

you can get. That is why Freddie Mac is talking about the coastal property value crash.

The following day, on April 9, the investment advisory firm Mercer comes out with another report that describes this warning is the latest from the financial sector of the physical and financial risks posed by rising temperatures. Some investment strategists warn of physical and social damage cascading across the economy.

Again, these are not environmentalists. This is an investment advisory firm. It is warning us of financial perils ahead if we don't start paying attention. A part of it is the loss in value or simply the outright loss of wide swaths of coastal property. So, when I come back to rely on mine as a coastal State, I hope my colleagues here can appreciate that this isn't funny when you are talking about the loss of value or simply about the outright loss of wide swaths of coastal property.

The scenarios aren't good. They are negative for global growth, and they aren't really great for anyone. It is a declining global economy that has no big winners spiking up, and it can move fast. Asset prices, they say, could quickly shift to reflect the risk. There could be material impacts, especially at the sector level, in a relatively short period of time. That is how crashes work. They creep up on you, and then they crash. That is why they call them crashes.

Next, on April 18, 2019—9 days later—we have the central banks. Thirty central banks around the world called for a better assessment of the risks from higher global temperatures. As Senator SCHATZ pointed out, the U.S. Fed and the Central Bank of Brazil were among the institutions not involved in the initiative. It is pathetic on our part.

Climate change is identified as a source of financial risk that these financial regulators feel is well within their mandate to begin to address. They considered that the report issued a loud wake-up call for the global economy to act on climate change. Good luck getting through the muscling of the fossil fuel industry around this particular building, but the wake-up call is ringing in the financial community.

Mark Carney, the Governor of the Bank of England—who was warned about this previously—and Villeroy de Galhau, the Governor of the Bank of France, warned that climate change and the poor management of the transition to a low-carbon economy have the potential to trigger a “sudden collapse in asset prices that could devastate the global financial systems.”

“If some companies and industries fail to adjust to this new world,” they argue, “they will fail to exist.”

Again, as others have said, the article argues that the costs of decarbonization are likely to be small compared to the costs of not taking action.

Yet again, we are listening to the fossil fuel industry here. It has a huge

stake in all of this. It has a huge conflict of interest. It has control over a significant part of Congress, and it is blocking us from taking the essential safe, low-cost path.

The last one is from April 17, the Network for Greening the Financial System, which is the comprehensive report by a group of central banks. Again, it points out that these climate-related risks are a source of financial risk.

Indeed, the head of the Bank of England—the regulator for insurance and banking in the UK—has described this as a systemic risk. What is a systemic risk? That means that when the entity collapses, like when the carbon asset bubble collapses, it doesn't just take the carbon asset bubble companies down with it; the rest of the economy pours in behind, and you have a systemic economic meltdown. Just like happened in 2003, it wasn't just the banks with the junk mortgages that failed; a whole bunch of others businesses got sucked into that vortex, and the same is predicted here.

They point out a couple of final things about the nature of this financial risk:

One, it is far-reaching in its breadth and magnitude. That is an ominous description of a financial risk. It is potentially aggravated by tipping points in a nonlinear fashion; i.e., it gets to a certain point and then crashes. We New Englanders appreciate this when we have the snow melt in the springtime. The snow piles up on the roof of your house. It piles up storm by storm and snowflake by snowflake. But one warm spring day, you suddenly hear “woomph” outside because the whole snowpack on your roof has slid off. It is a catastrophic failure of snow adhesion in that case. In this case, it is an example of how quickly a nonlinear tipping point can lead into economic distress.

Two, it is foreseeable. We know it is coming. There is a high degree of certainty that these risks will materialize. We know perfectly well this is coming; we just won't do anything about it because the people who have to deal with it first—the fossil fuel industry—have this place tied in knots.

Three, irreversibility. When it happens, there is no going back. There is currently no mature technology to reverse the process of overheating our climate and acidifying our ocean. For our children and grandchildren and their children and grandchildren, that leaves a pretty bleak prospect that we have just discounted away as if they weren't going to be born, as if they didn't exist now, as if this weren't going to happen, as if we shouldn't care. Irreversibility.

Here is the last one: dependency on short-term actions. The magnitude and the nature of these irreversible, foreseeable, far-reaching, future impacts will be determined by actions taken today. It will be determined by actions taken today. If we don't make the right decisions now, our mistakes, our

indolence, our ignorance, our greed, our subservience to this industry—whatever it is—will cascade through the decades irreversibly with far-reaching impact. They will look back at us and say: It was foreseeable. Didn't you guys know this was foreseeable? You were told. You were warned. How could you have done nothing?

I don't have a very good answer.

It is time to wake up.

I yield the floor.

The PRESIDING OFFICER. The Senator from Ohio.

NATIONAL POLICE WEEK

Mr. BROWN. Madam President, each year during National Police Week we honor our law enforcement officers and the families who support them and sacrifice alongside them. It is so important to remember that, as much as the sacrifice of the officer or the man or woman overseas fighting for our country, the sacrifice of the family is in many ways just as great.

They all give so much in service to their communities. Too many make the ultimate sacrifice to keep us safe.

This year we add the names of four Ohioans to the National Law Enforcement Officers Memorial. Ohioans who laid down their lives last year were Officer Eric Joering of Westerville, a Columbus suburb; Officer Anthony Morelli, also of Westerville; Officer Vu Nguyen of Cleveland; and Officer Matthew Mazany, of Mentor, a community east of Cleveland along Lake Erie. Each of these losses is a tragedy for a family, for a community, for their fellow officers.

Sadly, we already know the names of two people who will be added to the memorial next year: Detective William Brewer of the Clermont County Sheriff's Office east of Cincinnati and Officer Dale Woods of the Colerain Township Police Department near Cincinnati. Both were killed in the line of duty in 2019.

We can't begin to repay the debt we owe them and their families, but we can work harder, frankly, to support their families and their fellow officers as they work to keep our communities safe.

It is why I am working with my colleague Senator PORTMAN on our bipartisan POWER Act to get officers the tools they need to screen for dangerous opioids in their communities.

This bill builds on my INTERDICT Act, which the President signed into law last year. That law is getting new, portable, handheld screening devices to Customs and Border Protection agents to detect fentanyl and carfentanil at the U.S. border and stop them before they reach Ohio streets.

The POWER Act will give our local and State law enforcement access to the same high-tech tools.

All of our law enforcement officers know how big of an issue illegal fentanyl has become. They deal with it, it seems, almost every day.

This week I am joining Senator INHOFE to introduce the bipartisan Law Enforcement Training for Mental Health Crisis Response Act.

We have seen too many officers hurt. We have seen far too many police officers and sheriff's deputies and Federal agents killed responding to people in their communities suffering a mental health crisis. This bill would invest in training to help officers resolve those situations safely for themselves and for the communities they serve.

This National Police Week, let's offer more than gratitude to the people who put their lives on the line to keep us safe. Let's support these women and men by getting them the tools they need to do their jobs for themselves and for our communities.

WOMEN'S HEALTHCARE

Mr. BROWN. Madam President, over the past couple of months, we have seen State legislatures around the country taking drastic, unconstitutional steps to insert themselves into personal, private healthcare decisions that should be—and have been in the past—between a woman and her doctor.

Ohio and Georgia, two States that wouldn't seem on the surface to have that much in common, have both passed laws that would fundamentally eliminate a woman's right to make her own healthcare decisions.

Who made these laws? It is always the same. It is predominantly men who don't even understand how women's bodies and how preventive care like birth control work.

We have one Ohio legislator, a man, who sponsored a bill banning insurance companies from covering certain types of birth control, and then he admitted he didn't really know how birth control actually works.

When asked about the different kinds of medications and birth control devices, he said: "I don't know because I'm not smart enough to know." But he thinks he should make decisions for women.

You would think he is smart enough to know better. You would think that millions of Ohio women know best how to take care of their own bodies.

He was also making up medical procedures. He actually wrote into a version of the Ohio bill an exception allowing insurance companies to cover a made-up medical procedure where a doctor would reimplant an egg from an ectopic pregnancy.

This is a total fantasy. No such medical procedure exists, yet that is what he did.

He is 1 of 99 votes in the Ohio legislature, and he happens to be in the majority, and he happens to be one of the authors of these bills, and he happens to be a supporter of whatever it takes to put Planned Parenthood out of business.

It is not only idiotic to suggest that those medical procedures exist, it is actively harmful to spread information,

not to mention insensitive or cruel—that might be the better word—to the women and families coping with the very real struggles involved in an ectopic pregnancy. That inaccuracy in the law could create serious confusion about how and when doctors could treat women for ectopic pregnancies and put women's health at risk.

After he was asked over and over again what in the world he was talking about, he said: "That's clearly not my area of expertise."

Yet he was going to legislate in an area where, self-admittedly, he didn't have expertise. He was going to tell women what they had to do—fantasy or not—with birth control. He was going to try to tell women what to do with their own bodies. He thought it was a good idea to legislate on it and to insert himself in the medical decisions of millions of women in my State.

Unfortunately, this administration is only making things worse. President Trump and the men he has put in charge, the judges he has appointed—look at the Supreme Court—put their thumb on the scale of justice, always choosing corporations over workers, always choosing Wall Street over consumers, always choosing insurance companies over sick people and, frankly, increasingly over women's bodies and women's decisions.

President Trump and the men he has put in charge are encouraging these male lawmakers in States like Ohio and Georgia and Alabama, where it may be worst of all—they are taking the country backward when it comes to women's health.

Rather than making it easier for women to get care, they make it harder. This administration put out a new rule 2 weeks ago that would allow healthcare providers to refuse to provide needed care for a woman if the treatment supposedly violates their personal beliefs.

In other words, if a woman had a miscarriage and she came in needing emergency care, the doctor could refuse to treat her simply based on his own personal issues and biases. How does that follow the physician mantra of "do no harm"?

It is not just medical professionals who could refuse care; it is hospitals, and it is insurance companies too. I don't know how anyone could suggest a for-profit insurance company has a conscience, yet, apparently under these kinds of laws, it does.

Under this rule, an insurance company can consider the coverage of some services—and we know these are always services related to women, and they are always services related to LGBTQ people, all Americans—against that corporation's supposed conscience. So if the corporation doesn't believe in human rights, doesn't believe in equality of gay people, of LGBTQ people, doesn't believe women should have control over their bodies, that corporation, licensed under the law—they have a conscience, and they can refuse care.

That is what these legislatures are doing, and that is what this President wants to do.

That conscience clause that these corporations and these insurance companies say they believe—I wish that conscience clause would kick in when they are raising premiums, when they deny people coverage for their medication. When they take away an exclusion for a preexisting condition, where they cancel someone's insurance or never insure them because of a preexisting condition, that is not a conscience thing because they are a corporation, but when it comes to women's health, it is.

One woman from Butler County in Southwest Ohio wrote, and she said:

I'd like to know why insurance companies are allowed to pick and choose the drugs they will and will not cover. Since when did they become doctors?

This is just the latest in a long line of rules that hurt women.

They have rolled back title X protections, instituting a new gag rule that would ban many clinics from talking about birth control and family planning options with their patients, limiting their patients' access to accurate medical information.

I just don't understand. Some of these people don't like abortion. I understand that. They want to take away women's healthcare decisions, but they will not help women get contraceptives, and they will not explain the options women have when they come in and want to talk to the doctor about those kinds of things. I just don't get that.

I get letters from women in Ohio who also don't get that, who are scared about what these changes mean.

One woman from Mahoning County wrote to me:

I am a 24 year old woman living with PCOS, a hormonal disorder. Complications of PCOS include Type 2 Diabetes, high risks of miscarriage and infertility, and even cancer.

It is not curable, but it can be treated with birth control.

This domestic gag order will put millions of women at risk across this country.

Let me read again what she said:

I am a 24 year old woman living with PCOS, a hormonal disorder. Complications include Type 2 Diabetes, high risk of miscarriage and infertility, even cancer.

It is not curable, but can be treated with birth control.

This domestic gag order will put millions of women at risk across the country.

Who said these people can practice medicine when they are without a license and do these kinds of things?

I hope my colleagues will think about these women. I hope my colleagues, especially my male colleagues, will spend a little more time trying to help women get the healthcare they need instead of trying to meddle in decisions that always, always, always should be between a woman and her doctor.

I yield the floor.