

NORTH AMERICAN SECURITIES  
ADMINISTRATION ASSOCIATION, INC.,  
Washington, DC, January 24, 2017.

Re The SeniorSafe Act of 2017.

Hon. SUSAN COLLINS,  
Chair, U.S. Senate Special Committee on Aging,  
Washington, DC.

DEAR SENATOR COLLINS: On behalf of the North American Securities Administrators Association (“NASAA”), I am writing to express strong support for your work to better protect vulnerable adults from financial exploitation through the introduction of the SeniorSafe Act of 2017. Your legislation will better protect persons aged 65 and older from financial exploitation by increasing the likelihood it will be identified by financial services professionals, and by removing barriers to reporting it, so that together we as state securities regulators and other appropriate governmental authorities can help stop it.

Senior financial exploitation is a growing problem across the country. Many in our elderly population are vulnerable due to social isolation and distance from family, caregiver, and other support networks. Indeed, evidence suggests that as many as one out of every five citizens over the age of 65 has been victimized by a financial fraud. To be successful in combating senior financial exploitation, state and federal policymakers must come together to weave a new safety net for our elderly, breaking down barriers for those who are best positioned to identify red flags early on and to encourage reporting and referrals to appropriate local, county, state, and federal agencies, including law enforcement.

The SeniorSafe Act consists of several essential features. First, to promote and encourage reporting of suspected elderly financial exploitation by financial services professionals, who are positioned to identify and report “red flags” of potential exploitation, the bill would incentivize financial services employees to report any suspected exploitation by making them immune from any civil or administrative liability arising from such a report, provided that they exercised due care, and that they make these reports in good faith. Second, in order to better assure that financial services employees have the knowledge and training they require to identify “red flags” associated with financial exploitation, the bill would require that, as a condition of receiving immunity, financial institutions undertake to train certain personnel regarding the identification and reporting of senior financial exploitation.

The SeniorSafe Act’s objectives and benefits are far-reaching. Older Americans stand to benefit directly from such reporting, because early detection and reporting will minimize their financial losses from exploitation, and because improved protection of their finances ultimately helps preserve their financial independence and their personal autonomy. Financial institutions stand to benefit, as well, through preservation of their reputation, increased community recognition, increased employee satisfaction, and decreased uninsured losses.

In conclusion, state securities regulators strongly support passage of the SeniorSafe Act of 2017. Please do not hesitate to contact me, or Michael Canning, NASAA Director of Policy, if we may be of any additional assistance.

Sincerely,

MIKE ROTHMAN,  
NASAA President and Minnesota,  
Commissioner of Commerce.

By Mr. DAINES (for himself and  
Mr. MANCHIN):

S. 228. A bill to ensure that small business providers of broadband Inter-

net access service can devote resources to broadband deployment rather than compliance with cumbersome regulatory requirements, and for other purposes; to the Committee on Commerce, Science, and Transportation.

Mr. DAINES. Mr. President, small businesses are the backbone of America. They generate more than half of the country’s private GDP and support millions of families. In Montana, small businesses are innovating, offering new products and services, and creating jobs.

The business community relies on the Internet to access the global marketplace. In rural states like Montana where it is costly to provide internet access, consumers and businesses depend on small businesses to provide connectivity. Without small broadband providers, many Montanans would not have the internet access that most of us take for granted.

Burdensome regulations like the FCC’s net neutrality rules are strangling our small businesses and preventing growth and investment. The enhanced transparency requirements in particular require small businesses to disclose an excess amount of information including network packet loss, network performance by geographic area, network performance during peak usage, network practices concerning a particular group of users, triggers that activate network practices, and the list goes on. Small companies operate with a small team of employees and do not have a team of attorneys dedicated to regulatory compliance. Small businesses simply do not have the bandwidth to take on additional regulatory burdens.

That is why I am proud to introduce the Small Business Broadband Deployment Act of 2017 with my colleague Senator MANCHIN. The bill provides a temporary small business exception to the net neutrality enhanced transparency requirements. There is broad support in the record for this exception, including support from the American Cable Association, Rural Wireless Association, Competitive Carriers Association, Wireless Internet Service Providers Association, CTIA—The Wireless Association, Rural Broadband Provider Coalition, WTA—Advocates for Rural Broadband.

Providing relief from burdensome disclosure rules will allow small businesses to focus on deploying infrastructure and serving their customers rather than spending time on regulatory compliance. I ask my colleagues to join me in cosponsoring this much needed legislation.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

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

S. 228

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE.

This Act may be cited as the “Small Business Broadband Deployment Act of 2017”.

#### SEC. 2. SMALL BUSINESS EXEMPTION.

(a) DEFINITIONS.—In this section—

(1) the term “appropriate congressional committees” means—

(A) the Committee on Commerce, Science, and Transportation of the Senate; and

(B) the Committee on Energy and Commerce of the House of Representatives;

(2) the term “broadband Internet access service” has the meaning given the term in section 8.2 of title 47, Code of Federal Regulations;

(3) the term “Commission” means the Federal Communications Commission; and

(4) the term “small business” means any provider of broadband Internet access service that has not more than 250,000 subscribers.

(b) EXCEPTION FOR SMALL BUSINESSES.—The enhancements to the transparency rule of the Commission under section 8.3 of title 47, Code of Federal Regulations, as described in paragraphs 162 through 184 of the Report and Order on Remand, Declaratory Ruling, and Order of the Commission with regard to protecting and promoting the open Internet (adopted by the Commission on February 26, 2015) (FCC 15–24), shall not apply to any small business.

(c) SUNSET.—Subsection (b) shall not have any force or effect after the date that is 5 years after the date of enactment of this Act.

(d) REPORT BY FCC.—Not later than 180 days after the date of enactment of this Act, the Commission shall submit to the appropriate congressional committees a report that contains the recommendations of the Commission, and data supporting those recommendations, regarding whether—

(1) the exception provided under subsection (b) should be made permanent; and

(2) the definition of the term “small business” for the purposes of the exception provided under subsection (b) should be modified from the definition in subsection (a)(4).

#### SUBMITTED RESOLUTIONS

#### SENATE RESOLUTION 20—AUTHORIZING EXPENDITURES BY THE COMMITTEE ON COMMERCE, SCIENCE, AND TRANSPORTATION

Mr. THUNE submitted the following resolution; from the Committee on Commerce, Science, and Transportation; which was referred to the Committee on Rules and Administration:

S. RES. 20

*Resolved*, That, in carrying out its powers, duties, and functions under the Standing Rules of the Senate, in accordance with its jurisdiction under Rule XXV of such rules, including holding hearings, reporting such hearings, and making investigations as authorized by paragraphs 1 and 8 of rule XXVI of the Standing Rules of the Senate, the Committee on Commerce, Science, and Transportation is authorized from March 1, 2017, through September 30, 2017, October 1, 2017, through September 30, 2018, and October 1, 2018, through February 28, 2019, in its discretion—

(1) to make expenditures from the contingent fund of the Senate;

(2) to employ personnel; and

(3) with the prior consent of the government department or agency concerned and the Committee on Rules and Administration, to use on a reimbursable or non-reimbursable basis the services of personnel of any such department or agency.

SEC. 2. (a) The expenses of the committee for the period from March 1, 2017, through September 30, 2017, under this resolution shall not exceed \$3,879,581, of which amount—

(1) not to exceed \$50,000 may be expended for the procurement of the services of individual consultants, or organizations thereof (as authorized by section 202(i) of the Legislative Reorganization Act of 1946, as amended); and

(2) not to exceed \$50,000 may be expended for the training of the professional staff of such committee (under procedures specified by section 202(j) of the Legislative Reorganization Act of 1946).

(b) For the period October 1, 2017, through September 30, 2018, expenses of the committee under this resolution shall not exceed \$6,650,710, of which amount—

(1) not to exceed \$50,000 may be expended for the procurement of the services of individual consultations, or organizations thereof (as authorized by section 202(i) of the Legislative Reorganization Act of 1946, as amended); and

(2) not to exceed \$50,000 may be expended for the training of the professional staff of such committee (under procedures specified by section 202(j) of the Legislative Reorganization Act of 1946).

(c) For the period October 1, 2018, through February 28, 2019, expenses of the committee under this resolution shall not exceed \$2,771,129, of which amount—

(1) not to exceed \$50,000 may be expended for the procurement of the services of individual consultants, or organizations thereof (as authorized by section 202(i) of the Legislative Reorganization Act of 1946, as amended); and

(2) not to exceed \$50,000 may be expended for the training of the professional staff of such committee (under procedures specified by section 202(j) of the Legislative Reorganization Act of 1946).

SEC. 3. The committee shall report its findings, together with such recommendations for legislation as it deems advisable, to the Senate at the earliest practicable date, but not later than February 28, 2019.

SEC. 4. Expenses of the committee under this resolution shall be paid from the contingent fund of the Senate upon vouchers approved by the chairman of the committee, except that vouchers shall not be required—

(1) for the disbursement of salaries of employees paid at an annual rate;

(2) for the payment of telecommunications provided by the Office of the Sergeant at Arms and Doorkeeper, United States Senate;

(3) for the payment of stationery supplies purchased through the Keeper of the Stationery, United States Senate;

(4) for payments to the Postmaster, United States Senate;

(5) for the payment of metered charges on copying equipment provided by the Office of the Sergeant at Arms and Doorkeeper, United States Senate;

(6) for the payment of Senate Recording and Photographic Services; or

(7) for the payment of franked and mass mail costs by the Office of the Sergeant at Arms and Doorkeeper, United States Senate.

SEC. 5. There are authorized such sums as may be necessary for agency contributions related to the compensation of employees of the committee from March 1, 2017, through September 30, 2017, October 1, 2017, through September 30, 2018, and October 1, 2018, through February 28, 2019.

## SENATE RESOLUTION 21—AUTHORIZING EXPENDITURES BY THE COMMITTEE ON THE JUDICIARY

Mr. GRASSLEY submitted the following resolution; from the Committee on the Judiciary; which was referred to the Committee on Rules and Administration:

S. RES. 21

*Resolved,*

### SECTION 1. GENERAL AUTHORITY.

In carrying out its powers, duties, and functions under the Standing Rules of the Senate, in accordance with its jurisdiction under rule XXV of the Standing Rules of the Senate, including holding hearings, reporting such hearings, and making investigations as authorized by paragraphs 1 and 8 of rule XXVI of the Standing Rules of the Senate, the Committee on the Judiciary (in this resolution referred to as the “committee”) is authorized from March 1, 2017 through February 28, 2019, in its discretion, to—

(1) make expenditures from the contingent fund of the Senate;

(2) employ personnel; and

(3) with the prior consent of the Government department or agency concerned and the Committee on Rules and Administration, use on a reimbursable or nonreimbursable basis the services of personnel of any such department or agency.

### SEC. 2. EXPENSES.

(a) EXPENSES FOR PERIOD ENDING SEPTEMBER 30, 2017.—The expenses of the committee for the period March 1, 2017 through September 30, 2017 under this resolution shall not exceed \$5,461,388, of which amount—

(1) not to exceed \$116,667 may be expended for the procurement of the services of individual consultants, or organizations thereof (as authorized by section 202(i) of the Legislative Reorganization Act of 1946 (2 U.S.C. 4301(i))); and

(2) not to exceed \$11,667 may be expended for the training of the professional staff of the committee (under procedures specified by section 202(j) of that Act).

(b) EXPENSES FOR FISCAL YEAR 2018 PERIOD.—The expenses of the committee for the period October 1, 2017 through September 30, 2018 under this resolution shall not exceed \$9,362,379, of which amount—

(1) not to exceed \$200,000 may be expended for the procurement of the services of individual consultants, or organizations thereof (as authorized by section 202(i) of the Legislative Reorganization Act of 1946 (2 U.S.C. 4301(i))); and

(2) not to exceed \$20,000 may be expended for the training of the professional staff of the committee (under procedures specified by section 202(j) of that Act).

(c) EXPENSES FOR PERIOD ENDING FEBRUARY 28, 2019.—The expenses of the committee for the period October 1, 2018 through February 28, 2019 under this resolution shall not exceed \$3,900,991, of which amount—

(1) not to exceed \$83,333 may be expended for the procurement of the services of individual consultants, or organizations thereof (as authorized by section 202(i) of the Legislative Reorganization Act of 1946 (2 U.S.C. 4301(i))); and

(2) not to exceed \$8,333 may be expended for the training of the professional staff of the committee (under procedures specified by section 202(j) of that Act).

### SEC. 3. REPORTING LEGISLATION.

The committee shall report its findings, together with such recommendations for legislation as it deems advisable, to the Senate at the earliest practicable date, but not later than February 28, 2019.

## SEC. 4. EXPENSES AND AGENCY CONTRIBUTIONS.

(a) EXPENSES OF THE COMMITTEE.—

(1) IN GENERAL.—Except as provided in paragraph (2), expenses of the committee under this resolution shall be paid from the contingent fund of the Senate upon vouchers approved by the chairman of the committee.

(2) VOUCHERS NOT REQUIRED.—Vouchers shall not be required for—

(A) the disbursement of salaries of employees paid at an annual rate;

(B) the payment of telecommunications provided by the Office of the Sergeant at Arms and Doorkeeper;

(C) the payment of stationery supplies purchased through the Keeper of the Stationery;

(D) payments to the Postmaster of the Senate;

(E) the payment of metered charges on copying equipment provided by the Office of the Sergeant at Arms and Doorkeeper;

(F) the payment of Senate Recording and Photographic Services; or

(G) the payment of franked and mass mail costs by the Sergeant at Arms and Doorkeeper.

(b) AGENCY CONTRIBUTIONS.—There are authorized to be paid from the appropriations account for “Expenses of Inquiries and Investigations” of the Senate such sums as may be necessary for agency contributions related to the compensation of employees of the committee—

(1) for the period March 1, 2017 through September 30, 2017;

(2) for the period October 1, 2017 through September 30, 2018; and

(3) for the period October 1, 2018 through February 28, 2019.

## SENATE RESOLUTION 22—AUTHORIZING EXPENDITURES BY THE COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS

Mr. CRAPO submitted the following resolution; which was referred from the Committee on Banking, Housing, and Urban Affairs; to the Committee on Rules and Administration:

S. RES. 22

*Resolved,* That, in carrying out its powers, duties, and functions under the Standing Rules of the Senate, in accordance with its jurisdiction under rule XXV of such rules, including holding hearings, reporting such hearings, and making investigations as authorized by paragraphs 1 and 8 of rule XXVI of the Standing Rules of the Senate, the Committee on Banking, Housing, and Urban Affairs is authorized from March 1, 2017 through September 30, 2017; October 1, 2017, through September 30, 2018, and October 1, 2018, through February 28, 2019, in its discretion (1) to make expenditures from the contingent fund of the Senate, (2) to employ personnel, and (3) with the prior consent of the Government department or agency concerned and the Committee on Rules and Administration, to use on a reimbursable or non-reimbursable basis the services of personnel of any such department or agency.

SEC. 2(a). The expenses of the committee for the period March 1, 2017, through September 30, 2017, under this resolution shall not exceed \$3,119,153 of which amount (1) not to exceed \$8,370 may be expended for the procurement of the services of individual consultants, or organizations thereof (as authorized by section 202(i) of the Legislative Reorganization Act of 1946, as amended), and (2) not to exceed \$503 may be expended for the training of the professional staff of such committee (under procedures specified by section 202(j) of the Legislative Reorganization Act of 1946).