

Ms. LUMMIS. Mr. President, as if in executive session. I ask consent to

move to proceed to Executive Calendar No. 287 and make a point of order that the nomination was not properly reported.

The PRESIDING OFFICER. The point of order is sustained. The nomination will be returned to committee.

UNANIMOUS CONSENT REQUEST— SINHA NOMINATION

Ms. LUMMIS. Mr. President, as if in executive session, I ask consent to move to proceed to Executive Calendar No. 288 and make a point of order that the nomination was not properly reported.

The PRESIDING OFFICER. The point of order is sustained. The nomination will be returned to committee.

UNANIMOUS CONSENT REQUEST— WALTZ NOMINATION

Ms. LUMMIS. As if in executive session, I ask consent to move to proceed to Executive Calendar No. 308 and make a point of order that the nomination was not properly reported.

The PRESIDING OFFICER. The point of order is sustained. The nomination will be returned to committee.

UNANIMOUS CONSENT REQUEST— WALTZ NOMINATION

Ms. LUMMIS. As if in executive session, I ask consent to move to proceed to Executive Calendar No. 309, and I make a point of order that the nomination was not properly reported.

The PRESIDING OFFICER. The point of order is sustained. The nomination will be returned to committee.

UNANIMOUS CONSENT REQUEST— JACOBS NOMINATION

Ms. LUMMIS. As if in executive session, I ask consent to move to proceed to Executive Calendar No. 343, and I make a point of order that the nomination was not properly reported.

The PRESIDING OFFICER. The point of order is sustained. The nomination will be returned to the committee.

UNANIMOUS CONSENT REQUEST— ROSE NOMINATION

Ms. LUMMIS. As if in executive session, I ask consent to move to proceed to Executive Calendar No. 351, and I make a point of order that the nomination was not properly reported.

The PRESIDING OFFICER. The point of order is sustained. The nomination will be returned to committee.

MEASURES READ THE FIRST TIME—S. 2748, H.R. 4553

Ms. LUMMIS. Mr. President, I understand that there are two bills at the desk, and I ask for their first reading en bloc.

The PRESIDING OFFICER. The clerk will read the bills by title for the first time.

The legislative clerk read as follows:

A bill (S. 2748) to establish a program to beautify the District of Columbia and to establish the District of Columbia Safe and Beautiful Commission, and for other purposes.

A bill (H.R. 4553) making appropriations for energy and water development and related agencies for the fiscal year ending September 30, 2026, and for other purposes.

Ms. LUMMIS. Mr. President, I now ask for a second reading, and I object to my own request, all en bloc.

The PRESIDING OFFICER. The objection having been heard, the bills will receive their second reading on the next legislative day.

APPOINTMENT

The PRESIDING OFFICER. The Chair, on behalf of the Democratic Leader and the Ranking Member of the Committee on Armed Services, pursuant to 10 U.S.C. 8468(a), as amended by Public Law 118-159, appoints the following Senator to the Board of Visitors of the U.S. Naval Academy: the Honorable ANGELA ALSOBROOKS of Maryland.

ORDERS FOR WEDNESDAY, SEPTEMBER 10, 2025

Ms. LUMMIS. Mr. President, I ask unanimous consent that when the Senate completes its business today, it stands adjourned until 10 a.m., Wednesday, September 10; that following the prayer and pledge, the Journal of proceedings be approved to date, morning hour be deemed expired, the time for the two leaders be reserved for their use later in the day, morning business be closed, and the Senate resume consideration of Calendar No. 115, S. 2296, the National Defense Authorization Act.

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

ORDER FOR ADJOURNMENT

Ms. LUMMIS. Mr. President, if there is no further business to come before the Senate, I ask that it stand adjourned under the previous order following the remarks of Senator WHITEHOUSE.

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

The Senator from Rhode Island.

CLIMATE CHANGE

Mr. WHITEHOUSE. Mr. President, sailors and pilots know to look out for dangerous weather ahead. Politicians can get lost in the moment. We are on the verge of a major economic shock, but Congress is lost in the moment, not paying attention.

Well, when that economic shock hits, I want people to know how and why we failed to protect them. The shock is simple. Climate change makes property insurance unpredictable, so insur-

ance prices soar, insurers withdraw from high-risk regions, and fake or flimsy insurance populates the market. As the insurance market goes, so goes the mortgage market, given the many linkages between insurance and mortgages.

As mortgage markets fail, property values fall since there is way less demand for real estate properties that are unmortgageable. The combination threatens a reprise of the 2008 great recession or worse. It is what economists call systemic rescue, the scariest word in the economic lexicon because it means the damage cascades throughout the entire economy, hitting everyone.

Remember 2008—everybody hurt. This cascade is pretty broadly predicted by insurers, economists, bankers, regulators, even the big, short guy who predicted the great recession. The Economist magazine has warned of a \$25 trillion hit to global real estate values. Yes, I said “trillion.” Even climate-shy Fed Chair Powell predicted whole regions of the United States would soon go without mortgagees.

So why the big fail here? Why aren't we paying attention to the great climate insurance collapse that is looming and predicted? To understand that, you have to understand the four phases of climate denial because fossil fuel-funded climate denial is the root of the danger.

Phase one of climate denial for the fossil fuel industry was simple: Bury the evidence. Decades ago—many decades ago—scientists in the fossil fuel industry warned about climate change. Exxon, Chevron, Shell, American Petroleum Institute all got internal warnings decades ago of the danger ahead. Instead of facing up to the problem and looking for solutions, they buried the evidence and acted as if they had never been told.

Just keep it secret was phase 1.

Phase 2 was to begin actively misleading the public. Two things coincided to kick off phase 2. One was scientists outside the fossil fuel industry beginning to publicly discuss the climate dangers of fossil fuel combustion—and not just fringe scientists either but leading scientists from places like NASA. NASA is pretty good with science—you know, man on the Moon, rovers driving around Mars. Anyway, Congress perked up. Hearings were held, and what Exxon and others knew was brought out into the public daylight.

The second thing that kicked off phase 2 was a Federal court decision against the tobacco industry and its front groups for fraudulently misleading the public about the dangers of tobacco. Federal Judge Gladys Kessler—God rest her soul; she passed away 2 years ago in March—put the tobacco industry and its front groups under court order to stop the lying and knock off the fraud. No more lying? No more fraud? That decision put the tobacco industry's denial operation out of work, at least on tobacco.