

Chamber, every single one of them, voted against every one of these popular tax cuts. The Democrats, what did they vote for? They voted for raising taxes by \$4 trillion. It would have been the largest tax increase in American history. That is what the Democrats stand for. Higher taxes, less money in people's pockets, more money in the coffers of the government.

Now, this is the fundamental difference between Republicans and Democrats. Democrats want to raise your taxes; Republicans want you to keep more of your hard-earned money.

Some of the biggest benefits of the Working Families Tax Cut law are still ahead. I know many people worry about the future, especially if they have children. They want their children to get ahead, not just get by. That is why we have created Trump accounts as part of the Working Families Tax Cut law.

They are brand new, and they are investment accounts. And on July 4, Trump accounts go live. Accounts for newborn children, children born this year, start with a thousand dollars already in the account. Children own the account. Parents or trusted guardians are the custodians.

Accounts work like a traditional individual retirement account. They are built to kick-start the American dream for that next generation coming behind us.

Beginning the 4th of July, every child's Trump account will be able to accept additional contributions on top of the thousand dollars that they start with, and that can be up to \$5,000 each year. Parents, family members, grandparents, churches, community groups, and even employers can contribute—and many are committed to do so. Announcements have already been made. Michael Dell the CEO of Dell Technologies, he has pledged to contribute \$6 billion to Trump accounts for all American children.

In Wyoming, I am grateful that the cryptocurrency exchange Kraken has committed to make a contribution to the Trump account for every child born in Wyoming this year.

Other companies are talking about following suit around the country. Other businesses are following their lead, so are community groups; so are churches. So imagine this, years from now your son or daughter walks into the bank and they use their Trump account to put the downpayment on their first home or your son or daughter starts that small business they have been dreaming about using the Trump account or they simply let the investment continue to grow until they retire.

This is the future that Trump accounts are built to deliver to the American people. The best part is these accounts are easy to set up, easy to track, easy to use. Signing up for a Trump account is free and it is simple. Six million children have already been signed up for Trump accounts.

I have spoken with several people who have gone through the signup process; they say it took less than 5 minutes. Trump accounts put children's financial future where it should be: directly into the hands of the American people. They give that next generation something we all would like, a headstart on the future that no one can take away.

This is the essence of the Trump accounts. It is one of the important prospects for the future that we foresaw and put into the Working Families Tax Cut law that every Democrat voted against.

So independence for all these Americans begins on the 4th of July.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

The PRESIDING OFFICER. The Democratic whip.

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

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

#### WORKING FAMILIES TAX CUT ACT

Mr. DURBIN. Mr. President, I listened to my colleague from Wyoming, my friend Senator BARRASSO, talk about the benefits of the Trump policies when it comes to American families.

I don't know the situation in his home State of Wyoming, but let me tell you the situation in most States in the Union, including my home State. American families are struggling. They don't believe the Trump policies are giving them any relief from what they face on a day-to-day basis.

I wonder when the last time was that Members of the Senate filled up a tank of gasoline in their home States and realized that the dramatic increase in cost is working a real hardship, particularly on working families in lower and middle-income jobs. They are struggling to get by paycheck to paycheck, and now they have gasoline bills they never anticipated. There is no end in sight. And to talk about relief for American families and ignore the cost of gasoline is really to ignore the obvious.

The same thing is true when it comes to utility bills. In my State, utility bills are up 15 percent this year over last year. There are a lot of reasons for it, and they have been explained over and over on the floor. The bottom line is that there is no Trump policy addressing this issue—particularly no policy that really is moving us toward renewable and sustainable sources of energy for generations to come.

How about the price of groceries? The tariff policies of this administration have led to a protest by farmers across the United States. These tariff policies hurt their ability to compete in the

world market. That is why the President recently went to the Midwest in the hopes of salvaging his reputation with farmers in rural communities.

For the Senator from Wyoming to come to the floor and talk about the benefits to American families is to ignore the increased costs of groceries that people put up with every day.

What the Senator didn't mention as well is that the big beautiful Trump budget bill also made some dramatic changes when it came to the cost of healthcare for American citizens. The idea of cutting \$1 trillion out of the Medicaid Program over the next several years is not only going to create a hardship on people with illness, but it is also going to create a hardship on providers.

Already in my State, where many rural hospitals and inner-city hospitals struggle to keep their doors open, the notion of these cutbacks in Medicaid means not only fewer treatments for those who are sick and need medical care, but it also means, when it comes to these hospitals and clinics that are really a life-and-death proposition, their survival is in doubt.

Talking about the future for American families—the future starts with healthcare that is quality healthcare that you can afford.

Do you recall when the Republicans, in their big beautiful budget bill, decided that they were going to cut back the tax benefits for people to help pay for their health insurance premiums? How can that be of any lasting, positive value for families across America? It creates a real hardship that they have to deal with.

So I think coming to the floor and talking about tax policies in decades to come is interesting and worthy of note, but it certainly doesn't address the reality of what American families are facing in Illinois, Wyoming, and across the United States. That is the reality.

#### IRAN

Mr. DURBIN. Mr. President, on a separate note, Sunday marked 100 days since President Trump launched his war on Iran. What was true at the beginning of the conflict is still true: There is no evidence that the President has a coherent plan to resolve this quagmire of his own making.

On Sunday, the President assured the Nation in an interview that he was "very close to a deal." If that sounds like a familiar refrain, it is. President Trump has been saying some variation on that sentence every week since the war began over 100 days ago.

Yet, just hours after he made those comments, Iran and Israel traded a new wave of strikes, and the Houthis—an Iranian-backed militia—fired on Israel and threatened to further restrict shipping in the Middle East.

While this latest exchange has ended, thank goodness, the larger regional instability remains. Global oil reserves continue to diminish by the hour. And

in a cruel irony, it appears President Trump is inching toward a deal with Iran that is very similar to the Obama Iran nuclear agreement which Trump recklessly withdrew from during his first term in office.

Ultimately, wars cannot be won through threat or bluster. We need a real plan that brings a real end to these hostilities and to Iran's threats in the region. I am pleased my Republican colleagues are finally starting to realize that reality.

Last week, the House passed a resolution requiring that the President receive congressional approval before taking any further military action against Iran, and last month, the Senate advanced a similar measure.

Where in the world did Members of Congress and the House and Senate come up with the idea that the Congress has any authority to say anything about the declaration of war? Well, it might be the Constitution, which says in article I, section 8, that it is the authority and responsibility of Congress to declare war—a fact which this President has totally ignored when it comes to Iran.

We cannot allow the President to wage a war without checks, oversight, and accountability. Congress must step up and exercise its responsibility.

#### FOREIGN INTELLIGENCE SURVEILLANCE ACT

Mr. DURBIN. Mr. President, on a separate note, section 702 of the Foreign Intelligence Surveillance Act is set to expire on Friday. This powerful, necessary tool allows for warrantless surveillance of private phone calls, text messages, and emails of hundreds of thousands of foreign nationals outside the United States. There is no authority in this law for direct surveillance on American citizens, but Americans are being swept up in the efforts under 702 and have been for years.

Section 702 can yield valuable foreign intelligence and even prevent terrorist attacks. It is valuable, and I don't question that it should continue. But it can and has been abused in the effort to spy on foreigners. Americans have become the victims.

Those who oppose reforming FISA argue there is no time to address these abuses because our national security will be harmed if section 702 is allowed to expire even for a day. That is not true. Existing law allows section 702 collection to continue under an order from the FISA Court for another year even without congressional reauthorization.

Congress can and must take the time to get this right. We must finally fix the fundamental and indefensible flaw at the heart of FISA: warrantless surveillance of American citizens.

We should ask ourselves two questions:

Who is being entrusted with this immense power? President Trump would like this authority to be overseen by

unqualified MAGA loyalists. President Trump has named Bill Pulte Acting Director of National Intelligence. Bill Pulte is in charge of Fannie Mae and Freddie Mac, the housing programs of the Federal Government. He has no—underline “no”—background in intelligence.

The Republican Senate leader came to the floor here and said: Don't worry about it; he is just temporary.

Temporarily in charge of the intelligence operations of 17 or 18 Agencies? Temporary approval of their actions by a man who has no background in intelligence? What are we saying to the men and women who have devoted their lives in defense of America to intelligence gathering? Some have risked their lives. Some have given their lives in the process.

To take Mr. Pulte, who runs the housing programs, and put him in charge makes no sense whatsoever—temporary or permanent.

Let me add as well that Mr. Pulte isn't just a housing expert; he tends to be an expert as well on revenge politics under MAGA. He has followed the President's admonition to go after the President's enemies and done it over and over again. Now we are going to put him in charge of all the intelligence Agencies of the United States? It makes no sense.

Since being confirmed to lead the Federal Housing Finance Agency, Mr. Pulte has abused his position to push for criminal referrals against President Trump's perceived enemies, from New York attorney general Letitia James to Fed Governor Lisa Cook.

If Mr. Pulte becomes the Acting Director of National Intelligence, he will have access to thousands of Americans' private texts, phone calls, and emails. This housing expert is going to be playing with ammunition provided by the intelligence Agencies to keep Americans safe. Now it is going to be used for political purposes if we are not careful.

Then there is the Federal Bureau of Investigation Director Kash Patel—a special case for sure. His Agency is one of the biggest users of information acquired through section 702.

The New York Times this morning had a lengthy article on the lengths Patel has gone to—with the FBI—to get even with the President's critics. In addition to overseeing the purge of nonpartisan career agents at the Bureau itself, Mr. Patel has also gutted internal FBI oversight of FISA by eliminating the Office in charge of auditing complaints with section 702 regulations.

Another official with an instrumental role in section 702 surveillance is Acting Attorney General Todd Blanche. Mr. Blanche was President Trump's personal defense attorney, and he has warped the Department of Justice into a personal sword and shield for President Trump.

The inability of Pulte, Patel, and Blanche to serve the American people rather than the personal and political

interests of President Trump highlights why Congress must reform section 702.

The second question Congress must ask is whether the section 702 authorities safeguard the privacy of Americans under any administration, not just the current one.

Our Nation's Founders understood the government can't be trusted to police itself against the overreach into citizens' private lives. That is why the Constitution sets up a system of checks and balances.

One of the most important checks is the Fourth Amendment, which requires the government to get a warrant from a judge before searching Americans' homes or private communications. Section 702 should not be a backdoor around this congressional limitation. That is why Senator LEE, a Republican from Utah, and I have a bipartisan proposal to require the government to obtain a judicial warrant before searching Americans' communications collected under section 702.

Our legislation would also close the so-called data broker loophole, which allows the government to purchase Americans' personal information from third-party data brokers—data that would require a warrant if sought any other way.

I urge my colleagues to ask if the current administration can be entrusted with the power of section 702 and whether every future administration can be trusted without adequate safeguards. It is clear that the answer to both questions is no.

Congress must enact commonsense guardrails that uphold the Constitution and protect the American people from abuse by this administration or any future administration.

The Republican leader came to the floor earlier today to talk about the security of the United States. I agree with him. It is a paramount task. But also adherence to our Constitution, which each and every one of us swore to uphold and defend, is part of that process.

The notion that we could put a temporary person in charge of 17 or 18 intelligence Agencies across the globe, dedicated to keeping us safe 24/7, because he is loyal to the President's politics ain't enough. You ought to be qualified before you take on a job of that magnitude. Mr. Pulte is not qualified.

I yield the floor.

The PRESIDING OFFICER (Mr. SHEEHY). The Senator from Mississippi.

#### MEDICAL INSURANCE

Mrs. HYDE-SMITH. Mr. President, I rise to call attention to a serious barrier in our healthcare system, one that