

House's decision as "somewhat presumptuous," and the Democratic whip in the House of Representatives, who said, "I believe that waiting to go to the United Nations until such time as Congress has acted would be consistent with the intent and substance of the Nuclear Agreement Review Act."

Circumventing elected Members of Congress to gain the U.N.'s approval before Congress has had a chance to review the agreement suggests that the President has a higher regard for the United Nation's opinion than for the opinion of the American people.

President Obama is apparently betting on the chance that in 10 years' time, Iran's views toward the rest of the world will have changed and will no longer be seeking death to Israel and America or furthering terrorism in the Middle East. It is a nice notion, but nothing in Iran's history of terrorism, violence, and deceit suggests it is a scenario that is likely to come to pass. And if it doesn't happen, as a result of this agreement, Iran will be in a much better position to develop a nuclear weapon than it is today, as even the supporters of this deal acknowledge, not to mention that Iran will be in a position to purchase the missiles necessary to deliver nuclear weapons to locations in the Middle East and beyond.

During negotiations on this deal, it became obvious that the President was determined to make reaching an agreement with Iran his legacy. It is possible that he will get his wish, but it may not be the legacy he wanted.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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 President, I ask unanimous consent that the order for the quorum call be rescinded.

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

Mr. WHITEHOUSE. I ask unanimous consent to speak in morning business for 20 minutes.

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

CLIMATE CHANGE

Mr. WHITEHOUSE. Mr. President, as the Presiding Officer knows, as he has suffered through a considerable number of them, this is the 107th time I have come to the floor to urge my colleagues to wake up to the threat of climate change. All over the United States, State by State by State, we are already seeing the real effects of carbon pollution. We see it in our atmosphere, we see it in our oceans, and we see it in our weather, in habitats, and in species.

The American people see it. Two-thirds of Americans, including half of Republicans, favor government action to reduce global warming, and two-thirds, including half of Republicans, would be more likely to vote for a can-

didate who campaigns on fighting climate change.

Polling from the Florida Atlantic University shows that more than 73 percent of U.S. Hispanics—a pretty key voting block—think global warming is a serious problem. Sixty-two percent of Republican Hispanics are concerned about this. And I have said this before: If you ask Republican voters under the age of 35, they will tell us that climate denial is "out of touch," "ignorant," or "crazy." Those are the words they selected in the poll—not my words.

So we might expect Presidential hopefuls to incorporate climate action into their campaign platforms. We might expect the Republican candidates to address this problem in an honest and straightforward manner. But we would be wrong. What have we seen from the Presidential hopefuls? These candidates avoid any serious talk of climate change even as their own home States face climate and ocean disruptions.

So in the weeks ahead, I will take a look at the Presidential candidates on climate change and what is up in their home States. Today I will look at Florida, home to 20 million Americans, including two of the top Republican Presidential candidates.

A swing State with 29 electoral votes, Florida is a major political prize. Florida is also ground zero for climate change. With over 1,200 miles of coastline, Florida is uniquely vulnerable, for instance, to sea level rise. So what do Florida's two Presidential candidates have to say about climate change? Well, it seems they are not sure.

"I don't think the science is clear of what percentage is man-made and what percentage is natural. It's convoluted," says former Florida Governor Jeb Bush.

"[T]here's never been a moment where the climate is not changing," says Florida's junior Senator. "The question is: what percentage of that . . . is due to human activity?"

Scientists tell us that warming is "unequivocal"—that is a strong word for scientists to use, unequivocal—and that human activity is the dominant cause of the changes we have seen—in- deed, the only plausibly valid explanation.

Both Presidential hopefuls from Florida have invoked the now classic denial line "I am not a scientist." Well, good thing, then, that we are not elected to be scientists. We are elected to listen to them. And if these two Floridians were listening to their own best scientists, they would learn a lot.

In fact, 42 scientists from Florida colleges and universities wrote an open letter to Florida State officials. "It is crucial for policymakers to understand," they wrote, "that human activity is affecting the composition of the atmosphere which will lead to adverse effects on human economies, health and well being"—not so convoluted after all.

The letter continued:

The problem of climate change is not a hypothetical. Thousands of scientists have

studied the issue from a variety of angles and disciplines over many decades. Those of us signing this statement have spent hundreds of years combined studying this problem, not from any partisan political perspective, but as scientists—seekers of evidence and explanations. As a result, we feel uniquely qualified to assist policymakers in finding solutions to adapt and mitigate so we can protect the people of this state and their enterprises and property.

So it is OK if we are not scientists. The scientists are there to help. They have offered to, and they understand this.

While my Senate colleague from Florida is unsure about his own home State climate science, he seems quite certain about the economics of policies to curb carbon pollution, such as cap and trade. "I can tell you with certainty," he has said, "it would have a devastating impact on our economy."

I would suggest that the Senator from Florida take a closer look at the facts because his position on these two issues boils down to wrong and wronger. I know this because my home State is one of nine Northeastern States that require utilities to buy carbon emissions allowances. We are actually doing it. The proceeds are directed back into the regional economy through things such as energy efficiency investments and renewable energy projects. And we have the results. The results are in. Just from 2012 to 2014, the program generated \$1.3 billion in economic benefits for New England, and it saved consumers over \$400 million in energy costs. This climate solution was a boost to the economy, and it cut carbon dioxide emissions in the region by a quarter.

The Republican candidates from Florida are running against the facts and they are running against the opinions of experts and local leaders in their own home State. In a June 19 editorial, the Sun Sentinel praised Pope Francis's recent encyclical on climate change and its call to swift action, because of the threat climate change poses to South Florida. The editors wrote that "the Pope's declaration puts pressure on [the candidates] . . . because they are Floridians . . . and because they aspire to be national leaders." The editors continue: "Candidates who aspire to be inclusive, effective leaders cannot see . . . science through a political lens." That is the Sun Sentinel.

Archbishop Thomas Wenski of the Roman Catholic Archdiocese of Miami explained Pope Francis's message to the Miami Herald. "What the Pope is saying is, 'Let's talk about this,'" the archbishop said. "And that requires—whether you're a Democrat or Republican or left or right—it requires that you transcend your particular interest or ideological lens and look at the issue from the common good."

For Florida, that common good is imperiled by climate change. South Florida has seen almost 1 foot of sea level rise in the last 100 years. The Southeast Florida Regional Climate

Compact is a bipartisan coalition—Republicans and Democrats—of four South Florida counties. Those four South Florida counties predict that the waters around southeast Florida could surge up to another 2 feet in less than 50 years. Our children will live to see that.

I visited Florida on my climate tour last year. I heard firsthand about the threats climate change poses to the Sunshine State from Glenn Landers, senior engineer at the U.S. Army Corps of Engineers, Everglades Division. Engineer Landers has worked on water resources and restoration projects in Florida for nearly 20 years. This is the map he used to show me what just 2 feet of sea level rise means for South Florida. What it means for South Florida is there is a lot less of South Florida above water.

Florida is home to some of the country's top universities and research institutions. The Florida Climate Institute is a network of scientists and research programs from eight universities, including the University of Florida, Florida State, and the University of Miami. The Florida Climate Institute is dedicated to "climate research in service of society." These are some of Florida's brightest minds.

Recognizing businesses' and communities' need for useful data and solutions that are based on Florida's unique characteristics, the Florida Climate Institute publishes research to help improve understanding of the increasing climate variability in Florida. If Florida's leaders respond responsibly to the changing climate, writes the group, "Florida is well positioned to become a center of excellence for climate change research and education and a test bed for innovations in climate adaptation."

Well, responsible officials in Florida are already taking action. My friend the senior Senator from Florida took the Senate commerce committee to Miami Beach town hall to examine the dangers posed by rising seas. The Miami Herald said this about Senator NELSON's efforts to raise awareness about the threat to his State:

South Florida owes [Senator] Nelson its thanks for shining a bright light on this issue. Everyone from local residents to elected officials should follow his lead, turning awareness of this major environmental issue into action. It is critical to saving our region.

In Fort Lauderdale, Mayor Jack Seiler is working with NOAA and State and Broward County officials and the South Florida Regional Planning Council to protect his city from flooding and climate change. Yet on climate change, Florida's own Presidential candidates have got nothing. Zero. No plan.

Miami Beach Mayor Philip Levine showed me the huge pumps his city has installed to pump out the floodwaters that come in on high tides from the rising seas and with storms. Each pump can move 14,000 gallons of water per

minute. Imagine that. But Florida's Presidential candidates have no plan.

The mayor of Monroe County, Sylvia Murphy, a Republican, has put climate and energy policy at the heart of her 20-year growth plan for the county. Why? Her county covers all of the Florida Keys and some of the Everglades. She is going to lose a lot of it if we don't get ahead of this, and she also sees what is happening to her reefs offshore.

Yet, despite the overwhelming consensus of scientists in their own State, Florida's Republican Presidential candidates have got nothing. The junior Senator from Florida even suggested that we should wait for China to take action before we address this problem.

The junior Senator from Florida, on foreign policy, has spoken often about the need for American leadership on issues of global importance, saying, for instance, that America must "continue to hold this torch" of peace and liberty. Earlier this year, Jeb Bush echoed that sentiment, saying, "American leadership projected consistently and grounded in principle has been a benefit to the world." Well, fine words, but where is their leadership on climate change? They got nothing.

It is our responsibility as a great nation to set an example for others to follow, not to sit back and wait for others to act. Failing to act on climate change would both dim our own national torch and give other nations an excuse for delay. Failure, with the stakes this high, becomes an argument for our enemies against our very model of government. As Pope Francis said, "The world will not forget this failure of conscience and responsibility." We will own that.

The question is why Republican Presidential candidates refuse to engage on climate change. They ignore their own home State universities. They ignore their own home State mayors, local officials. They ignore their own home State engineers. Why? Why, when the evidence is so plain? Why the pretense that climate solutions are bad for the economy when actual experience proves that is not true? Why the pretense? Why can't they credibly speak about America's responsibility to lead? Why would they have us ignore one of the most pressing national and global issues of our time?

All I can hope, for their sake and for ours, is that they soon wake up.

I yield the floor.

Mr. PERDUE. Mr. President, I ask to speak for up to 5 minutes in morning business.

The PRESIDING OFFICER. The Senator is recognized.

CONSUMER FINANCIAL PROTECTION BUREAU

Mr. PERDUE. Mr. President, 5 years ago today, President Obama signed into law the Dodd-Frank Act. Following the 2008 financial crisis, Washington passed this 2,300-page bill, cre-

ating more burdensome regulations that did not solve the crisis, and, in many ways, made it worse. You are going to hear a lot about the failures of the Dodd-Frank Act over the next few years.

From what was intended to rein in five major banks who led us into trouble in the 2008 crisis, has created unintended consequences today that are affecting thousands of small town regional banks across our country. I rise today to speak about one agency created by the Dodd-Frank law, the Consumer Financial Protection Bureau, or the CFPB. While many Americans may not have heard of the CFPB before, they will in the future. This agency touches every aspect of people's lives, from credit card records, mortgage applications, student loans, and car sales to much more.

The CFPB seemingly knows more about American consumers than we know about the very agency that is supposed to be protecting them. According to a report by the Government Accountability Office, every month the CFPB scrubs data on credit card transactions, debit card transactions, consumer mortgage loans, car loans, and hundreds of thousands of other personal financial information. This leads to several questions. Why are they collecting this information in the first place? How does collecting credit card statements help protect consumers? How secure is all of this data?

Unfortunately, we know very little about what the CFPB is doing with all of this sensitive information, except looking for additional opportunities to regulate. Remember, before 2009 we already had six prudential regulators mandated, among other things, to protect the consumer. Yet as a result of 2008, instead of streamlining and consolidating, we actually added a seventh prudential regulator charged with consumer protection, the CFPB.

Today, the CFPB operates on top of the existing regulators, in addition to—not in replacement of—these agencies, and duplicating efforts among these other agencies. By design, Dodd-Frank ensured that the CFPB does not have the same oversight control as other agencies. Currently, Congress does not even have control over how the Bureau spends its funds or is even appropriated.

The CFPB operates outside the regular appropriations process of Congress, which other independent agencies, such as the Securities and Exchange Commission, the Federal Trade Commission, the Consumer Product Safety Commission, and others, are all subject to. Why would any government agency with access to that much consumer data be unaccountable to Congress? Recently, I introduced legislation to help shed more light on this agency and bring the CFPB under the appropriations process of the Congress. The sheer volume of consumer data being collected by the CFPB is concerning and ripe for abuse.