in effect, a subsidy if they aren't charged to the consumer and made transparent. But they can also distort the market.

When those subsidies caused consumers to buy cars that are more polluting or to use fuel that is more contaminating to our environment, they also avoid the benefits, the public-interest benefits, of cleaner fuel and better cars.

Just to give you an illustration, for many years, Senator MARKEY and I crusaded for safer cars—cars that were better built, cars that had seatbelts, cars that had airbags. The industry resisted—almost comically now in retrospect—because once they started installing these devices, once they made cars safe, you know what they found? Consumers wanted safer cars. They also wanted cars that were more energy efficient.

Lo and behold, when they saw the benefits of these kinds of energy-saving and environmentally friendly measures, consumers voted with their feet and their wallets and their dollars.

If we did not have these kinds of hidden subsidies, consumers would vote for electric cars if there were more charging stations, if there were batteries that took them longer distances without having to recharge.

I am kind of surprised that the President of the United States isn't having a showroom on the White House lawn for all electric vehicles, not just for Elon Musk's Tesla. Why not provide that kind of boost and elevation for electric vehicles generally? And the car manufacturers would bet on cleaner

cars if they were given the true cost and enabled to enjoy the true benefits of electric cars generally, not just the ones produced by a billionaire—unelected, unappointed official, unconfirmed official—acting, in effect, on behalf of Donald Trump with Lee Zeldin as his instrument to fire hard-working people at the EPA and to roll back rules that benefit consumers.

Mr. WHITEHOUSE. I thank my colleagues for their colloquy.

I see the Senator from South Carolina, whose time we are intruding on, has come to the floor.

We yield to Senator SCOTT.

The PRESIDING OFFICER. The Senator from South Carolina.

H.J. RES. 25

Mr. SCOTT of South Carolina. Mr. President, I rise to talk in favor of my CRA on the overdraft fees.

President Biden and his politically motivated junk fee conversation was not about helping consumers. It was about trying to change the conversation away from the devastation that inflation was bringing to kitchen table after kitchen table after kitchen table all across America. The average American, because of Bidenflation, lost \$1,000-plus in spending power, devastated by the Biden economy.

President Biden looked for something to change the conversation and it changed something called junk fees. One of the junk fees he talked about was the overdraft fee. Now, some would say: What is an overdraft fee? Your bank account goes beyond zero; you have to pay a fee; your bills are paid. Some people who live paycheck to paycheck use their overdraft option to pay their rent.

So when you start capping these fee structures, you start eliminating overdraft. You start eliminating the possibility of people working paycheck to paycheck to make the decision—to make the decision—to continue to use their resources in the most effective way.

Unfortunately, President Biden's devastating economy has reverberated for years now. This overdraft conversation is a critically important conversation, if you are, like me, a guy who grew up in poverty, single-parent household, who understands the difficulty, the challenge of single moms making those ends meet. I want every single hard-working American to have access to our financial system. That sometimes includes, as it did for us, free checking.

A free checking account is not free, but with the revenue streams coming into the institutions, they can use those revenues as an option to provide free checking for those living paycheck to paycheck.

Overtuning the Biden CFPB's overdraft fee structure is good for consumers.

Let me just quote from the Federal Reserve Bank of New York that confirmed the overdraft fee caps hinder financial inclusion. As a study stated:

[O]verdraft fee caps hinder financial inclusion. When constrained by fee caps, banks reduce overdraft coverage and deposit supply, causing more returned checks and a decline in account ownerships among low-income households.

To do the right thing for the working class is to give them all the options and let them decide. Trust them with their own resources. That is in the best interest of our Nation, and that is why I am offering this CRA tonight.

I yield back all time on Calendar No. 27, H.J. Res. 25.

VOTE ON H.J. RES. 25

The PRESIDING OFFICER. All time is yielded back.

The clerk will read the title of the joint resolution for the third time.

The joint resolution was ordered to a third reading and was read the third time.

The PRESIDING OFFICER. The joint resolution having been read the third time, the question is, Shall the joint resolution pass?

Mr. SCOTT of South Carolina. Mr. President, I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from Arizona (Mr. GALLEGO) and the Senator from Hawaii (Mr. SCHATZ) are necessarily absent.

The result was announced—yeas 70, nays 28, as follows:

[Rollcall Vote No. 151 Leg.]

YEAS—70

Alsobrooks	Grassley	Ossoff
Banks	Hagerty	Padilla
Barrasso	Hawley	Paul
Blackburn	Heinrich	Ricketts
Booker	Hickenlooper	Risch
Boozman	Hoeben	Rosen
Britt	Husted	Rounds
Budd	Hyde-Smith	Schiff
Capito	Johnson	Schmitt
Cassidy	Justice	Schumer
Collins	Kennedy	Scott (FL)
Cornyn	Kim	Scott (SC)
Cortez Masto	Lankford	Sheehy
Cotton	Lee	Slotkin
Cramer	Lujan	Sullivan
Crapo	Lummis	Thune
Cruz	Marshall	Tillis
Curtis	McConnell	Tuberville
Daines	McCormick	Warner
Ernst	Moody	Warnock
Fetterman	Moran	Wicker
Fischer	Moreno	Young
Gillibrand	Mullin	
Graham	Murkowski	

NAYS—28

Baldwin	Kaine	Sanders
Bennet	Kelly	Shaheen
Blumenthal	King	Smith
Blunt Rochester	Klobuchar	Van Hollen
Cantwell	Markey	Warren
Coons	Merkley	Welch
Duckworth	Murphy	Whitehouse
Durbin	Murray	Wyden
Hassan	Peters	
Hirono	Reed	

NOT VOTING—2

Gallego

Schatz

The joint resolution (H.J. Res. 25) was passed.

The PRESIDING OFFICER (Mr. HUSTED). The Senator from North Dakota.

Mr. CRAMER. Mr. President, I ask unanimous consent that with respect to Calendar No. 27, H.J. Res. 25, the motion to reconsider be considered made and laid upon the table.

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

DISAPPROVING THE RULE SUBMITTED BY THE BUREAU OF CONSUMER FINANCIAL PROTECTION RELATING TO "OVERDRAFT LENDING: VERY LARGE FINANCIAL INSTITUTIONS"—Motion to Proceed

Mr. CRAMER. Mr. President, I move to proceed to Calendar No. 34, S.J. Res. 18.

The PRESIDING OFFICER. The clerk will report the motion.

The bill clerk read as follows:

Motion to proceed to Calendar No. 34, S.J. Res. 18, a joint resolution disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Overdraft Lending: Very Large Financial Institutions".

VOTE ON MOTION TO PROCEED

The PRESIDING OFFICER. The question is on agreeing to the motion.

Mr. CRUZ. Mr. President, I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The senior assistant legislative clerk called the roll.

Mr. DURBIN. I announce that the Senator from Hawaii (Mr. SCHATZ) is necessarily absent.

The result was announced—yeas 52, nays 47, as follows:

[Rollcall Vote No. 152 Leg.]

YEAS—52

Banks	Graham	Mullin
Barrasso	Grassley	Murkowski
Blackburn	Hagerty	Paul
Boozman	Hoeven	Ricketts
Britt	Husted	Risch
Budd	Hyde-Smith	Rounds
Capito	Johnson	Schmitt
Cassidy	Justice	Scott (FL)
Collins	Kennedy	Scott (SC)
Cornyn	Lankford	Sheehy
Cotton	Lee	Sullivan
Cramer	Lummis	Thune
Crapo	Marshall	Tillis
Cruz	McConnell	Tuberville
Curtis	McCormick	Wicker
Daines	Moody	Young
Ernst	Moran	
Fischer	Moreno	

NAYS—47

Alsobrooks	Heinrich	Reed
Baldwin	Hickenlooper	Rosen
Bennet	Hirono	Sanders
Blumenthal	Kaine	Schiff
Blunt Rochester	Kelly	Schumer
Booker	Kim	Shaheen
Cantwell	King	Slotkin
Coons	Klobuchar	Smith
Cortez Masto	Lujan	Van Hollen
Duckworth	Markey	Warner
Durbin	Merkley	Warnock
Fetterman	Murphy	Warren
Galleo	Murray	Welch
Gillibrand	Ossoff	Whitehouse
Hassan	Padilla	Wyden
Hawley	Peters	

NOT VOTING—1

Schatz

The PRESIDING OFFICER (Mr. RICKETTS). On this vote, the yeas are 52, the nays are 47, and the motion is agreed to.

The motion was agreed to.

DISAPPROVING THE RULE SUBMITTED BY THE BUREAU OF CONSUMER FINANCIAL PROTECTION RELATING TO "OVERDRAFT LENDING: VERY LARGE FINANCIAL INSTITUTIONS"

The PRESIDING OFFICER. The clerk will report the joint resolution by title.

The senior assistant legislative clerk read as follows:

A joint resolution (S.J. Res. 18) disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Overdraft Lending: Very Large Financial Institutions".

The PRESIDING OFFICER. The majority leader.

UNANIMOUS CONSENT AGREEMENT—S.J. RES. 37

Mr. THUNE. Mr. President, I ask unanimous consent that notwithstanding rule XXII, at a time to be determined by the majority leader, following consultation with the Democrat leader, no earlier than Tuesday, April 1, S.J. Res. 37 be discharged from the Committee on Finance and the Senate proceed to its consideration; further, that there be 6 hours for debate only, with the time equally divided between the leaders or their designees, on the joint resolution; and that following the use or yielding back of that time, the joint resolution be read a third time and the Senate vote on the joint resolution.

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

RESOLUTIONS SUBMITTED TODAY

Mr. THUNE. Mr. President, I ask unanimous consent the Senate now proceed to the en bloc consideration of the following resolutions which are at the desk: S. Res. 140, S. Res. 141, S. Res. 142.

There being no objection, the Senate proceeded to consider the resolutions en bloc.

Mr. THUNE. Mr. President, I ask unanimous consent that the resolutions be agreed to, the preambles be agreed to, and the motions to reconsider be considered made and laid upon the table, all en bloc.

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

The resolutions were agreed to.

The preambles were agreed to.

(The resolutions, with their preambles, are printed in today's RECORD under "Submitted Resolutions.")

RECOGNIZING GIRL SCOUTS OF THE UNITED STATES OF AMERICA ON ITS 113TH BIRTHDAY AND CELEBRATING ITS FOUNDER, JULIETTE GORDON LOW, AND THE LEGACY OF PROVIDING GIRLS WITH A SECURE AND INCLUSIVE SPACE WHERE THEY CAN EXPLORE THEIR WORLD, BUILD MEANINGFUL RELATIONSHIPS, AND HAVE ACCESS TO EXPERIENCES THAT PREPARE THEM FOR A LIFE OF LEADERSHIP

Mr. THUNE. Mr. President, I ask unanimous consent that the Committee on the Judiciary be discharged from further consideration and the Senate now proceed to S. Res. 120.

The PRESIDING OFFICER. The clerk will report the resolution by title.

The senior assistant legislative clerk read as follows:

A resolution (S. Res. 120) recognizing Girl Scouts of the United States of America on its 113th birthday and celebrating its founder, Juliette Gordon Low, and the legacy of providing girls with a secure and inclusive space where they can explore their world, build meaningful relationships, and have access to experiences that prepare them for a life of leadership.

There being no objection, the committee was discharged, and the Senate proceeded to consider the resolution.

Mr. THUNE. Mr. President, I ask unanimous consent that the resolution be agreed to, the preamble be agreed to, and the motion to reconsider be considered made and laid upon the table.

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

The resolution (S. Res. 120) was agreed to.

The preamble was agreed to.

(The resolution, with its preamble, is printed in the RECORD of March 10, 2025, under "Submitted Resolutions.")

MORNING BUSINESS

ARMS SALES NOTIFICATIONS

Mr. RISCH. Mr. President, section 36(b) of the Arms Export Control Act requires that Congress receive prior notification of certain proposed arms sales as defined by that statute. Upon such notification, the Congress has 30 calendar days during which the sale may be reviewed. The provision stipulates that, in the Senate, the notification of proposed sales shall be sent to the chairman of the Senate Foreign Relations Committee.

In keeping with the committee's intention to see that relevant information is still available to the full Senate, I ask unanimous consent to have printed in the RECORD the notifications that have been received. If the cover letter references a classified annex, then such an annex is available to all Senators in the office of the Foreign Relations Committee, room SD-423.

There being no objection, the material was ordered to be printed in the RECORD, as follows: