

and gas and all that other stuff was price competitive with solar. Solar is the cheapest new form of energy. Cheap is clean, and clean is cheap, and that is a change. Solar energy is the way to provide relief to ratepayers, but there is a nationwide solar ban instituted by Donald John Trump.

No. 3, health insurance. Millions of Americans are giving up their health insurance because they literally can't afford it anymore. I know three people in this building who are going to have to give up their health insurance, and as I was doing open enrollment, I was relieved—I was relieved—to find out that my health insurance only went up by 12 percent. That is like good news. If you are 12 percent, you are thrilled. The average is double if you are on the exchange. The average is double. People can't do it. That is an intentional policy choice of the President of the United States.

No. 4, home insurance. And this is a sleeper. If you own a home, you have probably seen your home insurance spike over the last few years. And, frankly, the main driver of that is the increased severity and frequency of natural disasters, driven by the climate crisis. And so insurance companies are realizing that if you live in the range of a wildfire or a flood or a tsunami or a hurricane or any number of natural disasters, that has got to be priced in. And, by the way, if you are lucky enough to be one of the 15 percent of America that doesn't live in a place that has got more climate risk, you are in the same damn risk pool as everybody else. So your rates are going up too.

And what is Donald John Trump doing about the price of home insurance? He is banning solar energy. He is stopping wind projects that are already permitted. He is exacerbating the crisis that is driving up your prices.

And, finally, No. 5, Christmas gifts. It is the most wonderful time of the year, until you look at the pricetag for presents. According to one report, shoppers will be paying more than \$100 more to buy the same gifts as last year. Meanwhile, trees, decorations, candy, and booze have gotten more expensive. And small businesses, far from raking in holiday sales, are losing revenue and being forced to lay off workers.

A good friend of mine used to say: People vote for you for their reasons, not yours.

And, you know, people vote against you for their reasons and not yours. And the reason that Democrats lost the election last year is because everything was up. It is because the prices went through the roof on everything. And Donald Trump seemed like a disruptive enough force in the political system to maybe shake things up and maybe put some downward pressure on price.

And the exact opposite has happened. Whatever his other faults, people thought that, at least, he would be

good on the economy. But we are now a year in, and that is just plainly untrue. What is true is that Donald Trump is making people poorer, and he is doing it on purpose.

I yield the floor.

The PRESIDING OFFICER. The Senator from Virginia.

HEALTHCARE

Mr. KAINÉ. Mr. President, I rise today with colleagues to talk about the vote we will cast tomorrow on extending Affordable Care Act premium tax credits.

We missed an opportunity in June. In June, the reconciliation bill that was passed by the Senate contained \$1 trillion of tax cuts for people who are in the 1 percent—the Nation's wealthiest, who didn't need a tax cut—but we refused to extend premium tax credits so that 20-plus million Americans could afford health insurance.

Just by order of magnitude, we could have extended the tax credits as is for 10 years at a cost of \$350 billion. That is not inexpensive, but it is one-third of the cost of the tax credits that we handed away to the wealthiest 1 percent of people in this country, who don't need it.

I can assure you that my Virginians need these ACA premium tax credits. If we do not extend the tax credits in the simple bill the Democrats have on the floor tomorrow, the best estimates are that 94,000 Virginians will lose their enrollment in health insurance through our ACA Marketplace. Of those 94,000, 50,000 will go uninsured. They won't be able to find any other insurance.

Because the Affordable Care Act carries with it funding for States, Virginia stands to lose \$295 million in Federal funding, have a significant hit of more than \$400 million to the State's gross domestic product, lose about 3,500 jobs, and also lose around \$31 million in State and local tax revenue.

But the numbers aren't what is important; the experiences of people and the fear and anxiety that they are telling us about are what is important.

Christine Casey in Crozet, VA—her premiums will go from \$485 a month to \$1,730 a month—more than tripling.

Paula Graham in Virginia Beach—her premium is going to go from \$285 a month to \$1,018 a month—more than quadrupling.

I have story after story after story from Virginians in all parts of the Commonwealth—rural, urban, and suburban, youngsters and seniors, people who left a job they didn't like but they had to have because it provided health insurance, to start a business where they can afford insurance on the exchange, and they now find it unaffordable. That not only affects healthcare, but it may require them to give up on the economic dream they had and go back to a job they don't like just so they can afford insurance.

So it is my hope, together with my colleagues, that we do the right thing, that we extend the Affordable Care Act

tax credit support for a period of time—3 years—where then members of the HELP Committee and the Finance Committee and other committees can grapple with long-term solutions to issues like pharmacy, affordability, and other important things that we have shown we can work together on on a bipartisan basis.

But there is no reason at this late moment to consign, right before the holidays, Virginians and Americans who are already suffering through higher energy prices, higher costs for building supplies, higher costs for toys for Christmas, for everything else in their lives—to consign them, probably in the most important expenditure in their lives, to dramatic increases in costs that will lead many to go without healthcare, thus damaging their own health and the health of their families.

I urge my colleagues to embrace the simple extension of the ACA tax credits in the vote we will have tomorrow.

I yield the floor.

The PRESIDING OFFICER. The Senator from California.

MAIDEN SPEECH

Mr. SCHIFF. Mr. President, almost 6 years ago, I stood here on the Senate floor—I was not yet a Member of this body—and spoke as a House Member leading President Trump's first impeachment. "We are not enemies," I said, quoting Lincoln, "but friends. We must not be enemies."

"If Lincoln could speak those words during the Civil War," I observed, "surely we could say them and mean them now."

In the 6 years since that impeachment, our country has only become further divided. It has become even more challenging for Americans to speak with each other, with our neighbors, even with members of our own families who have been alienated from one another.

How we begin to heal our present wounds and bring about a sense of common purpose that has been lost is difficult to say, as the causes of our division are many. But I suspect, if there was a common denominator to what must be done, it begins with a renewed effort to better understand each other, who we are, where we come from, what drives us.

In that spirit, let me tell you a little bit about who I am that may differ from the version that many Americans see on FOX or in the President's social media feed and what I have done to introduce myself to my 40 million new constituents because I intend to be a Senator for all Californians in the red areas and the blue and everywhere else in between.

That is one reason I sought to join the Senate Agriculture Committee—the first time in more than 30 years that our Nation's largest agriculture-producing State has had a seat at that table.

I have traveled the State on planes, trains, automobiles, even boats, visiting nearly half of California's 58

counties, including some of the most conservative parts of our State. I have toured almond orchards, cilantro fields, health clinics, food banks, and affordable housing developments. I even took part in an ill-advised game of dice at a bar in Los Banos while drinking a bitter Dutch liqueur, which I will not be repeating.

Wherever I go, I ask Californians the same question: How can I help?

It is certainly true, depending on where I am in the Golden State, that sometimes I have to break through caricatures of me on rightwing media. That can be a challenge, but it is one I very much enjoy. There is nothing more fun in politics than upsetting people's expectations.

I knew, for example, I was making progress when a farmer in conservative Butte County told me after an hour-long meeting:

I don't know why the President calls you "watermelon head." You have a perfectly normal size head.

And that comes from a farmer who knows a thing or two about melons.

Traveling across California has only underscored that it is the honor of a lifetime to serve the State I so deeply love in the Senate.

I am especially humbled to serve alongside my friend and colleague ALEX PADILLA and to follow in the footsteps of trailblazing giants who have gone before us—Dianne Feinstein, Barbara Boxer, and our own Madam Vice President, Kamala Harris, in whose Hart office I now sit.

I am grateful beyond measure to my staff—the smartest, hardest working, best looking bunch of public servants in America—whose dedication to the people of California inspires me every day.

Of course, I am deeply grateful to my family—my strong, loving, daring, and caring wife Eve—yes, we are Adam and Eve; my children Lexi and Eli, of whom I am immensely proud; my late parents Ed and Sherrill, who taught me everything important; and my brothers Daniel and David.

Like so many Americans, I owe who I am to my family. My family owes who we have become to the opportunities this country has afforded us.

My parents Ed and Sherrill were the grandchildren of immigrants of Eastern Europe, from Lithuania and Poland; and as my parents used to say with pride: From the "shtetl" to the Congress in three generations—only in America.

My father Ed left high school early to join the military at the end of World War II. He tried to enlist in the Marine Corps but failed the physical—flat feet and bad eyes. Two weeks later, he went to enlist in the Army, thinking there might be a different physical standard or at least a different examining physician. As it turned out, it was the same standard and the same damn physician.

"Wait, weren't you here 2 weeks ago?" the doctor asked.

My father said, "Yes."

"You really want to get in that bad?" My father said, "Yes."

Just like that, Ed Schiff was in the U.S. Army.

After he left the service, my father went to college on the GI Bill. He later dropped out—one of the few decisions in life he came to regret—and went into the "schmatta" business—that is Yiddish for "clothing" or "rags"—and sold "schmatta" up and down New England.

Eventually, he got promoted and moved our family from Framingham, MA, to Scottsdale, AZ, and finally to Alamo, CA. We went from working class to middle class, my father eventually getting out of the clothing business and buying a lumber yard.

I grew up, like so many other kids in that era, with Little League and Cub Scouts and lemonade stands; my mother ringing a cow bell to let us know when it was dinner time; the sonorous, authoritative voice of Walter Cronkite on TV; and summers spent working in restaurants or hauling sacks of concrete and roofing materials.

We lived the booms and busts of the 1970s and 1980s. At times, my father would tell us that the business was growing so fast, it was scary. Other times, he would tell us that we all needed to tighten our belts to make it through the next few years.

But because this is America, because my family settled in the Golden State in the 1970s, I was able to attend some of the finest K-through-12 public schools in the country. That has made everything possible. I was able to become a prosecutor with the U.S. Attorney's Office in L.A. and take on everything from drug trafficking, to corruption, to Russian spies. That included prosecuting Richard Miller, the first FBI agent ever indicted for espionage, and my first introduction into the insidious influence of the Russian Government.

I was able to win elective office—not on my first try, not even on my second. The third time is the charm. And for three decades now, I have had the privilege to serve the people of California in the State senate, in the U.S. House, and now in this august Chamber.

So many of us who grew up in the postwar era share a common experience. We entered a dynamic, growing economy, one that had its ups and downs, winners and losers, but still an economy that allowed millions to climb into and stay in the middle class. We benefited from vibrant democratic institutions that, despite their many flaws and blind spots, upheld the rule of law and steadily improved the quality of people's lives.

In so many ways, California embodies that limitless future: Exciting. Entrepreneurial. Home to Silicon Valley and aerospace and Hollywood, to Disneyland and redwoods reaching the skies, the shores to the mountains. I can still remember the wonder in my friend's eyes when I announced that we were moving to the Golden State.

Yet that California, that America that made my story and so many others' possible, is today under grave threat. What was once a sturdy ladder into middle class now feels more like splintered wood.

My parents bought our first home for \$18,000—what my father earned in a single year as a clothing salesman. These days, in most of California, that wouldn't cover 6 months of rent. The notion of buying a place for a year's salary is a fantasy for all but a tiny handful of the most wealthy Americans.

When my brother Dan entered UC Berkley in 1976, tuition cost practically nothing—a couple hundred bucks in registration fees, another couple hundred for books, maybe a thousand for room and board. That was the cost to attend what even I—a graduate of Cal's rival from across the bay—must grudgingly admit is one of the best universities in the world. Today, attending that same institution will cost you upwards of \$50,000 a year.

I hear from Californians every day who are struggling, one health problem or car problem away from failure; the exhaustion; the desperation; the pride they take in their work and the despair that it never seems to be enough.

The man in San Diego who wrote me, telling me he will have to spend thousands of dollars more a year just to keep his health coverage or may have to drop it completely.

The young woman in the North State who did everything right—got a good education and has a mountain of debt to show for it—and who told me in tears how she is deathly afraid of getting sick because she can't afford it, how she has nothing set aside for retirement and nothing to set aside.

The farmworkers in the Central Valley who are afraid to go to work and attend church lest ICE detain them, citizens and noncitizens alike.

Is it any wonder that so many Americans believe that the system no longer works for them and that hard work is no longer a guarantee of a good life?

That sense for the first time in our history and for millions of Americans that their parents' lives were better, that their children's future is in doubt, is a powerful and destabilizing force because when our economy stops working, our democracy stops working. We have seen this movie before, over and over again.

In college, I traveled behind the Iron Curtain. As a young Department of Justice lawyer assigned to work in Czechoslovakia, I saw up close how an autocrat could exploit profound economic dislocation and inequality to divide and dominate. As a Member of Congress, I witnessed civil society activists fighting oppressive regimes around the world which impoverished their own people even as they enriched themselves.

When the political system that is supposed to address economic challenges proves itself incapable or indifferent, too many people become susceptible to the siren song of any demagogue who insists that they alone can fix it.

So we come to this perilous moment when so many of our expectations have been proven incorrect—we who watched walls coming down, new democracies being born, more people able to practice their faith, associate with whom they would, and able to speak their piece. We came to believe that freedom would be forever on the march, that it was inevitable, inexorable, irrevocable. We were wrong.

There is nothing inexorable about democracy. The moral arc of the universe is long, and it bends toward justice, but not on its own, not without effort, not without sacrifice, and not at the present moment.

If we are to preserve this great, this improbable experiment in self-governance, our press must remain free from coercion; our universities must be free to teach, our law firms to take on unpopular clients, our Justice Department to do impartial justice, our companies to hire the best talent, our legislators to vote their conscience without fear of violence or reprisal.

The health of our democracy and the strength of our economy are deeply entwined. We cannot have a strong economy without a strong democracy, and we cannot have a strong democracy if we cannot answer in the affirmative the most basic, the most vital, the most central question facing American families, and that question is this: If you are working hard in America, can you still earn a good living for yourself and your family?

To answer that question “yes” means putting a relentless focus on the basic needs of our constituents—food, housing, healthcare, a good job, and the dignity that comes with work. It means acknowledging our own failures of leadership and governance and calling out corruption where we see it. It means placing a renewed focus on getting stuff done.

As it so often has, I believe that California is again showing the way in the resurgence of San Francisco under a mayor who has prioritized results over ideology; in Los Angeles, where communities are coming together to rebuild from the ashes; in San Jose’s data-driven governance; in Sacramento and Oakland and San Diego taking real action on homelessness, transit, and housing; in the Central Valley, the Imperial Valley, and the North State in growing the food that nourishes us and pressing on despite the hardship of not enough water and too many tariffs. Each of us, I am sure, can point to places in our States and our cities that are addressing real challenges with the seriousness, creativity, and urgency that they deserve.

So here in Washington, let us take our cue from the communities we are privileged to represent.

Let’s act anew to jump-start the next housing boom in America, just as we did for returning GIs after World War II, as legislation I have just introduced would do, so that every family can afford a roof over their heads.

Let’s find ways to bring down costs on groceries, on electricity, and on childcare so that a living wage means something again in America.

Let’s educate and prepare Americans to thrive in a world of AI and automation while continuing to advance America’s technological edge.

Let’s put forward a real vision for a fair and humane immigration system that attracts the world’s hardest workers, brightest minds, and best hearts—and retains them rather than kicks them out.

Let’s act not just to prevent the closure of rural hospitals and labor and delivery rooms but to expand access to affordable, quality healthcare for all.

In so doing, let us demonstrate to the American people that Congress need not be the opposite of progress; that redtape and bureaucracy need not be the reason that vital housing goes un-built and small businesses go under; that whether an American lives on the coasts or in the heartland—in places that voted for us or against us—we see and hear them and that their voices carry more weight than a lobbyist’s checkbook.

I am a proud Democrat, but I am also willing to work with anyone to advance those efforts, including that guy at the other end of Pennsylvania Avenue, who doesn’t care for me very much and whom I am not particularly fond of either, because life is too short and the problems are too great not to seize every opportunity to make progress.

Believe it or not, I was born bipartisan. On my dad’s side, I am the son of Roosevelt Democrats. On my mom’s side, I am the grandson of a Republican county chair who really did like Ike.

Long before I became one of the Democrats that Republicans love to hate, I chaired the Judiciary Committee in the California State Senate. As chairman, I encouraged members to sit not by party. We considered every bill referred to committee whether it was introduced by a Democrat or a Republican. We voted alphabetically, not by seniority. We tried, in other words, to put problem-solving above partisanship.

As a House Member, I quickly learned this wasn’t the way in Washington. The first time I voted at odds with my party in committee, the ranking member positively levitated out of his seat before storming over and screaming at me in the middle of the hearing room.

I told constituents after that experience that the quickest way to power and influence on the Hill was to eat right, exercise, and outlive the bastards.

(Laughter.)

But it doesn’t have to be that way.

When I joined this Chamber, I was gratified that a number of my Republican colleagues reached out to reassure me that they would help California receive the aid we need to recover from this year’s devastating wildfires. In fact, the very first bill I introduced in the Senate was alongside Senator SHEEHY, who knows a little bit about fighting fires, to provide tax credits so that folks can protect their homes against wildfires and other disasters. I have been proud to champion legislation alongside so many of my Republican colleagues.

So, yes, you may have first met me standing on this floor as an impeachment manager. And when this President transgresses the Constitution or puts forward nominees I consider beyond the pale, uses the military to kill survivors at sea, or tries to rip away Medicaid from our most vulnerable, you will find me right here, standing up to him and standing up for the values I cherish and the people I was elected to serve.

But to anyone serious about solving real problems, no matter what side of the aisle, you will find me a willing partner. After all, isn’t that why we chose public service? Isn’t that why we were sent here—to make life better for the people we represent?

My purpose was summed up for me decades before I entered public life—not by Jefferson or Lincoln, not by Shakespeare or Tocqueville, but by a 5-year-old boy. Earlier, I mentioned my gratitude for my brother David, and he is my brother not by blood but by choice.

David and I met through the Big Brothers program in Greater Los Angeles almost 40 years ago. It has been one of the great joys of my life to watch him grow up and be a part of his life—to go from splashing through the surf on Venice Beach together, to seeing him graduate from Yale and USC film school, to becoming a talented screenwriter and producer and a big brother himself.

What first struck me about David was his application to the program, which asked little brothers what three things they wished for. As you can imagine, most typically wished for the things kids crave: a bike, a skateboard, a room of their own. David asked for a big brother, a puppy, and “a beautiful world.” What 5-year-old dedicates one of their three precious wishes to something so selfless and intangible as a beautiful world? But that was who he was then, and it is who he is now.

And my wish is the same as his wish. It is the wish that drives my hopes for what can be achieved in this body and through the maddening, messy work of politics.

My colleagues, within weeks of my swearing-in, California was burning. Entire neighborhoods were wiped away in minutes, and families were sifting through ash where homes once stood. Yet, after every fire I have ever witnessed, one truth endures: When the

smoke clears and the embers fade to nothing, people come back to rebuild their lives not because it is easy but because it is necessary and because they believe in their neighborhood, their community, and in one another.

Right now, our Nation is passing through a different kind of fire—an inferno of division, of fear, of dreading the rent check on the first of the month, and watching institutional guardrails topple one by one by one. But we are not powerless—not us here in this body, not those in America who have the most important title in a democracy, that of “citizen.” We are not condemned to live in the ashes. We can rebuild a country where every child has a fair shot and hard work leads to a good life; where people, no matter their background, are free from want and fear, free to succeed; where government is accountable and responsive to the people; and, yes, where right and truth and decency matter.

It is the country my parents believed in when they brought our family to California, and it is the America I still believe in with every fiber of my being. If we fight for it, if we refuse to give in to cynicism or fear, that beautiful country, that beautiful world, is still within reach. That is the future I am committed to seeing. That is the future I ask your help to bring about. And from the bottom of my heart, I thank the people of California for sending me here to take up that charge.

(Applause.)

I yield the floor.

The PRESIDING OFFICER. The Senator from California.

TRIBUTE TO ADAM SCHIFF

Mr. PADILLA. Mr. President, I am so proud to have Senator SCHIFF as a partner in representing our home State of California.

As you have heard me say many, many times before, California is not just home to nearly 40 million people; we are not just the most populous State in the Nation; we are also proud to be the most diverse State in the Nation and are proud to represent the largest economy of any State in the Nation. California has become the fourth largest economy in the world.

It is a true honor and responsibility for each of us to represent our respective States, and I think it is especially so for the great State of California. While it can be complex at times and does require a lot of work all of the time, I have no doubt that Senator SCHIFF is doing and will continue to do a tremendous job.

Now, a lot of us, as Members of the Senate, have already begun to know Senator SCHIFF through his remarks here today, through his participation in our caucus meetings and lunches, and through his participation in committee hearings or even in just one-on-one sessions.

But as the country learned just a little bit more today, it is no surprise that, given his life journey and that of his family, and his professional experi-

ence, which included as assistant U.S. attorney, prior to elected office; his State of California service in the legislature, prior to his coming to Congress, a couple of decades ago—combined with the commitment and clear passion, along with his professionalism and his work ethic and his integrity, it is no surprise that he is a true champion for so many things, including for a grower and farm worker alike, for reproductive rights, for labor rights, for so many issues and values that we hold dear. And they include speaking truth to power—not just, but especially, to the President of the United States—when it is called for, and it is being called for so often in these times that we are living in.

One of the things that so many of us admire about Senator SCHIFF is his willingness to do so without hesitation, despite being a constant target of threats and attacks by the President of United States.

So, folks, it has been about a year. A lot more time, a lot more work, a lot more impact to come from Senator SCHIFF, not just for the benefit of the State of California but for the United States of America and the longevity of our Constitution.

I yield the floor.

The PRESIDING OFFICER. The Senator from Idaho.

UNANIMOUS CONSENT REQUEST—H.R. 260

Mr. RISCH. Mr. President, today, myself and my distinguished colleague from Montana, Senator SHEEHY, rise in support of what is perhaps the most commonsense national security legislation that has come across the Senate floor this year.

The No Tax Dollars for Terrorists Act will help to prevent even one American dollar from going to terrorist organizations like the Taliban.

American military personnel spent years fighting the Taliban. Over 2,000 Americans were killed in Afghanistan, and more than 20,000 were wounded. It is a slap on the face of these veterans and their families if even one taxpayer dollar would flow to this organization.

We need to know that the NGOs and the foreign nations that aid is provided to do not pass those dollars to the very organizations that look to harm us.

The Taliban and other terrorist groups in Afghanistan try to erase women and girls from society. Christians and other minority groups face constant threats, including torture, kidnapping, and murder.

Idahoans and all Americans deserve to know that not one of their hard-earned tax dollars is going to fund these heinous organizations.

I am thankful that President Trump has cut off aid to Afghanistan in an attempt to stop money from flowing to the Taliban.

This bill that is before us right now will ensure that Congress is made aware of any exploitation of our tax dollars by the Taliban or to the Taliban, and that the U.S. Government has a plan to address that.

This vote is an easy, resounding yes. It is beyond understanding why anyone would be against this legislation, where we are trying to keep money out of the hands of terrorists—our money.

If Democrats continue to block this bill, as they have done for months, I am committed—and I recommit—to moving it as quickly as I can through regular process in my Foreign Relations Committee. This bill should become law.

I urge my Democrat colleagues to join us to ensure that no American tax dollars go to the Taliban.

I yield to my distinguished colleague from Montana.

The PRESIDING OFFICER. The Senator from Montana.

Mr. SHEEHY. I want to thank Senator RISCH for helping to lead this legislation in the Senate.

Most Americans probably find it somewhat surprising, as they struggle with affordability, as they struggling to fill their gas tank or pay their rent or afford their mortgage, that many of their tax dollars—in fact, upward of \$10 billion of their tax dollars—are sent directly into the pockets of foreign terrorist organizations—terrorist organizations that we spent thousands of lives and decades fighting, to protect our shores, to include the lives of some of my friends.

I spent years of my life, as did my wife spend years of her life, fighting these terrorist organizations, trying to keep this country safe, and now we are told that our tax dollars have an obligation to go into the pocket of those organizations to buy bullets, to build bombs, to coordinate attacks that don't just kill Americans. They kill those who share our values worldwide.

It is not just westerners and Americans who are killed by this. The Taliban systemically hunts down those in Afghanistan with whom they disagree, those who want to be free, those women and girls who saw a brief period of freedom under our occupation there, and now they are once again placed in the yolk of terrible sexism, of not even fascism but outright terror.

It isn't just Afghanistan. This extends across the globe. This terrorist financing network is not just guys in mountain caves collecting dollar bills. This is a sophisticated global finance network that spans the entire world.

The Iranian regime, although not directly connected in many ways to this, is absolutely directly connected to the international flow of terrorist funds through sophisticated real estate transactions, cryptocurrency, oil smuggling, piracy, kidnapping, and terrorism.

It is unthinkable that we would intentionally and knowingly hand our taxpayer dollars to organizations that actively kill Americans and attempt to destroy our values every single day.

I think it should be a bipartisan American issue for us to finally put an end to this ridiculous practice that is actively costing us lives and precious freedom capital around the world.