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## Senate

The Senate met at 9:30 a.m. and was called to order by the Honorable DEAN HELLER, a Senator from the State of Nevada.

### PRAYER

The Chaplain, Dr. Barry C. Black, offered the following prayer:

Let us pray.

Eternal God, we find rest in the shadow of Your protection and providence. Shield our lawmakers in their labors with Your Divine favor so that they may grow in wisdom. Lord, show them how to use today's fleeting minutes for Your glory, becoming Your instruments to permit Your Kingdom to thrive on Earth. Sanctify their thoughts, words, and deeds as they remember that because of You, they live and move and breathe and have their being.

We praise You this day, O God, for You are the Alpha and Omega—the beginning and the ending.

We pray in Your strong Name. Amen.

### PLEDGE OF ALLEGIANCE

The Presiding Officer led the Pledge of Allegiance, as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

### APPOINTMENT OF ACTING PRESIDENT PRO TEMPORE

The PRESIDING OFFICER. The clerk will please read a communication to the Senate from the President pro tempore (Mr. HATCH).

The legislative clerk read the following letter:

U.S. SENATE,  
PRESIDENT PRO TEMPORE,  
Washington, DC, March 8, 2018.

To the Senate:

Under the provisions of rule I, paragraph 3, of the Standing Rules of the Senate, I hereby

appoint the Honorable DEAN HELLER, a Senator from the State of Nevada, to perform the duties of the Chair.

ORRIN G. HATCH,  
President pro tempore.

Mr. HELLER thereupon assumed the Chair as Acting President pro tempore.

### RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

### CONCLUSION OF MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Morning business is closed.

### ECONOMIC GROWTH, REGULATORY RELIEF, AND CONSUMER PROTECTION ACT

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will resume consideration of S. 2155, which the clerk will report.

The legislative clerk read as follows:

A bill (S. 2155) to promote economic growth, provide tailored regulatory relief, and enhance consumer protections, and for other purposes.

Pending:

McConnell (for Crapo) amendment No. 2151, in the nature of a substitute.

Crapo amendment No. 2152 (to amendment No. 2151), of a perfecting nature.

### RECOGNITION OF THE MAJORITY LEADER

The ACTING PRESIDENT pro tempore. The majority leader is recognized.

### TRIBUTE TO GARY ENDICOTT

Mr. McCONNELL. Mr. President, first, this morning, I would like to recognize a remarkable Senate career that is drawing to a close.

Gary Endicott has served in the Office of the Legislative Counsel for 37 years. Since his appointment as the legislative counsel of the Senate in 2015, he has directed that office and has

done so with distinction. Now he is embarking on a well-earned retirement. After nearly four decades of service to this body, tomorrow is Gary's last day.

Much has changed during the time Gary has been with us. Over the years, Senators and staff have asked more and more of the legislative counsel's office, but thanks in large part to Gary's hard work and then to his leadership, we can always rely on his team for meticulous professionalism and expertise.

I understand Gary is headed back to his native Midwest. He departs with our gratitude and our best wishes for him and for his family.

Mr. President, on another matter, the Dodd-Frank law became effective in 2010. It ostensibly targeted banks that were deemed too big to fail, but 7½ years later, Dodd-Frank has proven to be far too blunt an instrument. For one thing, it has imposed a crushing regulatory burden on small community banks and credit unions. Rather than fixing too big to fail, Dodd-Frank has threatened to make many of these Main Street mainstays too small to succeed.

This is especially problematic because of the central role local financial institutions play in each of their communities. Local lenders provide a majority of small business loans and nearly three-quarters of agricultural loans, and in low-income communities, when a local bank closes, research suggests that loans to nearby small businesses plummet by 40 percent.

With farmers, ranchers, small businesses, and vulnerable communities, Americans need community banks, and they need credit unions, but Dodd-Frank is making it harder for these institutions to survive. Millions of Americans, from rural areas to inner cities, now find themselves in what researchers call banking deserts. Fortunately, help is on the way.

Thanks to the leadership of Senator CRAPO, Democrats and Republicans

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



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