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PROCEEDINGS AND DEBATES OF THE 116th CONGRESS, SECOND SESSION

Vol. 166

WASHINGTON, TUESDAY, MARCH 24, 2020

No. 58

House of Representatives

The House met at noon and was called to order by the Speaker pro tempore (Mr. CLAY).

DESIGNATION OF THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC,

March 24, 2020.

I hereby appoint the Honorable WILLIAM LACY CLAY to act as Speaker pro tempore on this day.

NANCY PELOSI,

Speaker of the House of Representatives.

PRAYER

Reverend William Gurnee, St. Joseph's Catholic Church, Washington, D.C., offered the following prayer:

Almighty God, because our human weakness leads us sometimes to glorify our elected leaders as symbols of power or status or wealth, we must rely on You more fervently in this moment of crisis in our Nation's healthcare, that we may all together arrive at the truth.

The Members of this body know that they have been tasked with a tremendous responsibility to care not for the trappings of this world, but for the real treasure of our Nation: her people.

You have given each public official gifts for the building up of Your kingdom. Guide them by Your holy spirit with wisdom and humility to make the compromises and choices that are necessary for the good of all.

Grant us this day Your blessings, and may we praise You always. We make this prayer in Your holy name.

Amen.

THE JOURNAL

The SPEAKER pro tempore. Pursuant to section 7(a) of House Resolution

891, the Journal of the last day's proceedings is approved.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentleman from Texas (Mr. GREEN) come forward and lead the House in the Pledge of Allegiance.

Mr. GREEN of Texas 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.

ADJOURNMENT

The SPEAKER pro tempore. Pursuant to section 7(b) of House Resolution 891, the House stands adjourned until 10 a.m. tomorrow.

Thereupon (at 12 o'clock and 2 minutes p.m.), under its previous order, the House adjourned until Wednesday, March 25, 2020, at 10 a.m.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XIV, executive communications were taken from the Speaker's table and referred as follows:

4165. A letter from the General Counsel, Federal Housing Finance Agency, transmitting the Agency's final rule — Stress Testing of Regulated Entities (RIN: 2590-AB05) received March 17, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Financial Services.

4166. A letter from the Deputy Chief, Disability Rights Office, Federal Communications Commission, transmitting the Agency's final rule — Structure and Practices of the Video Relay Service Program; Telecommunications Relay Services and Speech-to-Speech Services for Individuals with Hearing and Speech Disabilities, Order on Reconsideration and Order Suspending Compliance Deadline, [CG Docket Nos.: 10-51 and 03-123] received March 12, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec.

251; (110 Stat. 868); to the Committee on Energy and Commerce.

4167. A letter from the Secretary, Department of the Treasury, transmitting a six-month periodic report on the national emergency with respect to the threat of foreign interference in United States elections that was declared in Executive Order 13848 of September 12, 2018, pursuant to 50 U.S.C. 1641(c); Public Law 94-412, Sec. 401(c); (90 Stat. 1257) and 50 U.S.C. 1703(c); Public Law 95-223, Sec. 204(c); (91 Stat. 1627); to the Committee on Foreign Affairs.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions of the following titles were introduced and severally referred, as follows:

By Mr. GREEN of Texas (for himself, Ms. GARCIA of Texas, Mr. MEEKS, Mr. CLEAVER, and Mrs. BEATTY):

H.R. 6380. A bill to temporarily provide for Federal insurance of transaction accounts during the COVID-19 emergency; to the Committee on Financial Services.

By Mr. GREEN of Texas (for himself, Ms. GARCIA of Texas, Mr. MEEKS, Mr. CLEAVER, and Mrs. BEATTY):

H.R. 6381. A bill to require the Board of Governors of the Federal Reserve System to provide zero-interest loans to minority depository institutions and community development financial institutions to combat COVID-19, and for other purposes; to the Committee on Financial Services.

By Mr. GREEN of Texas (for himself, Mr. MEEKS, and Mr. CLEAVER):

H.R. 6382. A bill to provide assistance for fair housing enforcement activities associated with the COVID-19 pandemic, and for other purposes; to the Committee on Financial Services, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. CLARKE of New York (for herself, Ms. KELLY of Illinois, Mrs. WATSON COLEMAN, Mr. DAVID SCOTT of Georgia, Ms. LEE of California, Ms. PLASKETT, Ms. FUDGE, Ms. JOHNSON of Texas, Mr. RUSH, Mr. BROWN of Maryland, Ms. PRESSLEY, Mr. DANNY

□ This symbol represents the time of day during the House proceedings, e.g., □ 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



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H1721

K. DAVIS of Illinois, Mr. THOMPSON of Mississippi, Mr. CLYBURN, Mr. RICHMOND, Mr. BUTTERFIELD, Mr. BISHOP of Georgia, Mr. CLEAVER, Mr. HASTINGS, Mr. JEFFRIES, Mr. MEEKS, Mr. CARSON of Indiana, Ms. JACKSON LEE, Mr. JOHNSON of Georgia, Mrs. LAWRENCE, Ms. BASS, and Ms. NORTON):

H.R. 6383. A bill to provide for research and education with respect to uterine fibroids, and for other purposes; to the Committee on Energy and Commerce.

By Ms. VELÁZQUEZ:

H.R. 6384. A bill to provide community-based nonprofit feeding and anti-hunger groups with funding to partner with small and mid-sized restaurants to expand meal access and delivery for low-income and vulnerable populations during a pandemic or public health emergency; to the Committee on Agriculture.

By Mr. BANKS (for himself, Mr. MOULTON, Mr. KEVIN HERN of Oklahoma, Mr. BUCSHON, Mr. ROGERS of Alabama, Mr. LOUDERMILK, Mr. KELLY of Mississippi, Mr. GALLAGHER, Mr. KINZINGER, Mr. SMITH of Missouri, Mr. ABRAHAM, Mr. WALTZ, Mr. GONZALEZ of Ohio, Mr. RIGGLEMAN, Mr. HAGEDORN, Mr. NORMAN, Mr. CRAWFORD, Mr. JOHNSON of Ohio, Ms. STEFANIK, and Mr. WEBER of Texas):

H. Res. 907. A resolution expressing the sense of the House of Representatives that the Government of the People's Republic of China made multiple, serious mistakes in the early stages of the COVID-19 outbreak that heightened the severity and spread of the ongoing COVID-19 pandemic, which include the Chinese Government's intentional spread of misinformation to downplay the risks of the virus, a refusal to cooperate with international health authorities, internal censorship of doctors and journalists, and malicious disregard for the health of ethnic minorities; to the Committee on Foreign Affairs.

CONSTITUTIONAL AUTHORITY STATEMENT

Pursuant to clause 7 of rule XII of the Rules of the House of Representatives, the following statements are submitted regarding the specific powers granted to Congress in the Constitution to enact the accompanying bill or joint resolution.

By Mr. GREEN of Texas:

H.R. 6380.

Congress has the power to enact this legislation pursuant to the following:

Commerce Clause: Article 1, Section 8, clause 3—provides Congress with the power to regulate commerce with foreign nations and among the states, including the use of the channels of interstate commerce, the instrumentalities of interstate commerce, or persons or things in interstate commerce.

Necessary and Proper Clause: Article 1, Section 8, clause 18—allows Congress the power to make all laws that are necessary and proper for executing its enumerated powers and all other powers vested by the Constitution in the U.S. Government.

By Mr. GREEN of Texas:

H.R. 6381.

Congress has the power to enact this legislation pursuant to the following:

Commerce Clause: Article 1, Section 8, clause 3—provides Congress with the power to regulate commerce with foreign nations and among the states, including the use of the channels of interstate commerce, the instrumentalities of interstate commerce, or persons or things in interstate commerce.

Necessary and Proper Clause: Article 1, Section 8, clause 18—allows Congress the power to make all laws that are necessary and proper for executing its enumerated powers and all other powers vested by the Constitution in the U.S. Government.

By Mr. GREEN of Texas:

H.R. 6382.

Congress has the power to enact this legislation pursuant to the following:

Commerce Clause: Article 1, Section 8, clause 3—provides Congress with the power to regulate commerce with foreign nations and among the states, including the use of the channels of interstate commerce, the instrumentalities of interstate commerce, or persons or things in interstate commerce.

Necessary and Proper Clause: Article 1, Section 8, clause 18—allows Congress the power to make all laws that are necessary and proper for executing its enumerated powers and all other powers vested by the Constitution in the U.S. Government.

Taxing and Spending Clause: Article 1, Section 8, clause 1—provides Congress authority to, *inter alia*, enact spending legislation.

By Ms. CLARKE of New York:

H.R. 6383.

Congress has the power to enact this legislation pursuant to the following:

Article 1 Section 8

By Ms. VELÁZQUEZ:

H.R. 6384.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 1

The Congress shall have Power to . . . provide for the . . . general Welfare of the United States; . . .

ADDITIONAL SPONSORS

Under clause 7 of rule XII, sponsors were added to public bills and resolutions, as follows:

H.R. 6319: Ms. NORTON, Mr. WOODALL, Mr. CISNEROS, Mr. LYNCH, Mr. SOTO, Mr. MCADAMS, Mrs. AXNE, and Ms. SPEIER.

H.R. 6324: Mr. POCAN and Mr. LOWENTHAL.

H.R. 6343: Ms. VELÁZQUEZ, Mr. EVANS, and Ms. NORTON.

H.R. 6379: Mr. TAKANO.



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Senate

The Senate met at 10 a.m. and was called to order by the President pro tempore (Mr. GRASSLEY).

PRAYER

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

Let us pray.

Almighty and everlasting God, mercifully look upon our infirmities and, in all our dangers, defend us.

Lord, sometimes You seem so far away. We cry out to You and seem to only hear the echoes of our laments. As our lawmakers reach out to You night and day, enable them to connect to Your matchless power. May they find in You a sure refuge, a shelter from the storms.

Lord, strengthen the weakness of our faith, and give us trust for our trembling and hope for our fears. Give us patience, cheerful endurance, and serenity of mind.

Lord, place your healing hands upon John Bessler, Senator RAND PAUL, and others who need to feel Your touch.

We pray in Your great Name. Amen.

PLEDGE OF ALLEGIANCE

The President pro tempore 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.

The PRESIDING OFFICER (Mrs. HYDE-SMITH). The Senator from Iowa.

Mr. GRASSLEY. Madam President, I ask unanimous consent to speak in morning business for 1 minute.

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

NATIONAL AG DAY

Mr. GRASSLEY. Madam President, every American is facing a very uncertain future that the new virus has brought to our country and to the

world. Our daily lives have become transformed for right now and maybe, to some extent, for a longer period of time.

Grocery stores have been open—in fact, one of the few businesses that need to stay open. While it may shock some living in large cities, food does not come from grocery stores; food comes from farms.

Today, we celebrate National Ag Day. Let me assure you, American farmers and ranchers are up to the challenge of producing food to fill the shelves of every grocery store and the fridges and cupboards of our households. Farmers are only 2 percent of the population, but they will provide for the other 98 percent. When you eat today, thank a farmer, as I will thank the 88,000 family farmers in Iowa.

I yield the floor.

RECOGNITION OF THE MAJORITY LEADER

The PRESIDING OFFICER. The majority leader is recognized.

CORONAVIRUS

Mr. MCCONNELL. Madam President, for weeks now, the American people have been contending with the coronavirus pandemic that is spreading across our country and the massive, massive disruptions to daily life it is creating for all of us. They are grappling with small business closures, mass layoffs, and uncertainty for their families. But that isn't all. For the last several days now, in the midst of all that—in the midst of all that—they have also had to watch the Senate spin its wheels.

As we convene this morning, roughly 40 percent of our population is under stay-at-home orders from State leaders. Employers across America are wondering how they will keep the lights on. Doctors, nurses, and healthcare professionals are literally

crying out for support. We literally have Army field hospitals on the way to being set up in our major American cities.

In the space of just a few weeks, this has become, unfortunately, our new normal. This is a national crisis. It is the most serious threat to Americans' health in over a century and quite likely the greatest risk to Americans' jobs and prosperity that we have seen since the Great Depression.

Hundreds of thousands of Americans have already lost their jobs because so much of our commerce has been put on pause. Families are wondering how they are going to pay their rent or mortgage in 8 days. Rent is due on April 1. People don't know how they are going to pay bills or make their car payment.

Many other hard-working Americans are still employed for now but fall asleep every night wondering if it will be there when they wake up to that email or phone call tomorrow.

American seniors have seen decades of savings cut down in the space of days as the markets literally tumble.

Our national life has literally been transformed in less than a month. The urgency and the gravity of this moment cannot be lost on anyone. Every day, every hour the Congress delays in passing a significant relief package, we risk more American livelihoods and the safety of more healthcare professionals. That is why, right after I fast-tracked the Democratic House relief bill through the Senate, I immediately turned the Senate toward developing an even bigger and bolder relief package for the American people.

Nine days ago, I laid out the key objectives of our work. We had to send direct financial assistance to Americans—direct assistance to Americans. We had to help Main Street small businesses. We had to act to stabilize the foundations of our economy for workers. And, of course, we had to send more resources to medical professionals and our healthcare system.

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



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Five days ago, Senate Republicans released our initial framework for the CARES Act. We put forward bold policies like sending cash directly to Americans, pouring money into small businesses, lending to national industries to prevent mass layoffs, and surge resources for doctors, nurses, and patients. We knew we needed a proposal to address our Nation's pain at literally every level.

Now, in the past few days, some voices have tried to pit some Americans against other Americans and argue that directly helping workers and strengthening businesses are somehow conflicting priorities. That is utter nonsense. American workers need paychecks. They need jobs.

The working men and women of this country do need direct relief from government in this crisis, but for goodness' sake, they also need their paychecks. They need to be able to resume their lives and their jobs once this is over. The two things can't be separated. There is a term for when you separate employees from employers. There is a term for that. It is called unemployment. Let me say that again. There is a term for when you separate employees from employers. It is called unemployment. That is what we are trying to avoid.

This is no time to point fingers or stoke these culture wars. This is the time to unify. Perhaps now more than at any moment in living memory, all of us Americans are in this together. This pandemic is not the fault of the American workers who make this country run. It is not the fault of small business owners. It is not the fault of major national employers. Everyone needs help. We are all in this together. We need an "all of the above" approach, and that is what our framework put forward: help for workers and families and employers and healthcare providers.

As soon as Republicans put out a draft proposal to treat every aspect of this crisis, I immediately called for bipartisan talks. That is not something you see often in Washington. As soon as I released our first draft, I immediately invited the other side, these folks over here, to make their suggestions. That is what you call urgency.

We set up bipartisan working groups. I asked negotiators to work together to turn our rough draft into something that could pass the Senate with overwhelming bipartisan support. Republicans and Democrats traded ideas. Democrats asked for many changes to the initial draft and received many. The updated text, released a few days ago, included proposals from the other side. And, of course, as our colleagues have dragged out the last several days, even further changes have been made at their request.

This majority has gone out of its way to make this process as bipartisan and as open as possible. The administration has bent over backward to work with Democrats and address their concerns.

Now, at last, I believe we are on the 5-yard line. It has taken a lot of noise and a lot of rhetoric to get us here. That, of course, sometimes happens in this town.

At different times, we received Democratic counteroffers that demanded things like new emission standards or tax credits for solar panels. We saw the Speaker of the House release an encyclopedia of unrelated demands as though it were a coronavirus proposal somehow. In spite of all that, we are very close. We are close to a bill that takes our bold Republican framework, integrates further ideas from both parties, and delivers huge progress on each of the four core priorities I laid out a week ago.

Today the Senate has a chance to get back on track. Today we can make all of the Washington drama fade away. If we act today, what Americans will remember and what history will record is that the Senate did the right thing, that we came together, that we took a lesson from the way Americans are uniting all across the country and working together, that we combined ideas from both sides and took a bold step to protect Americans and help our Nation through this crisis.

I am not sure how many ways to say it, but the clock has run out. The buzzer is sounding. The hour for bargaining as though this were business as usual has expired.

The American people need our Democratic friends to take yes for an answer. I hope that will happen today. Doctors and nurses need masks. Families need help. Small businesses need cash. Hospitals need funding. Their Senate majority is ready to deliver those things. We have been ready to deliver those things for a while. I hope today is the day this body will get it done.

RESERVATION OF LEADER TIME

The PRESIDING OFFICER. Under the previous order, the leadership time is reserved.

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

LEGISLATIVE SESSION

MIDDLE CLASS HEALTH BENEFITS TAX REPEAL ACT OF 2019—MOTION TO PROCEED—Resumed

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of the motion to proceed to H.R. 748, which the clerk will report.

The senior assistant legislative clerk read as follows:

A bill (H.R. 748) to amend the Internal Revenue Code of 1986 to repeal the excise tax on

high cost employer-sponsored health coverage.

The PRESIDING OFFICER. The majority whip.

CORONAVIRUS

Mr. THUNE. Madam President, at this very minute, across the country, families are wondering how they are going to survive financially now that mom or dad is out of a job. Hourly workers whose businesses have closed temporarily are praying that they will still have a job to go back to when this is all over. Small businesses are facing agonizing decisions about whether they will have to lay off employees or close their businesses altogether.

And Democrats? Well, Democrats have been focused on fuel emissions standards and early voting. That is right. In the midst of an unprecedented health and financial crisis, Democrats have been delaying a major relief bill in hopes that they can include a laundry list of their pet projects—projects that have absolutely nothing to do with providing financial relief to Americans or ensuring the medical professionals have the resources they need to fight this virus.

Republicans developed this legislation in conjunction with Democrats. It was teed up, being written up Saturday, Saturday evening, ready to vote Sunday morning, when Democrats voted to block even getting on the bill—even getting on the bill. They said: Well, we need to block it now because we may not be able to block it later—not, of course, acknowledging that there is yet another 60-vote hurdle that we would have to get over before we get to final consideration of the bill. But it has been teed up and ready to go now since Saturday night. We made a lot of changes since then to the legislation to address the Democrats' priorities.

I thought we were very close to agreement on a final bill. Of course, then the Democratic leadership of the House and Senate stepped in. They apparently decided this was a perfect opportunity to implement a bunch of Democratic pet projects that have nothing to do—nothing to do with fighting the coronavirus or helping the American families who are suffering financially at this very minute.

I know my Democrat colleagues have come to regard "bipartisanship" as a bad word in the past 3 years, but I had hoped—I really, sincerely had hoped—that in this hour of serious need, the Democrats would be able to put aside their prejudices and work with Republicans to pass this critical legislation. Apparently, that was too much to hope for from the Democrat leadership.

Neither my colleagues nor I have given up on reaching an agreement. We are still working, and I am still hoping we will arrive at a final bill sometime later today.

We should already have passed this legislation 3 days ago. The blame for not passing it lies squarely on the Democrats' shoulders. I really hope

they will rethink their decision to hijack this relief bill for their political purposes, because the American people deserve better.

The bill before us is filled with resources to help struggling families, provide relief to workers, and enable businesses to retain their employees during this crisis. Americans need this bill today, not tomorrow, not next week, not when Democrats are finally satisfied that they have scored enough political points—today.

I hope my Democrat colleagues will urge their leadership to come to the table and pass this legislation. American workers and families need relief, and they need it now. We can't afford to let them down. All we need is a few Democrat Members who are willing to go against their leadership and vote with us to pass legislation that addresses all the fundamental issues that I just mentioned: assistance to families displaced, people who need cash, people who need to pay bills; assistance to those who are unemployed in the form of unemployment insurance, increasing the States' unemployment insurance that people already get by \$600 per person per week for 3 months; checks of \$2,400 for married couples and \$500 per child on top of that, to go out immediately upon passage of this bill. For small businesses, there is \$350 billion set aside to pay their payroll, to keep employees working, hopefully, to keep those jobs there so that they don't go away, and, when this thing is over, to ensure that those jobs are still there for people.

Those are all provisions in this bill that are designed to help working Americans, families, and employees to keep their jobs and keep their livelihood until we get to a better place, which, hopefully, will be very soon. In the meantime, we need to deal with the healthcare crisis, which this also addresses.

Look at this. There is over \$240 billion in relief in this bill dealing principally with the challenges that our healthcare community has: \$75 billion directly for hospitals and another \$25 billion would come in reimbursements under Medicare to hospitals, so \$100 billion for hospitals; \$20 billion for veterans healthcare; \$11 billion for vaccines, therapeutics, diagnostics, and other preparedness needs; \$4.5 billion for the Centers for Disease Control; \$1.7 billion for the Strategic National Stockpile; \$12 billion for America's military, also an important component in this fight; \$10 billion for block grants to States; \$12 billion for K–12 education; \$6 billion for higher education; \$5 billion for FEMA disaster relief; \$10 billion for airports; and \$20 billion for public transportation emergency relief.

In all, just in this particular provision of the bill, there is \$242 billion in assistance—\$186 billion, I might add, which would run through and be administered by the States.

All told, between the amount that is going to families, workers, employees,

and small businesses, there is about \$1.1 to \$1.2 trillion that could be on the street today helping address the healthcare and economic crisis that is being felt and experienced by the American people. But no, we are still here. We are still here waiting for the Democrats to conclude, at some point, we hope, all these political games that they are playing.

It does seem like a big transaction for them—political winners and political losers. The only loser we know is the American people in all of this because the longer this goes on, the harder it becomes for them to get back to where they were, and the harder it becomes for that small business to stay open or keep those employees employed. Every single day is costing the American economy and American workers jobs, resources, and wages they could be putting forward to take care of them and their families.

The Democrats have said they want more money for hospitals. That is negotiable. They want more conditions on the loan fund that larger businesses would be able to access in order to keep their businesses afloat. That is a negotiable thing. There are many of our Members here who support those very things. They say they want more money for State and local governments, which is probably something that could be negotiated.

I keep having rank-and-file Democrat Members come up to me and say: This is the list of things we want to negotiate on and get in this bill.

Those are all things we are willing to negotiate on and, frankly, many of our Members would support some of the things some Democrats want to do there, too.

What is the holdup? I don't think rank-and-file Democrats even realize what their leadership is demanding just past those doors and trying to get done in this bill: getting the Green New Deal into effect; requiring, basically, federalization, nationalization of our election system in this country; and all kinds of new requirements that benefit their special interest groups. That is what this is about. This is the hijacking of a crisis to try and get permanent changes on a political agenda they haven't been able to get and normally wouldn't be able to get under those circumstances.

We are happy to debate all of those issues. We are happy to have the debate about all those other things they want to talk about. That is what we do here. That is what we do in the Senate. If you have a good idea and you think something needs to be changed in this country, let's come here and let's debate it. Let's get a piece of legislation to talk about and see if we can come up with a solution.

Right now is not the time to be debating ancillary, unrelated issues. Now is the time to put out the fire, and there is a fire burning in this country right now. It is affecting every American. Every single American is being affected.

Today is the day. I hope and pray that when the Democrat leadership comes out here on the floor, they will announce that today is the day they are going to work with us on a bill which they had input in.

Two of the great fallacies about this legislation is, one, that this is a partisan bill. They know that isn't true. Their rank-and-file Members who have participated in the working groups all know that isn't true. Yet their leadership keeps coming out here announcing this is a partisan bill.

This is not a partisan bill. This was constructed in a way that gave both sides input, which includes many of the priorities both sides brought to the table. That is what this bill represents. It represents the very things they said they want: an emphasis on workers, an emphasis on unemployed people, and an emphasis on businesses.

And the other great fallacy that they raised is somehow that this is a bailout for big businesses—big businesses that have been forced to shut down. Look at the airlines. They have 10 percent to 20 percent capacity. Why do you think that is? That is not their fault. That is not their choosing. They have been forced to shut down.

There are industries in industry sectors all across this country that are being affected in the same way. All this bill includes is a provision that allows them to access credit so that they can keep their operations going, so that they can continue to pay the millions of employees who are employed by big businesses across this country. The Democrats continually come to the floor and say: This is a bailout for big corporations; we need more emphasis on workers.

Who do you think employs the workers?

As I mentioned, all the provisions in this bill—this is a pro-worker bill. This is about getting paychecks in the hands of American workers. That is what this bill does. That is what this bill is about. It is a sad and regrettable chapter in this time of enormous crisis—something we haven't seen, certainly, in my lifetime. You have to look back in the annals of history a really long time to find a time where we are facing the kind of circumstances, the kind of crises, and the kind of hardships we see, both in terms of people's health and livelihood, as well as their economic livelihood in our history.

Today is the day to get this done. We can't wait any longer. The time for political games is over. It is time to act. I hope and pray that, by the end of the day, we will see the kind of cooperation, the kind of bipartisanship that will let us address the needs of hard-working Americans who are fearful for themselves and their families.

I yield the floor.

THE PRESIDING OFFICER. The Senator from Wyoming.

Mr. BARRASSO. Madam President, I would like to associate myself with the

remarks of the Republican whip. The time for political games is over. It is time to get this piece of legislation passed and signed into law. The American people need it. They want it, and they are watching.

Yesterday, the U.S. Surgeon General warned us. He said: "This week, it's going to get bad." He was talking about the healthcare aspects of it.

I was on the phone last night, along with my colleague, Senator ENZI, in a telephone townhall meeting, talking to people all around Wyoming.

It is not just the healthcare side of it that is going to get bad. The economic side of it is going to get bad, as people who every day want to get up and go to work are now, for the first time in a long, long time, told they can't do so, not by their employer but by the government.

I have been visiting with doctors. Our healthcare providers are expecting more patients today and tomorrow and through the week. Some healthcare systems are being overrun. We need to get this done today.

Americans are doing their part in preventing community spread of the virus, but the men and women on the frontline taking care of those patients need resources that would be included in this bill, and we need to get this passed today.

The private sector mobilized to provide more tests, more masks, more respirators, and more ventilators. They are doing their job. This Senate needs to do its job today. The administration has green-lighted scientific breakthroughs and flexibility for our healthcare system.

The Senate has had a bipartisan process throughout this entire process, as the Senator from South Dakota has just outlined. Working groups have been coming up with bipartisan solutions. Together we have put together the largest economic and healthcare rescue package in the history of this country. It is time to pass it today.

Today—at least at the end of last night—we were still at a standstill, being blocked and delayed by, basically, the Speaker of the House. We are blocked from providing relief for the American people by the Speaker of the House and the Democrats who are doing her bidding. They continue to play politics with the lives and livelihoods of the American people.

It is distressing because, just within the last hour, the Speaker of the House was on national television. She is talking about what her options are—her political options—with no sense of urgency at all. I did not hear a sense of urgency in her voice. I didn't get the sense that she understood the gravity of the situation when I listened to her voice talking about this. She talked about a number of things on her wish list and talked about leveraging opportunities. This isn't about political leverage. This is about the American people and the needs of our Nation at this time of healthcare crisis and economic crisis.

She talked about calling the House back in session as one of her options and then having a House-passed bill and then going to a conference. We need action in this body today, and we need this bill on the President's desk tonight.

Today, in this country, we have over 46,000 people who have had the test for coronavirus and have tested positive. There is a lack of testing. So even though 46,000 people tested positive, the total numbers may be beyond that. We have nearly 600 deaths in the United States from this virus that is raging around the world.

In New York, where the minority leader is from, they are turning the Javits Center into a field hospital. Men and women in the military know what a field hospital is all about. Physicians, who have gone through medical school, understand the history of field hospitals. According to some estimates, the New York healthcare system could be overrun in a week.

This bill needs to pass today. When you will look back on this in a day, in a week, in a month, you will just ask: How many deaths could have been prevented if this bill had been passed yesterday instead of today? If one thinks that delaying this even beyond today is an option, it is not. The bipartisan bill that the Senators have worked on needs to pass today, be accepted, and moved from the House to the White House.

It is hard to defend the indefensible, but that is where we find ourselves with so many Democrats coming to vote against even the motion to proceed to debate on the bill—an unnecessary delay that blocks the surge in supplies that our hospitals need; that blocks the access to healthcare; that blocks the medical innovation; that blocks the support for our healthcare workers. Every one of those "no" votes was a block to assistance for communities all around the country. The votes to block the move to the motion to proceed delayed over \$240 billion in emergency funding. That vote to block the motion to proceed blocked \$100 billion for hospitals, \$20 billion for veterans' healthcare, \$11 billion for vaccines and therapeutics. The list goes on and on.

Why?

It seems to me the Speaker of the House has come back here with her own bill that we had on the floor yesterday, having just been made aware of what was in it. We looked at this wish list while the American people waited and watched and worried. It was a liberal wish list of things that had nothing to do with the disease or the treatment or the recovery of the economy. In their liberal wish list, they block the list of things that would help to save people's lives—resources that, as a doctor, I know are needed in a healthcare crisis.

Why are they holding this up?

We had a productive, bipartisan process in putting a bill together that

seemed, on Saturday night, to be right on its way to being a successful, bipartisan effort. Yet, at the direction of the Speaker of the House, they all voted no. She said she wanted more in it and came out with her own bill. I will get to that wish list in a moment.

We told the American public and Governors and mayors and hospitals that we were doing everything we could, and over the weekend, I believed that as this bipartisan group worked together. Yet to have seen all of the Democrats come to the floor and vote no has made me rethink that. We have an opportunity to do something the American public needs. We could have done it and should have done it yesterday.

The demands we are looking at really have nothing to do with saving lives and nothing to do with combating the coronavirus. The list that I have seen in the House bill has everything to do with capitulating to the extremes of NANCY PELOSI's party—the far left of her party—and in making good on the deal that she cut so that she could remain as the Speaker of the House.

Yesterday, she seemed to be more interested—and was more interested in terms of the press reports—in reliving the passage of ObamaCare 10 years ago than in the crisis that we are facing today. She seemed to be more interested in reliving a law of 10 years ago instead of in what law needs to be passed today and should have been passed yesterday.

It is ironic that one of the architects of ObamaCare, Ezekiel Emanuel—one who celebrated it—wrote a book when ObamaCare was passed. He wrote in the book that we have too many hospitals in the United States. He actually wrote that we have 1,000 too many hospitals in the United States.

Since ObamaCare has passed, 120 hospitals have closed, and many of those have been rural hospitals. ObamaCare has also blocked the expansion of physician-owned hospitals. Yet I hear from the same folks that, today, we need to expand our healthcare capacity—that we don't have the hospital beds and the facilities to provide for the care that may be necessary in what the Surgeon General has said will be a week during which things are going to likely get much worse.

I don't understand why the Senate Democrats have chosen to align themselves with Speaker PELOSI on this leftist list of all of their wants that override the needs of the American people. The House bill that NANCY PELOSI just put out—1,100 pages—is one special interest giveaway after another.

This came up last night during the telephone townhall meeting that Senator ENZI and I had with the folks in Wyoming. I said: Really? There are tax breaks for solar panels? for wind turbines? They are holding up voting for this emergency bill that will help the American people in terms of the economy and in terms of our healthcare

over solar panels, wind turbines, and a Green New Deal about airline emissions?

In this bill, this emergency rescue package for the American people, there is a student loan giveaway, a bailout for the U.S. Postal Service, new same-day voter registration, and early voting requirements. Those have no place in an emergency rescue package for the American people. That is why we were astonished on this side of the aisle when the Democrats—one after another, after another—came to the floor and voted no for even a motion to proceed to this rescue legislation.

The American public needs relief—healthcare relief. The American public needs to know that there is treatment on the way; that there is research being done for vaccines; and that the things they need for testing are on the way. That is what the American people need to know. If they can't get paychecks at work because their workplaces have been shut down and they can't go to their jobs—whether they are at restaurants or stores or whatever has been shut down—they need to know they can pay for food to put food on the tables for their families.

Instead, what the Speaker is asking for in her bill is to increase collective bargaining for Big Labor; requirements for racial and gender diversity for corporate boards; an automatic extension of nonimmigrant visas; money for Planned Parenthood; and money to maintain the John F. Kennedy Center for the Performing Arts—the Kennedy Center? These are all worthy topics for discussion but not on this bill, which is a rescue bill for the American public.

Let me be clear. This list that came to us from the House is a special interest wish list. It is not a list for people who are suffering from the coronavirus. This is why we have 150 million American workers who are watching and waiting and worrying. If those on the other side of the aisle thought they could just slip some of these items that the Speaker of the House wants into this Senate bill in an emergency, they are wrong. The President said last night that he will not approve such a list. So they are delaying, and they seem to be blocking the bill for something that will never become law.

We know what is going on here. The media even understands well what is going on here because one major outlet, CNN, said the Democrats are engaging in political gamesmanship. This is about the future of our country, the future of the people of our country. Yet we are seeing political gamesmanship being played by the other side of the aisle. The American people get it as well. They see through it. They know that valuable days are being lost here.

We need to pass this today with no more delays. The bill has been written in a bipartisan way in the Senate, and it should pass with overwhelming numbers. I see no reason we can't vote today. I see no reason to delay. This is the time to get healthcare capacity on-

line to deal with this healthcare crisis during a week that, as the Surgeon General said, is going to get much worse. We need today to prepare our hospitals and our healthcare systems for the surge of patients that is coming. They need to be ready.

The men and women who are working in those hospitals are ready. They are in the fight of their lives. They are the heroes in hometowns all across America because the coronavirus is in every State and in many, many communities. So those men and women are there, and they need to hear that the Senate and the House and the President and this Nation—the government—are standing behind them and not standing at a distance. They need to know the government is right there in the fight with them by providing what they need—the testing, supplies, the equipment—one thing after another—so they can do what they are trained to do, which is to save lives, to heal the sick, and to prevent disease.

That is why people go into medicine. That is why they go into the profession. Doctors and nurses and therapists and all of those people who work there go to school to learn to save lives. They learn to treat disease, to heal the sick, and to prevent disease. That is what this coronavirus has put them all in a position to do—to do their best work. We have to make sure they have everything they need.

For that reason, we need to pass this bill today. There is no reason to delay, no reason to wait another day. The bill provides them with what they need, and it provides the economy the sort of certainty and security that the entire country needs.

I appreciate the opportunity to share these thoughts. My final message is, this bill needs to be passed today.

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.

Mrs. BLACKBURN. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mrs. LOEFFLER). Without objection, it is so ordered.

Mrs. BLACKBURN. Madam President, as we are all facing this, we are hearing from our Tennesseans; we are hearing from small businesses; and people are trying to hang on to every piece of information they can get.

It helps them to stay informed, and we encourage everyone: Stay informed. Stay up to the minute. Talk to us. Be on our websites and social media.

We all want to get to you the information you need as quickly as we get it because that is how we are going to defeat this—by realizing that we are all in this together, and it is going to take every single one of us doing our part to get past it.

In my family, we had this mantra that we grew up with, and it was kind

of my mother's way of saying: Don't sit around and wait. Do things. And it was—there were two things she would always say: Leave things in better shape than you found them. In other words, always be helping to improve a situation. Leave things in better shape than you found them.

She would always say "Give back more than you take," stressing to us the importance of being a giver to our community, to our family, to our society, and not being a taker, sitting around feeling like you are entitled and you want people to bring things to you.

So in our family, as we approached situations that may have been less than wonderful or if there had been a hurricane—I grew up in South Mississippi—or a terrible storm or some other event, we would always look at it and say "Leave things in better shape than you found them" and "Give back more than you take."

It was important that action be a part of the solution, not only for our family and our community but right now. Taking the right actions, exercising good judgment, is something that is important for our entire Nation, and Tennesseans are hard at work helping to address this coronavirus—COVID-19—crisis that we are under.

Right now, there are 166 members of the Tennessee National Guard who are training to provide support to the Tennessee Department of Health. All together, the State currently plans to activate 250 guardsmen to help out at clinics across the State. They will be helping with assessments and screening.

To these National Guardsmen, Guardswomen, to these members and their families who are going to activate in this crisis, bless you—God bless you—and thank you for once again stepping up to help defend our Nation and to meet our Nation's needs.

The Tennessee Air National Guard assisted in transporting 1 million testing kits. They put these on the C-17s that are housed there in Memphis and flew them from Aviano Air Base in Italy to Memphis, and then those kits were divided out and sent to healthcare providers all across the Nation to get testing into communities where our citizens are fearing they may have contracted COVID-19.

In finding solutions, our scientists at Vanderbilt University Medical Center are working hard in participation with other labs to find a vaccine for this, the Denison Lab—and I had the opportunity to talk to Dr. Denison last week. We know that, in conjunction with other labs, they are expediting the testing that is necessary and finding therapies, anti-virals, vaccines. This is something they are focusing on, and they are working as hard as they possibly can, around the clock, to find these solutions.

Of course, we do know if China had been more forthcoming, if they had not tried to keep this a secret—imagine

trying to keep this a secret, which is exactly what they tried to do—we would be further along in this process, but we are so grateful—so, so grateful—for these brilliant minds that are researching this and are building off past research from coronaviruses and from SARS, and they are whittling down what can be used to fight this.

Indeed, the supercomputer at Oak Ridge and the team of scientists there, working with the supercomputer, the Summit, were able to put in a lot of information and distill down to 77 drugs that could be effective in this fight against COVID-19.

You may remember that just as we identified our first case of COVID-19 in Tennessee, that was the week that West and Middle Tennessee were struck by a devastating series of tornadoes. TEMA, our emergency management agency, and all of the volunteers who have worked on this have done an unbelievable job in the midst of dealing with unprecedented devastation.

Again, we thank President Trump for his attention to this, and the people of Tennessee are so grateful for his attention to the concerns of those hit with the tornado and his visit to the State and FEMA and TEMA working together to address that.

So our State has had a full plate, and I say thank you to every Tennessean who has looked at the situation that we are in and decided that they are going to do whatever they can to help.

We have a lot of distillers in our State, and, God bless them, they are stepping up and instead of distilling whiskey, they are moving to sanitizers. And, yes, to those distillers, we know there is an excise tax problem, and we are on it, trying to resolve that for you.

I have to give a shout-out to our singers and our songwriters, our musicians. While they cannot go fill the audience at one of the clubs on Lower Broad or one of the concert venues in so many places around our State and up in Pigeon Forge and Gatlinburg, what they are doing is hosting virtual concerts on their own Instagram and Facebook, and they are doing this every single day, trying to bring a bit of joy to lift our hearts during a time when we are quarantining and staying separate and apart. How wonderful that we have this technology that will allow us to walk through this entire process of this pandemic together.

Here in DC, we are doing our best to be as positive as we possibly can and to be productive because we know, as I said on this floor yesterday, that this is a very difficult time for small businesses, and it is why I have worked so very consistently and diligently through this process of negotiating our legislative solution to be sure that it includes a small business definition that is going to include the self-employed and the sole proprietors and the independent contractors so that they are not left in the lurch. We are continuing to do that. We are hearing from people every day.

I heard from the manager of a YMCA that is outside of Nashville, and they have 65 part-time employees who work in that facility. This manager is concerned about how nonprofits and small businesses are going to end up being treated in this legislation. He is certainly wanting to keep those people on the payroll. And do you know what? I agree with him. We want people to stay on the payroll. When we get past this 15-day period—we are about halfway through it right now, 15 days to slow the spread that the President and Vice President have put in place—we want people to be going back to work.

I heard from another business owner. It is a family-owned business, and they do maintenance services like plumbing and electrical work, and they have employees who have been with them since 1993. They have never had to lay off one single employee, and they are concerned about where uncertainty is.

We have retail—fabulous, homegrown retail—entities in Middle Tennessee, around Nashville. One of those employers has five stores. They are headquartered in Franklin, TN, right outside of Nashville. He is keeping people working even though they are barely bringing in revenue, and he needs us to pass this bill, this rescue bill, so he can keep those employees on the payroll. Then a company that has stood itself up in the last several years—and they are a valuable asset in working with the vulnerable population, moving people from poverty to work—is wanting to keep people working.

We are hearing from all of these about the importance of having this bill that will be a bipartisan bill to address the concerns of businesses, large and small, and to address the concerns of workers who are working for those businesses, large and small.

What we have had in the bipartisan bill—and hopefully this will move forward—is \$350 billion in loans for small businesses, and if people stay working, those become grants; \$500 billion in emergency relief through low-interest loans that could go to businesses and hospitals; \$242 billion in emergency appropriations across Federal agencies. Seventy-five percent of that money would go to State, local, and Tribal governments, which are much better at managing their affairs than the Federal Government. There is \$250 billion in increased and expanded unemployment benefits. I talked about this yesterday. If you normally are going to get \$300 in unemployment, with the \$600 plus-up, you are at \$900 a week. These are all things to keep the economy going. There is an additional \$75 billion for hospitals and our healthcare workers.

So there is much that is in there. Imagine a bipartisan bill including this—including tax rebates for Americans, \$1,200 for individuals, \$2,400 for joint filers, \$500 per dependent child. There are student loan deferments for those who are affected by COVID-19. All of that—all of that is in a bill. It is

so incredibly disappointing to know that we had a failed vote—not once but twice—to get cloture to move forward to get on this bill.

With all of these good-faith negotiations, I have just been appalled, as I said yesterday, with the comments to restructure this bill to meet the progressive vision. You know, there is a season for everything. There is a time and place for everything, and this is neither the time nor the place to have a debate about things like collective bargaining powers for unions and making our airlines meet emissions standards—the Green New Deal emissions standards by 2025. For goodness' sake, let's keep the airlines flying right now. Wind and solar tax credits have nothing—nothing—to do with COVID-19. Come on, I say to my friends across the aisle, let's set these aside for the appropriate season to discuss this, but it is not now. Election assistance funding? That has nothing to do with COVID-19. Corporate board diversity? It has nothing to do with COVID-19. Same-day voter registration? The list goes on and on. There is a time and a place, there is a season, and right now, dealing with the crisis in front of us is what should be the center of our attention.

I think that yesterday my fellow Republicans and I made it abundantly clear. We do not have time. At this point in time, we do not have time for political games and antics based around a progressive policy wish list. It is disrespectful of the American people. It is hurtful to those who are directly affected by COVID-19, which, indeed, is everybody. It is important for us to move forward.

I didn't get everything I wanted. I would have preferred a payroll tax holiday. I would have preferred rebating income taxes that have been paid for businesses and for individuals. I would have even liked to have seen more of my bipartisan SAM-C Act, Securing America's Medicine Cabinet. But adults realize you are not going to get everything you want, and reasonable people realize you are not going to get everything you want.

This is a time where we should be respectful and we should be reasonable and we should apply common sense. We know the American people are expecting our best efforts, and they are looking forward to a solution.

As I said yesterday, I had talked to someone who said: You know, I am scared to death.

This is a small business owner who struggled. The Tax Cuts and Jobs Act allowed them to move forward with growth. There are teenagers in the house, and homeschool is starting today.

She said: I am screaming inside silently. I do not want the kids to know that I am afraid.

So I encourage my colleagues to lay down your progressive policy wish list. Lay it down. Set it aside. There is a season to everything. There is a time,

there is a season, and I encourage you to realize that this is neither the time nor the season. Let's address the critical issues in front of us.

I yield the floor.

The PRESIDING OFFICER. The assistant Democratic leader.

Mr. DURBIN. Madam President, first let me say a word to my colleague from Tennessee.

It is good to see you, and it is a good social distance. I thank you for your presentation. We may not agree on everything, but we do agree on some things, and we are working together on the issues that affect Tennessee, Illinois, and many other places, to increase the number of medical professionals available in small towns and rural America.

As we go through this public health crisis, it reminds us that we need to keep focused on that, and she and I will continue to work on that. I thank her for her bipartisan cooperation. That is a timely issue with or without the current crisis we face, and I look forward to her successful completion on that bipartisan issue.

Madam President, my daughter called me yesterday from New York and talked about her first day in the classroom. You see, our grandkids go to public schools in Brooklyn, and they are, of course, closed, and the kids are back home. Well, yesterday was the first day there was to be remote learning using laptop computers. So my son-in-law took my grandson and my daughter took my granddaughter into separate rooms and spent 3 or 4 hours in that made-up classroom. My daughter said: This is harder than I ever imagined.

So it is a reminder, No. 1, of how much we owe it to teachers every single day, and not with 1 child, usually with more than 1-15 to 30 in a classroom. Let us also remember that the learning process is critically important as we go through this health crisis. I hope all parents will try—I know my daughter and her husband are trying—to help the kids keep up with their learning process. In some places, it is hard. Kids don't have access to computers or may not have remote-learning possibilities. But it is something that is essential, and I thank the teachers and school districts that are trying to put it together.

Janice Jackson, who is the head of the Chicago Public Schools, called me just a few days ago, and we talked about how they were implementing this in the city of Chicago and how they are trying to distribute school lunches. It is an awesome responsibility.

Let's give special thanks to those who are working overtime to try to make sure our kids can keep up with the learning process and some of the basics in life, like feeding them to make sure they have something for lunch and breakfast, if not more.

I can go through the long list of people to thank, which I have done before,

starting with those in healthcare—nurses, doctors, lab technicians, and others working in senior citizen facilities, our first responders, and many like them. Let us not forget that every single day while we isolate, they are forced to break isolation and to come to help those in need, and we can never thank them enough.

So what is going on in the U.S. Senate? If you hear the other side of the aisle, there is a suggestion that we lost our opportunity, that we are wasting time and nothing is happening. They argue that we have had two votes in a row—Sunday afternoon and then yesterday—to decide not to debate on the floor the MCCONNELL bill which was produced. The argument is that we can't waste a second, that we need to get to the serious business of helping people across America and turning our economy around.

I just want to say for the record that I left the office not 30 or 40 feet away of the Democratic leader, Senator SCHUMER. I didn't go and see him because he is in active negotiations at this minute with Treasury Secretary Mnuchin, representing the White House. He is in communication with the Speaker of the House, NANCY PELOSI, about the progress being made, and, as he said on the floor yesterday, he feels positive and optimistic about the outcome. I do too.

This is an awesome undertaking. Consider for a minute that the bill we are trying to style and craft literally is larger than 1 year's Federal budget for domestic discretionary spending, and we are doing it in a matter of days. When it comes to the Federal budget, we spend a year—sometimes longer—putting it together. In this case, we are writing a bill of that magnitude in a matter of days because it is a compelling challenge and should happen.

The argument on the other side of the aisle is that we wasted our opportunity here, that we should have agreed to the MCCONNELL bill that was brought forward for a vote on Sunday and got on with it. But many understood that there was a fundamental flaw in the process Senator MCCONNELL started.

When he suggested that we needed this third bill, it was after we had passed two previous bills.

The first one, the President asked, if you will remember—it seems like ancient history—about 3 weeks ago, the President asked for \$2 billion to deal with coronavirus. Many of us thought that was totally inadequate, and we put our heads together on a bipartisan basis with the President and raised it to \$8 billion. We did it in a timely way, and we did it in a bipartisan fashion. It probably shocked people across America who have limited high regard for Congress to start with.

Quickly thereafter came a need for another bill. We upped the amount from \$8 billion to \$100 billion in that second bill. It passed in the early morning hours of last Saturday—just

last Saturday. What happened in the Senate? Well, the Senate didn't move on the bill until Wednesday of last week. So we are talking about waiting 4 days when we could have considered the bill in the Senate and didn't move forward with it because we didn't have consent requested or given. But it has been done that way before. It doesn't have to physically make it across the rotunda. So 4 days passed, and last Wednesday, Senator MCCONNELL called for this vote, and it passed—\$100 billion.

Then he announced we would start crafting this third bill. If you notice the calendar days we are facing here, it hasn't been a week since that announcement, and we are considering a bill of the size and magnitude the likes of which we have never seen in a single undertaking. It is a bill for authorization and appropriation that may range somewhere north of \$1.5 trillion. Why is it that big? Because the problem is that big, if not larger. That is why we are trying to do this the right way.

When Senator SCHUMER was told by Senator MCCONNELL we were moving toward this third bill, his first response was the right one: Let's do it as we did with the first two. Let's have a bipartisan, bicameral approach. He suggested bringing together the four corners, as we call them here—the Democratic and Republican leaders of the House and Senate, together with the White House, sitting down at the table to craft this bill.

Senator MCCONNELL refused. He said: We will start this as an exclusively Republican Senate bill. We will ask our task forces to write something. We will get back to the Democrats in the Senate later.

No mention was made of the involvement of the House.

Well, after some 48 hours, we were presented with the proposal from the Republican side. In fairness, there were parts of it that were bipartisan in the MCCONNELL bill. I think of the effort that Senator CARDIN of Maryland and Senator RUBIO of Florida put into the whole question of dealing with small business and the problems that they are facing with this massive public health crisis. They have come up with what I consider a good approach—a good approach that literally could help 50 to 60 million small businesses across America. There were others involved in the conversation—Senator WYDEN, Senator GRAHAM, and others. It was bipartisan—start to finish—and I believe we are this close to coming up with this bipartisan proposal.

However, the other provisions in the MCCONNELL bill were not as bipartisan, and there reached a point where Senator MCCONNELL announced that that was the end of the story. He was bringing the MCCONNELL bill to the floor without further negotiation. That came as a surprise because there were elements that the Democrats were asking for and insisting on that really were fundamental.

So a vote was taken this last Sunday afternoon, and we decided, as a caucus, to argue on the Democratic side that there were fundamental elements missing in the MCCONNELL proposal and we wanted to include them. So we voted no in going forward on the MCCONNELL proposal.

At that point, we didn't stalk off and fold our arms and say: That is it; we are not part of the process. Senator SCHUMER and the leaders in our caucus did exactly the opposite. We sat down with the White House, with the Treasury Secretary, and started engaging on those issues of importance, and, within a few hours, we involved the Speaker of the House of Representatives, NANCY PELOSI.

Time and again, I have noticed over the last several days that Senator MCCONNELL and others have come to the floor and complained that Speaker PELOSI was part of this negotiation process. If you go back to that pamphlet of how laws are made, you understand that this is not a unicameral legislature. Both the House and the Senate need to pass a measure for it to be sent to the President. So the involvement of the House leaders—starting, of course, with the majority, Speaker PELOSI, and including Mr. MCCARTHY of California, representing the minority—is an integral part of this process, and it should be. I don't understand why it is so unnerving for so many Republican leaders to consider sitting down at a table with this woman from California who happens to be the Speaker of the House and the leader of the majority, who is essential if we are going to get this done in a timely way. I think she should be part of it.

She has been following the progress that is being made with Senator SCHUMER, Mr. Mnuchin, and Senator MCCONNELL. She has made positive statements in the hopes that we can reach a point where we have a bipartisan agreement, and that would speed this up, as it should be. So we involved the House of Representatives in this conversation at the earliest stage, not after we have finished the Republican measure that Senator MCCONNELL wanted to bring to the floor, but after we have completed a bipartisan measure that is one that she may be able to take to the House of Representatives for consideration and maybe even a unanimous consent on the floor.

So what are the items that we are now negotiating, and where do they stand? The first item—and we made it clear on the Democratic side—that is essential is that we deal with the healthcare system across America. The Governor of New York, Governor Cuomo, announced yesterday that he wishes that every hospital in New York would increase its capacity by 50 percent. Then, he went on to say: I really mean 100 percent. But 50 percent is so that they have enough bed space for those who are likely to come in seeking help facing this COVID-19 virus. We can understand that if a great State

like New York—and even Illinois, for that matter—has to anticipate this dramatic increase in patients, our system could be easily overwhelmed.

So the Democrats have said from day one that we want to make that the highest priority in this third bill. We want to make sure we put money in there for hospitals and for healthcare to respond to this crisis, and I will tell you that progress has been made. Since the negotiation between Senator SCHUMER and Treasury Secretary Mnuchin has been under way, we have made progress, and I hope that if we can hold it, we will have a dramatic increase in the amount of money that was originally in the MCCONNELL bill for this purpose when it comes to hospitals.

I also want to say a word about the unemployment insurance. This is a proposal that comes from the Democratic side but has been embraced by many Republicans as well, and the notion behind it is that those workers who cannot go to work, because there is no work to be done or they have been furloughed or lost their jobs, would have access to the highest levels of unemployment compensation in our Nation's history. Now, we think that this is a significant change and even a significant restructuring of unemployment insurance to reflect the current crisis we face.

I don't run away from this issue of restructuring. I have heard many Republican critics, but when it comes to unemployment insurance, we are, in fact, restructuring it. The payments that were generally made in my State of Illinois and in other States were just not sufficient for those to maintain a family and pay their bills during times of economic crisis. So we have started moving toward an amount for individual workers closer to what they were paid at work, and we believe that this should be done over a long period of time. To say 3 months is enough may be a rosy scenario, which we hope will occur, but it may not. We want to give these workers the assurance that they can keep their families together and pay their basic bills, even if they are not going to work because of this public health crisis, which we are facing.

Is that restructuring? I think it is. Is it necessary? Certainly, it is, and it has been agreed to on a bipartisan basis. That is one of the things that we don't believe the MCCONNELL bill, originally proposed to us on Sunday, really addressed in a fulsome and complete way.

We have made it our kind of standard on the Democratic side to make certain that we measure every proposal for economic recovery against the workers and working families of America—not what it does in the boardroom but what it does in the family room of individual families who still get those bills in the mail and still face the pressures of being out of work and wondering if there is enough money to get by.

We know that a majority of Americans do not have savings of \$400 or

more. Many of them live week to week, not paycheck to paycheck, and we want to make certain that they have that peace of mind. We have measured every proposal for economic recovery against working families in America and against the individual workers and the challenges they face.

There has been a complaint that we raised the issue of collective bargaining. We want to make certain that when we give money to corporations, it does not change the status of the workers whom they have bargained with over the years. We are going to wait, of course, for another day to consider future contracts and work contracts, but for the time being, we want to make certain that whatever money is going into the corporation respects the existing rights of workers under their collective bargaining agreements. I don't think that is a radical notion. Corporations are going to continue to operate under the laws of America. I think that the workers should be entitled to the rights that have been granted to them under their collective bargaining agreements, and that is basically the bottom line for us when it comes to collective bargaining.

When it comes to loans to corporations, that is where we have a serious problem with the MCCONNELL bill. There was a provision in Senator MCCONNELL's bill, which he calls a bipartisan bill—and I acknowledge that, in part, it was—but there was a provision that was far from bipartisan. It was a provision which said when it came to loaning money to corporations, the Treasury Secretary could waive the disclosure of that loan for up to 6 months. That is unacceptable to me, and it was to most of us on the Democratic side.

We believe that if billions of dollars are flowing through the decision of the Treasury Secretary to individual corporations, there should be transparency and accountability: Who is receiving the money, under what conditions, and what is going to happen with the money that is being sent—taxpayer money that is being sent—for this purpose?

So we have insisted, as we sit down in negotiation here, for this accountability and transparency when it comes to these massive amounts—billions of dollars—that could be transferred by the decision of one person in the administration. I don't think that is too much to ask. We should be held accountable as Members of the Senate and the House of Representatives for the money that is appropriated when we allocate it, and the administration should be held to the same basic standard.

We also believe that when it comes to the basic standards, we have been burned once and don't want to be burned a second time. For those of us who voted for past legislation to give money to corporations, we want to make certain that that is for the good of the economy and the good of the

workers. Sadly, in the past, we have seen, under tax bills and other provisions that were supposed to benefit the economy, that they ended up being a windfall for executives and corporations in terms of stock buybacks and dividends. Yes, we are holding a standard that buybacks should not be part of the future of any corporate assistance. We should be dealing with this to help the workers and help the economy but not to line the pockets of those who are at the highest levels of corporate governance. I don't think that is a radical idea. I think most Americans agree with it, and it is one of the things that we continue to argue for.

I see my friend Senator CARPER has come to the floor. We served in the House of Representatives together, and then he took a little vacation and became Governor of the State of Delaware and then returned to service at the Federal level in the Senate. He knows, as all of us do, that Governors across the United States and mayors and presidents of county boards, for example, are making exceptional sacrifices to fight this battle against this coronavirus. They are spending a lot more money on public health matters than they ever anticipated. They are seeing more claims at our State level for unemployment insurance than they have seen in history, and many of them are facing fiscal budgetary problems because of it. It is so obvious. We have seen dramatic leadership when it comes to the Governors.

One of our colleagues of the House, Mike DeWine, now the Republican Governor of Ohio, has made some, I think, significant, important, and good decisions for his State. Some of those have involved more spending by the State of Ohio than he ever could have anticipated. The same thing is true for J.B. Pritzker in the State of Illinois. I talk to him virtually every single day. We text many times during the day, and I know that he is spending money that he thinks is necessary to save lives in Illinois.

So the point I am making is that we want to make sure that the bill that emerges helps State and local governments with the fiscal problems they face because of this economic and healthcare crisis. I don't think that is unreasonable. I think it is the right thing to do, and I hope that we can include it. That is why the original proposal in the MCCONNELL bill did not go far enough and why we have continued to negotiate up to this minute.

I might raise an issue of difference between myself and the Senator from Tennessee, who was on the floor just a few moments ago. She had suggested that we shouldn't involve ourselves in issues that really have nothing to do with COVID-19, and she used as an example the administration and execution of elections.

Well, I will tell you, we went into a debate just a week or so ago in Illinois as to whether to go forward with the primary election. We decided in Illinois

to do it, and it wasn't easy at all. They decided in Ohio to postpone the primary election. The point I am getting to is that the conduct and timing of elections relates directly to COVID-19, whether there are enough people who will be able to vote and enough people to serve as judges in polling places.

So I don't know if that is being debated in the other room, but we should bring that issue up, because we want to make sure that, in this democracy, the most fundamental element of a free and democratic election is going to occur. I encourage all of my friends and family to vote by mail and vote early. We can do it in our State. In some States you can't. I hope we can find a mechanism to guarantee that elections really do reflect the sentiment of the American populace.

Is that related to COVID-19? You bet it is. It is basic. And whether it is included in this bill or in a later bill, I don't think we should ignore it.

Finally, let me say a word about the President's press conference last evening. I watched it, and I watched it because the news reports leading up to it raised a question as to whether the President was going to change America's strategy when it comes to dealing with this coronavirus. The current strategy, of course, is social distance, to make sure that you are isolating yourself as much as possible, and when in the presence of others, you don't stand too close, and wash your hands over and over. Those are the fundamentals. I mean, we hear those recommendations, and I think they are sound.

But now there is a suggestion from the President that we may take a different course. I don't know what he will finally decide, but I will stand with the public health experts—Dr. Fauci and others—who believe that the best way to slow the growth of this infection rate in our country is by using some form of social distance and isolation of individuals and families. It is a great personal sacrifice and burden for many families to go through this, I know, but if, at the end of the day, we can reduce the number of people who suffer or die from this virus, it is worth the sacrifice, as far as I am concerned.

Presidents, in times of national crisis, are expected to be credible, with clarity and consistency. I hope the President will remember that as he makes his decision on policy.

Don't follow somebody talking on cable TV and their recommendations. Follow the experts in public health who have dedicated their lives to saving the lives of others. Even though it may not be politically popular to continue with this current social distancing, it is an approach which I believe has been proven in many other countries around the world to work successfully.

The notion that we are doing damage to our economy, of course, is being heard. The number of unemployment claims may reach historic and record-

breaking highs, but the fact is, if we don't deal with the underlying cause of our economic chaos, and that is this virus, and deal with it effectively, sadly, we are going to see the economic situation in this country deteriorate even more in the future.

I am going to close my bottom line with this: We believe that the first two measures passed related to COVID-19 were done in a timely and bipartisan manner. They have been done in an effort to make sure the American people know that we can overcome our political differences and actually come together in a bipartisan way to serve this Nation, as we were sworn to do.

There have been differences along the way. This bill that we are currently considering is one of such magnitude that we have never seen anything like it in the history of Congress in terms of the dollar amounts that are being debated now. We want to make certain that we do everything in good faith that we can to have a good negotiation and a bipartisan negotiation involving the House, the Senate, and the White House in the hopes that we can get this done and come up with a truly bipartisan package.

The original bill—I mentioned four or five particulars—was lacking, from our point of view. I am happy to report that, in most of these, we have made progress since the early decision not to move forward with the MCCONNELL bill. But there is more work to do.

I think it is naive to believe this is the last piece of legislation that will be needed. We don't know where America will stand in 30, 60, or 90 days. But whatever it takes—whatever it takes—we need to come together as a nation, put aside political differences, and agree on a strategy that serves the best interests of families across our country, red and blue States alike, and do it here in Washington as well.

Engaging the House of Representatives in the earliest stages of these negotiations just makes common sense. Whatever we agree to here has to head over to the House of Representatives for approval as well. So let's involve the Speaker, involve the Republican leader in the House—the four corners that Senator SCHUMER asked for at the earliest stage of this conversation. To me, that is the best way to achieve it.

For those who see an empty Chamber and wonder if work is being done, as I mentioned earlier, just across the hallway, Senator SCHUMER, who may come to the floor in a moment to give us an update, has been negotiating around the clock with the White House and with Senator MCCONNELL to come up with a better bipartisan package to move forward from this point.

I am going to close now with just one point I would like to make, and that is that many of my colleagues are joining Senator PORTMAN and me in cosponsoring what we have called the remote voting amendment in the Senate rules. It is complex because it is the first of its kind where we are discussing using

modern technology to meet our constitutional responsibilities and obligations. The reason, of course, is obvious. We shouldn't be gathering on the floor in groups. We have been warned by the Centers for Disease Control not to do that. Yet we do it because we have very few alternatives.

So I am hoping we can work with the Parliamentarian and with the officers of the Senate to come up with something that is bipartisan, makes sense, and protects the integrity of voting on the floor of the U.S. Senate.

We need to do our jobs, even in times of national crisis, whether it is a public health crisis or a threat of terrorism. Let us devise a way—let's work hard on it—that both the Senate and, I hope, the House can agree on that respects the rules and traditions of the Senate but gives us options that make more sense in this time of special peril.

I yield the floor.

RECOGNITION OF THE MINORITY LEADER

The PRESIDING OFFICER. The Democratic leader is recognized.

Mr. SCHUMER. Madam President, first, I want to thank my good friend, the Senator from Illinois, for his outstanding work on this issue. He has been such a strong voice for the working families of America, for the people who need help. And his empathy and understanding of how average folks are suffering is very, very important.

In fact, I just spoke to his Governor, J. B. Pritzker, and told him that Senator DURBIN is working very hard on something we Democrats believe is important, and that is money for the States and localities because they are getting clobbered economically by this crisis. They have new expenses, and without tax returns being filed until June, much of their income is not going to be there because of States filing in concert with the Federal Government.

Now, I will be brief. I just finished a very productive meeting with Secretary Mnuchin, the White House congressional liaison, Eric Ueland, and MARK MEADOWS, the President's Acting Chief of Staff.

Last night, I thought we were on the 5-yard line; right now, we are on the 2. As I also said last night, at this point, of the few outstanding issues, I don't see any that can't be overcome within the next few hours.

Here are the things that we have been fighting for, we Senate Democrats. First, a Marshall Plan for our medical system. Our hospitals, our nursing homes, our community health centers—our whole healthcare system—need desperately needed dollars. They need them fast, and they need them in a very large amount.

Hospital beds have to expand. Expanding capacity is not easy. The need for ventilators, for PPEs for the workers, for masks, even things as simple as swabs are not always available. And in New York City, New York State, and around the country, hospitals are going to be overwhelmed. Our big hospitals,

our medium-size hospitals, our small hospitals, and the small and rural hospitals actually face the risk of closing if we don't help them.

So we Senate Democrats have been pushing very hard for an increase, a significant increase, in money for the healthcare system. We are very, very pleased with what seems to be moving forward in the bill, in the bipartisan bill, that we hope will be brought to the floor.

Second, workers first—the title of our Democratic plan has been “Workers First.” We believe we have to put working people—families, average Americans—ahead of anybody else. They are losing their jobs through no fault of their own. Their kids are staying home because there is no school.

There are so many—so many—problems that are befalling average people, so we wanted to put them first. That has been our No. 1 goal, along with the Marshall Plan for hospitals.

This bill, as it comes forward, as it is now at least being agreed upon, has a lot of that. It has unemployment insurance on steroids. This is a great plan. What it says is that if you lose your job in this crisis, you can be furloughed by your employer. That means you stay on that employer's payroll. If you have health benefits with the employer, you can keep getting them. But, and most importantly, the Federal Government will pay your salary, your full salary, for now 4 months. We had asked for 4 months, and 4 months looks like what we are going to get when we come to this agreement.

It will mean two things. Most of all, it will put money into the hands of those who need it so much because they have lost their jobs, as I said, through no fault of their own. So that is vitally important, and that will pump money into the economy probably in a better way than anything else could do.

It also has a second benefit. It will keep companies intact. The small restaurant owner, the middle-size business, even the large businesses worry that if they just had to remove their workers, fire them because they don't have any money coming in, those workers would scatter to the winds, and they would look for other jobs, and when, God willing, this awful crisis is over, these businesses would not be able to reassemble. But with our plan, since they stay on the payroll of their employer, as soon as the crisis is over, they all can come back together, and that small restaurant, that middle-size manufacturing facility, and the service business will be able to reassemble quickly, and we can get the economy going again. That is another thing we have been fighting for.

We have been fighting very hard that any bailout funds—money to industries that have trouble—have real oversight and transparency. That is vitally important. We cannot have the situation where, when a company is getting money from the Treasury, the Federal

Reserve, we don't know about it. And we have been pushing hard that for any contract the Federal Government makes with a company to give it loans, we know of that contract in a very short period of time so that we can examine it. And we, in the Senate, those in the House, the press, and the American public will see if those things are on the level because we all know there was a load of dissatisfaction with TARP.

In addition, we are fighting for oversight, a new inspector general, to be able to look into these contracts. We would like very much, and believe we should have, a congressional oversight board as well. We are fighting for transparency, oversight, and disclosure when the Federal Government gives corporations money.

We also want to make sure that workers are put first in these situations so that when there are direct Federal grants and direct Federal loans to these companies, they either have incentive or mandate to keep their employees and their benefits. We are making very good progress in that direction as well.

Small business—we all ache for these small business owners, probably second to the people who have illness in their families. We ache for these folks. My father was a small businessman. He had a little exterminating business. It was never very successful. He would pace the floor Sunday night at 2 a.m. because he hated going to work. So I know what people go through. You put your blood, sweat, and tears into your small business, and all of a sudden, it looks like it is blown away. Well, there is a very fine proposal, bipartisan, on small business that I believe will be in this package as well.

So there are lots of good things here. We all know that not everyone is going to want every provision. We all know there are many things that so many of us want that are left out, but we all know we must do these things.

We are not looking for things that are extraneous to this crisis, and I don't believe they are in this package. We are looking at things that deal directly with this crisis, and that is what we have proposed here as Democrats in the Senate. Whether it be workers first, helping our medical system, providing oversight and transparency in the boards, and helping small business, those are all directly related to the crisis. We need them soon. We need them desperately.

In the last few days, we have made huge progress in achieving these goals. Again, I hope, I pray, that we can come together very quickly and pass in large numbers the bipartisan bill that will help the American people, who so badly, badly, badly need our help.

I yield the floor.

The PRESIDING OFFICER. The Senator from West Virginia.

Mrs. CAPITO. Madam President, I am glad to be on the floor right now to hear the Democratic whip and the

Democratic leader talk about the principles of a bill that we want to pass and wanted to pass 2 days ago.

The principles of helping workers first, the principles of helping small business, the principles of looking after the healthcare system in its entirety—these are the fundamentals of the bill that we have worked on together, in a bipartisan way. Both the Democratic whip and the Democratic leader said that this is and has been a bipartisan bill.

I just got off the telephone with my local radio station, and I had to fight back the notion that the bill that was before us yesterday and Sunday was a strictly Republican bill; it was not. The bill that has the small business provisions that the Democratic leader just said was worked on in a bipartisan way, which we all know was and is a great idea. Jointly, we agree on that. So I am glad to see the acknowledgement that, yes, we have been working together; yes, we have had conversations across the line; and, yes, we have worked on issues that we know are going to put workers and families across this Nation first.

So I have spent a lot of time, as all of us have, talking to county commissioners, our mayors, the Governor, health professionals, small business owners, individuals, moms and dads, wondering, Is it safe to have somebody help me with the kids? What kind of contact should I have with my grandchildren? This is something I am in constant debate on myself with my own grandchildren.

So I think what I get from everybody—more than anything—is not just the urgency of now but the urgency of yesterday and the day before. So I am glad to hear the leader say that we are close, on the 5-yard line or the 2-yard line. But let's not get into too many football analogies. We have all been to football games where we have been on the 2 and people have fumbled the ball. We can't do that because it has been fumbled long enough.

So, for the past few days, I have been very frustrated, as have many of my colleagues. I know my fellow Senator from Iowa, who is here on the floor with me, and, certainly, the Presiding Officer from Georgia have had great angst and great frustrations that care has been delayed when Americans need it the most—both economic and healthcare.

My West Virginians, they want to make sure that our hospitals, our community health centers, and other providers—our nursing homes, our extended-care facilities—have the resources that they need to provide the best coverage. That has been in this bill.

I heard the urgency of PPE. We hear that all over the country, certainly in our State, and, also, swabs and other testing equipment. This is part of that bill but also our hospitals, which are hurting because they don't have the elective surgeries; they don't have the revenues to keep them going.

The \$75 billion that we have in it—sounds like it may be more—fine, good. Let's keep our hospitals going, particularly our rural hospitals in rural areas where they don't have the availability of healthcare like they have in other places.

But, I tell you, we want our hospitals to be open. What West Virginians don't want is a delay in getting them the help they need just to score political points.

The other things West Virginians want are the best medical care for our veterans. We have four medical centers. We have a very patriotic State that has some of the highest per-capita military and veterans in the entire country. We want help for our veterans.

What we don't want is to use a crisis to advance a partisan or ideological agenda, which we have seen. West Virginians want to make sure that we have protective equipment for doctors, nurses, and first responders on the frontline. I talked to some of my volunteer fire departments. You don't think how deep this goes or how deep the need is for personal protective equipment until you start thinking about all the different ways people have contact. I tell you what—they don't want a Green New Deal in this bill; they want blue masks.

West Virginians want research into new vaccines and treatments to help fight the coronavirus and end this epidemic. When we think about how we are going to get out of this, stopping the flow of the virus is certainly No. 1. But we also have to get confidence back that, if this comes back later, we have the vaccines or the therapeutics that are going to help people be healthier and fight the spread of the virus.

What they don't want are regulations and bureaucracies that get in the way of action. Our bill helped a lot with alleviating some of those regulatory burdens that we see our healthcare providers fighting—at least in times of an emergency, alleviating those regulatory burdens.

West Virginians want to allow more medical visits to be done by telemedicine during this crisis to keep our patients and our providers safe.

What they don't want is to read tomorrow morning a newspaper article that says who are the political winners and losers in this because they know, essentially, people are the ones who are losing by the stall tactics that we have seen.

West Virginians want to help small businesses. We are probably 99 percent small business in our State—a small State. We want to stay afloat and keep our employees on the payroll.

What we don't want is for others to not realize the urgency that small business is feeling. As I said, not the urgency of now—the urgency of yesterday.

We just had a shelter-in-place put in place in our State. Think of all the im-

pacts this has across our State and the State of Iowa and others.

West Virginians want a financial boost to our families during this uncertain time. This is in the bill. I heard the leader talk about it like it was a new concept. It has been there. It has been in the bill.

They don't want us to leave our communities without the tools they need to confront this crisis.

West Virginians, we always really band together. We really do everywhere, but I have a particular pride, I think, in my State around neighbors helping neighbors.

West Virginians want us to assist workers who have been laid off as a result of the emergency by extending unemployment benefits. Again, it is in there. It has been in there.

They don't want for us to fail to show compassion for our fellow citizens during an emergency.

West Virginians want to keep educating our students. We have a particular issue here with our tele-education because we don't have the broadband. That is a subject for a different day. I know part of that is in this bill, but if anybody joins with me in this fight, which many of us have, the urgency of yesterday is here on the delivery of broadband services into rural America.

What we don't want is a Federal takeover of our election system that requires same-day registration and places Washington bureaucrats in charge of our local officials. West Virginia has a primary on May 12. I am working with the Secretary of State and the Governor to make sure that our State formulates how we can get as many people voting by mail as possible within the parameters of the way we want to conduct our elections. We don't need a one-size-fits-all here. We need to keep the States in charge.

West Virginians want to stabilize our economy and do everything possible to avoid a long-lasting economic recession.

What we don't want is to enact Speaker PELOSI's Christmas list that includes new regulations on carbon emissions, wind, and solar tax credits, corporate board diversity reports, and a cap-and-trade program for our airlines.

We have a bill before us. We have had it before us for several days. It is appropriately called the CARES Act because it takes care of a lot of the priorities and issues that we have been talking about, that we hear about in our tele-townhalls or in talking to our neighbors and talking to our constituents, the urgency of not now—yesterday. We face a great public health threat, and we face a severe threat to our economy.

I am a total optimist about everything. My glass is always half full and I know we are going to get through this and I know we are going to survive it. I know we are going to be better for it because we are going to learn lessons,

but it sure is tough when you are in it. Even a full-blown optimistic person, I admit to myself and to you today, I have had some pretty low points during this whole thing, where I have wondered, where are we going?

The last thing we need is the political debate that we have had over the last 2 days over programs and the parameters that were just laid out by the Democratic leader that were in the bill, have been in the bill.

So we must come together—bipartisan. All of us work together. I work with the Senator from Delaware. We are on EPW together. He was born in West Virginia, so he can't get too far away from me, and we work together a lot across party lines. This is an example, and I think we are seeing that now. I think that, with the leader's comments, we see we are making great progress here.

So I am encouraged that the deal is almost closed and that today might be the day that we will join together and that we will stop delaying care. Because today is the day—yesterday could have been the day, but today is the day—because I am an optimist, and I am always looking forward—today is the day we come together and take bold action for the American people. I know that is what Americans want, and I know that is what my West Virginians want.

I yield the floor.

The PRESIDING OFFICER (Mr. CRUZ). The Senator from Delaware.

Mr. CARPER. Mr. President, I would say to my colleague, my West Virginia colleague and friend: Don't lose that sense of optimism. It is going to carry us through this and, hopefully, well beyond.

I live in Delaware. My wife and I live in Delaware. We live in the same house we have lived in for—gosh—33 years, and we raised our sons there and sent them off into the world.

Every morning that I get up and I come here, I go to the train station. It used to take maybe 15 minutes from my house to get to the train station. Today there were just a few cars on the road—no buses. I got to the train station, and most of the doors were closed. Up on the platform, I think two people were on the platform to catch the train that ultimately brought me down here.

A lot of people whom I passed by on the way to the train station, some people had slept out overnight—destitute, asking for money. Then, off the train station here, an hour and a half later, in Union Station, walking through the train station, it was almost empty. The train I had been on was almost empty.

A number of the people whom I did run into walking through the station and out of the station, came out Delaware Avenue to the Capitol, where people were, again, destitute and begging for money.

There are a lot of people who showed up last week and the week before in this country to ask for and sign up for unemployment benefits. They never

imagined in their life that they would be in this situation.

A lot of people who signed up in the last 2 weeks for food, what used to be food stamps—SNAP—food benefits for their family, they never imagined they would face this situation.

My colleagues call me a recovering Governor. I was privileged to be Governor of Delaware for 8 years. I chaired the National Governors Association. The Governors who met on the 50-State conference call several days ago, I was fortunate enough to talk to some of them afterward and ask them what their priorities were.

They said, among other things: We want to make sure, when people file for unemployment insurance, if they are eligible for it, that it will actually be there; and these State funds that were created, contributed to by employers in 50 States across America, when they are depleted, there needs to be a backup. They were pleading with us to make sure that that backup is there.

I am encouraged that the package that is before us today will provide that liquidity, if you will, for unemployment insurance so people will actually be able to get not necessarily their full payroll or full salary—full paycheck—back but at least maybe enough to get by.

The Governors asked that we—they use the term “plus-up” the SNAP program. We used to have food stamps. We now have something called SNAP cards, and they can be plussed-up or down remotely, electronically, and the Governors were asking that we do something about that to make sure that not only people have at least some kind of payment coming in, through unemployment insurance, to their homes but also something—some additional benefits for the SNAP program.

I don't think we are going to get that. We made some progress on SNAP in the last package that came through a week or so ago. And we probably, especially, need to focus on food benefits for families who have kids in schools. Schools are closed. Those kids used to get their lunch—maybe their breakfast—at their school. They are not getting it now. Those families, especially, are going to need some help.

The third area I want to mention is health benefits—health benefits. A lot of people who have very good health insurance benefits through their employer are going to lose them or face the possibility of losing them. There are going to be people—millions of people across the country—who are going to sign up for Medicaid who never thought they would be in a position to have to do that.

The Governors are asking that we do a little bit more to help make sure that Medicaid, which is partly funded by the Federal Government and partly by the States—that there are sufficient dollars to meet the demand for healthcare through Medicaid that certainly would not have been imagined a month or so ago.

I want to just mention a couple of things. I see a colleague from Iowa is here, and I don't want to take too much more time, but I am asking indulgence for just a couple of minutes.

One of our colleagues mentioned today looking ahead to the elections and thinking about the elections. We have great concerns about election security these days, with the Russians trying to interfere with our elections again.

We have a Postal Service that is in dire straits. The Postal Service, as we know it, has faced great challenges in recent years because of the lack of first-class mail. People have moved off first-class mail into email to do business and personal communications. The Postal Service is in dire straits. One of the ways we could help them is to expand vote by mail. Every State with counties and cities that have primaries and general elections would be a source of revenue for the Postal Service going forward. It actually helps address the concerns we have about the Russians interfering in our business.

In the last week or so—I know my colleagues did as well—I called really smart people I know who have been leaders in this country—people like Leon Panetta, Sylvia Mathews Burwell, John Kasich, and any number of other people—Democrats and Republicans—just to pick their brains as to what they thought we should do. Some of the best advice from people like Leon Panetta, Mark Sandy, and several others used the three Ts.

I said: Well, what are the three Ts?

He said: When you are putting together this package, always remember the three Ts.

What are they?

He said: They are timely—whatever we do should be timely; targeted—it should be targeted; and it should be temporary.

I believe that is what we are trying to do with this huge package—enormous package. I never imagined we would be dealing with one bill of this size and magnitude.

Timely, temporary, targeted—we have added one to that. Democrats suggested this, and I think the Republicans embraced this idea. It also should be transparent—transparent.

I have a bunch of quotes I carry around with me on my cell phone. Sometimes I need some inspiration, and I pull out my cell phone and look at a couple of quotes. In anticipation of saying something today, I looked at a few of my favorites. One is John Kennedy. I think it is especially timely right now. One said: “Let us not seek the Republican answer or the Democratic answer but the right answer”—the right answer.

Another quote I carry around on my phone is one by Churchill. Churchill used to say: The worst form of government devised by man is democracy. Democracy is the worst form of government, except for all the rest. What he was saying there is this is a hard way

to govern. It sure is, especially in the midst of a pandemic, the likes of which we have never seen in our lifetime.

The third one that comes to mind is actually an African proverb. It goes something like this:

If you want to go fast, go alone. If you want to go far, go together.

Think about that.

If you want to go fast, go alone. If you want to go far, go together.

I think what we have coming together here is our Democrats and Republicans—and maybe an Independent or two—who have decided over the last several days that despite our differences, there is not a Republican answer and there is not a Democratic answer; they are the right answers. Hopefully, we get more right answers in this package—which I expect we will be considering later today—than wrong answers. The American people are counting on us to pull together, and I think we are beginning to do that.

I would close by saying that this is not the first package—legislative package—that we prepared to adopt in the last 2 weeks or so. This is No. 3. People smarter than me say there will probably be a No. 4 and maybe No. 5 as we learn more going forward.

The first one is pretty small, \$3 billion. The second, which focused on a lot on testing, was over \$100 billion. This one is many, many, many times that amount.

I hope folks across the country will be encouraged that we were able to get it mostly right in the first legislative package and get it mostly right in the second legislative package. This one is huge. It took another week or so to pound it out, but I think it is probably better because we have gone slowly.

I say to the American people, take heart. We have been through a lot worse than this in our lifetime—a civil war that killed about 800,000 men: families against families, brothers against brothers. Hundreds of thousands of other women, children, and old people were killed. After the Civil War was over, President Lincoln was assassinated. A short while later, his successor, Andrew Johnson from Tennessee, was impeached.

We somehow made it out of that century to get into the 20th century just in time to fight not one world war but two world wars—fought them, led them, won them. The Cold War—led it, won it. And when the sun came up on January 1, 2001, here is where we were as a nation: We had the strongest economy on Earth. We had the most productive workforce on Earth. We had four balanced budgets in a row. We hadn't balanced our budget since 1968, but we ended up in the last 4 years of the Clinton administration with four balanced budgets in a row, with a Republican-led Congress.

We are the mightiest force for justice and the most admired Nation on Earth. If we can get through everything from the Civil War through the first day of 2001, we can get through this as well.

People are looking to us to lead. I hope and pray that later today that is exactly what we will do.

I want to thank everybody who is working very hard on our side, our leadership, our caucus and the Republican side, their leadership. I was sitting in CHUCK SCHUMER's vestibule earlier today, and Secretary Mnuchin was going back and forth, and MARK MEADOWS, who is the new Chief of Staff, was going back and forth. CHUCK SCHUMER and others—there was lot of activity and, I think, a little more optimism than I have seen in the last several days.

America, take heart. We will get through this.

I yield the floor.

The PRESIDING OFFICER. The Senator from Iowa.

Ms. ERNST. Mr. President, we have a clear objective right now, which is to get additional, immediate relief into the hands of the American worker and to do it fast. That is what we are focused on, folks. That is what we have been focused on since passing the phase 1 package, and then the House-led phase 2 relief package last week.

The phase 2 bill was not perfect, but I was happy to support it because it was the right thing to do. It was the support that Iowans needed. Since President Trump signed that package last Wednesday—nearly a week ago—I have continued to hear from Iowans—those in our hospital industry, those in the restaurant industry, agriculture, trucking, retail, childcare, biofuels. I have heard from all of them, one-on-one conversations about the need for additional and immediate relief—relief for the young families in Iowa right now who are feeling very anxious about how they are going to make that end-of-the-month rent payment come April 1; relief for the nurses, like my cousin, and the doctors who are fretting about going into work because they don't have the personal protective equipment they need to prevent them from getting and spreading the coronavirus; and relief for the small business owner who so badly wants to be able to keep her employees on the payroll so that when we get through this pandemic—and folks, we will get through this pandemic—she can get her business up and running and can keep sending her employees those paychecks. We have a lot of those small business owners all across our Main Streets and all around our squares in Iowa.

I also think about the seniors across my home State of Iowa who are probably worried about access to the medical services and the care they might need during these very challenging times or the middle-aged couple who have been looking at the market and seeing those markets spiraling down every single day and wondering, What does that mean for our future and for our retirement plans?

Folks, the American people are hurting right now. They are very anxious. And now, more than ever, they are

looking to us. Iowans and, of course, all Americans need to know that we have their back and that their livelihoods are our top priority.

What we have seen over the past several days is a very sad attempt by folks across the aisle to stall and exploit this crisis as an opportunity to jam through their political wish list. Folks, we can have those policy debates. We can have those another day. But with each passing minute we waste, more lives are at risk, more jobs are lost, and more communities are turned upside down.

We are not going to play games any more in the U.S. Senate. The American people have made it quite clear: They need relief, and they need it now. This phase 3 relief package is not and will not be a "Christmas tree" bill. In fact, folks, it has been the product of hours and hours of bipartisan negotiations from five different groups. Those working groups have worked late into the night and over the weekend to come up with a good bill for the American people. This bill is squarely focused on getting immediate relief to millions of hard-working Americans across our great United States.

Just a while ago, the Democratic leader was on the floor, and he was touting a number of these provisions. As my colleague from West Virginia pointed out, those provisions the leader is touting have been in this package. These are not new provisions. These are not new provisions, folks. We should have, and we could have, advanced this bill days ago.

This bipartisan phase 3 package includes billions of dollars for our Nation's healthcare workers and our healthcare system as a whole. This has been a big priority of mine—something I have heard from time and again from Iowa's hospitals and healthcare professionals and something I have called on Congress to respond to: billions of dollars for additional personal protective equipment and other materials. Healthcare workers are depending on us to help increase the supply of the PPE they need so that they can continue to battle the spread of the coronavirus and care for their patients, some of whom are our most vulnerable.

There are billions of dollars for small businesses across our States to be able to keep employees on the payroll and pay their bills. Again, that is a huge priority for Iowa. Again, as my colleague from West Virginia stated, about 99 percent of her businesses in West Virginia are small businesses. That is true in Iowa, as well, with 99 percent of our businesses being small businesses.

There are billions of dollars to provide direct financial assistance to individual Americans to ensure access to testing and a future coronavirus vaccine is covered at no cost—at no cost—to the individual and dollars going to expanded telehealth and to increase care for our veterans and also to provide unemployment insurance and to defer student loans.

Folks, the list goes on and on and on. This bipartisan phase 3 relief package is focused on the American worker and our American family.

Again, many of these provisions have been in the bill since the beginning. These are not new provisions. We need to stop these stall tactics. It is not time for long, drawn-out policy debates on the floor of the Senate.

Folks, now is the time for action. It is time for Congress to step up, put aside our partisan wants, and show up for the people of our States.

I am an eternal optimist, and I have hope that we will be able to come together and reassure the American people that they are our top priority.

Each and every one of us in this body has an obligation to the men and the women who elected us to do our jobs, and right now our job is to get Americans the relief that in some instances they are literally crying for.

To my friends across the aisle, I believe you know what the right thing to do is. Join us. Put the people ahead of party. Help us deliver additional relief to the men, the women, and the children of our great Nation. Let's pass this phase 3 relief package today.

Folks, we all want you to stay safe and stay strong. God bless you all.

I yield the floor.

THE PRESIDING OFFICER. The Senator from Texas.

Mr. CORNYN. Mr. President, with every day that passes, the number of COVID-19, or coronavirus, cases continues to tick up, up, and up. A report by the World Health Organization last week noted that while it took more than 3 months to reach 100,000 cases worldwide, it took only 12 days to hit another 100,000. It doubled in 12 days. Now we know it took less than a week to add the next 100,000. Some of this is because of increased access to testing—something we knew we were not ramped up to do.

More and more people are getting tested. That is good news. Those who have the virus can be isolated and treated, if necessary. Those who don't have the peace of mind knowing that they do not carry the disease and they can—by virtue of good personal hygiene and social distancing—remain healthy.

But if we are going to have any success at slowing the trajectory of this virus and minimizing the economic harm, the time to act is now. The eyes of the Nation are upon us. They want to know if partisanship can be set aside in the face of a pandemic. They want us to know that partisanship is an indulgence we cannot afford.

If you are trying to figure out the answer, let me recap what has happened in the Senate recently.

For weeks, our Democratic colleagues agreed that this is indeed a crisis, that we need to act promptly and we need to shed our partisanship because our country can't wait. I agree. Our country is in dire need, and this is no time for politics as usual.

Indeed, this has always been our custom. This has always been our instinct as Americans during crises like 9/11 and like the great recession of 2008. We would have every reason to expect that in the face of another national crisis, like the coronavirus, Democrats and Republicans would work together, but that has not been the case.

We now need Republicans and Democrats to come together as we have in the past to deliver on our shared priorities to support our country during this unprecedented time.

There is, in fact, broad bipartisan agreement about the result. We need to get relief directly from Washington to the American people as soon as possible. We need to provide small businesses with help so they can survive this storm and so that once the virus is defeated, they are still around to provide jobs to people they have now had to furlough or lay off. There seems to be broad bipartisan agreement that we need a freeze on student loan payments to provide peace of mind to tens of millions of borrowers. Employees who have been impacted by the virus should get support now, and they should have jobs to come back to later.

Over the weekend, it seemed like we were making good progress. There had been negotiating between the parties, compromising. As of Sunday morning, it looked like we were just about there. Then the Speaker of the House and the minority leader of the Senate decided the crisis should not be wasted. They claimed all of a sudden that the deal was not good enough even though they themselves helped to write it. The Speaker in particular played a unique role in blowing this up. After sending the House home for a weeklong vacation, she flew back into town at the eleventh hour and laid waste to countless hours of bipartisan work.

When the time came for a routine procedural vote in the Senate that would start the process of considering legislation and would have provided us even more time to debate it, Democrats—on a party line led by the Democratic leader—killed it dead in its tracks.

It is hard to think of an appropriate metaphor during a time like this, but when our Nation is on fire, Democrats decided to shoot the tires on the firetruck that was going to put out the fire. In doing so, they fell in lockstep, in spite of the fact that many of them had helped negotiate the bill, and they flushed every ounce of progress we had made over the weekend down the drain.

Less than 24 hours later, we held another routine procedural vote. Once again, Democrats, in lockstep, blocked us from even considering this bipartisan legislation, which has their fingerprints all over it. They claim they are still not happy with the text—or weren't at the time, anyway. Yet that claim clearly doesn't hold water.

We continue to hear update after update with Senator SCHUMER saying: A deal is close. A deal is close.

But with each hour—let alone day—that passes, the number of corona cases is rising. The number of people dead of this virus is rising. Our public health system is taking a beating. The minority leader's home State of New York is among the hardest hit. They now have 25,000 confirmed cases in New York, and the number of cases doubles every 3 days. You would think the Democratic leader would have a sense of urgency about getting help to his own constituents in New York.

If there was any doubt that our friends on the other side of the aisle prioritize politics over the health and safety of their constituents, let me tell you about some of the changes they were after. The minority leader wanted to include in this legislation an expansion of tax credits for wind and solar energy. They wanted to give unprecedented authority to organized labor and to address fuel emission standards for airlines—none of which is relevant to the immediate crisis that is at hand.

While these are normal topics that we would debate and vote on during normal times, they are not the sort of things that ought to occupy 1 minute of our time during this crisis. While doctors and nurses have bruises on their faces from wearing masks and goggles for 12-plus hours a day, this sideshow should not be part of the minority leader's priorities.

Clearly, his goal was not to make the legislation better for healthcare professionals or the millions of workers who lost their jobs. He is trying to use this national emergency as an opportunity to enact dramatic liberal policy reforms that have nothing to do with this crisis. People are dying. Hospitals are overwhelmed. Small businesses have closed their doors, and workers have lost their jobs. The American people do not have time for his games. This virus is spreading at an exponential rate, and we can't afford to waste time fighting one another over these sorts of irrelevant partisan sideshows.

I know under normal circumstances this kind of gamesmanship is part of the process, but now, in the face of this crisis, it is absolutely unconscionable. It is reckless and irresponsible.

A pandemic has swept across the country with alarming speed. Our hospitals are in need of personal protective equipment, businesses have shut their doors, employees have been laid off, and people across the country wonder just how long they can survive at this pace.

The bill we had last Sunday would have taken major steps to support our country during this crisis. It would have sent desperately needed funding to the hospitals that are struggling to manage a new influx of patients and helped fight the shortage of masks and other personal protective equipment. It would have provided direct financial assistance for middle-class families. A family of four would have received up to \$3,400 to help cover rent, groceries, electric bills, and other expenses in the

interim between being laid off and being able to qualify for unemployment compensation. We would have provided them a lifeline, and we still need to do it, and we need to do it now.

This legislation, which we could have passed 2 days ago, would have delivered relief for small businesses that are struggling to stay afloat and ensured that their employees impacted by this coronavirus would be taken care of. What is more, those small businesses need to be able to continue to exist so that when we defeat this virus, people will actually have jobs to go back to.

But our Democratic colleagues said that wasn't good enough. They chose to put their partisan political agenda ahead of the health and safety of the American people. So here we are with no end in sight. We keep reading reports from the minority leader and others saying: Well, the bill is on the 2-yard line. Well, you can have the distance and still never get across the goal.

Yesterday, House Democrats released their own coronavirus package, which is really amazing in the face of this bipartisan-negotiated bill. Speaker PELOSI parachutes back into town after a weeklong vacation and drops an 1,100-page piece of a bill which includes a host of proposals that have absolutely nothing to do with solving this crisis. As I mentioned, this includes emissions mandates for airlines, tens of millions of dollars for the John F. Kennedy Center for Performing Arts, and early-voting and vote-by-mail requirements for every State across the country. This isn't a sincere effort to support our healthcare providers, workers, and small businesses; it is a naked attempt to use a public health emergency as a smoke screen for their radical agenda.

Democrats' priority simply isn't solving the healthcare and economic crisis we are dealing with today. It is not. If it were, Senate Democrats would not have voted against a bipartisan relief bill two times already. And now House Democrats are flaunting a bill that does more to advance their agenda and does not solve the crisis at hand. We don't have time for more liberal virtue signaling. We need to act and act now.

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.

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

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

Mrs. FISCHER. Mr. President, yesterday, I came to the floor to talk about the need to provide relief for families across this country who are hurting because of this coronavirus crisis. I said that people are frightened, that they are stressed, and that they are looking to us to take action. Many people have lost their jobs. Many are

watching their hard-earned savings evaporate. Many don't know when they will be able to go back to work.

Here in this body, my colleagues and I are trying to move forward on a bill that would provide relief to individuals, to families, to small and medium-sized businesses, and to our agriculture producers. Our bill would help to stabilize our economy in this downturn. The Senate bill offers reasonable, sorely needed solutions that will help families. Yet, while the anxiety and frustration around this country rises, the other side is obstructing and delaying the relief that the American people need.

Let's look at what is happening here and on the other side of this building.

The House Democrats ceased bipartisan negotiations on COVID-19—the relief package that we have been working on—so that they could write their own bill. What are the provisions that Speaker PELOSI and the House Democrats think are critical right now during this crisis of unprecedented proportion like we have never seen before? It is a wish list about which many of my colleagues have spoken. It is a wish list that has nothing to do with the crisis at hand—nothing to save lives and no serious, new effort to provide relief.

Yesterday, I also spoke about the fact that, in our bill, we have relief for agriculture. It is the only effort to provide relief for agriculture producers, and it was facing a Democratic effort to be removed from the bill. I don't often agree with the chair of the Nebraska Democratic Party, but she was right when she said recently, in an interview with The Hill, that the Democrats don't have a plan for rural America. According to the article, she said that the Democrats only address rural voters directly—people in rural communities—when they show up in Iowa to campaign for votes.

To the hard-working men and women of rural America, I say to you: Take note. Take note on who recognizes your vital role in our country and who is fighting for you.

People are sick and people are scared. As of this morning, my home State of Nebraska now has 62 confirmed cases of COVID-19. Addressing these Democratic priorities will not help our healthcare workers, who are on the frontlines in this fight against this virus. It will not help our small businesses that might have to lay off people or shut their doors for good if they don't get this assistance. It doesn't help our ag producers in Nebraska and all across the heartland who are working tirelessly to feed the world during these tough times.

I will say again what I said yesterday: We don't have a lot of time here. I urge all of my colleagues to work together and save the debate on a wish list for another day. Today, let's give the American people what they need, and that is relief—relief for the families who are at home, caring for their children, and doing everything they

can to make ends meet; relief for our amazing healthcare workers and community hospitals that are combating this disease, caring for their patients and saving lives; relief for small Main Street businesses—the backbone of America—that make our communities vibrant and prosperous. Let's give all of these great Americans the critical relief to help carry them through this crisis.

I urge my colleagues on both sides of the aisle to work in a productive way to get this next phase of relief passed and send it to the President's desk as soon as possible.

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.

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

The PRESIDING OFFICER (Mr. TILLIS). Without objection, it is so ordered.

Mr. BOOZMAN. Mr. President, I arrived in Washington in November of 2001, after winning a special election to serve the people of the Third District of Arkansas in the House of Representatives. This was shortly after 9/11. It was a very anxious time in the Capitol. Every one of my colleagues sought to find ways to work together to move major pieces of legislation that helped to return a sense of normalcy that Americans so desperately sought in the wake of the attacks.

Given all that is at stake right now, for the life of me, I have not been able to understand why we have been struggling to do the same now. Thankfully, the partisanship that has dominated these past few days has subsided. It appears that we can now move forward after this unnecessary delay. This is vital, as we simply can't afford to wait.

Many small businesses in Arkansas, large cities and small towns alike, are being forced to close during this crisis, both to protect the public health and to protect their families, and because of a shrinking customer base, as customers are urged to stay home to reduce the spread of the disease. The unexpected closure for small business owners, through no fault of their own, may prevent many of them from reopening by the time this is behind us. Those employed at these operations will be among the hardest hit financially by this crisis.

Entire industries that are so vital to our Nation's economic well-being have been crushed by the pandemic. The markets have taken a huge hit from the crisis, putting the retirement security of millions of American in jeopardy. And it certainly is expected that our healthcare sector, strained to capacity right now by the coronavirus pandemic, will face substantial challenges moving forward.

Congress's initial responses in the wake of the crisis were promising. We

came together to pass a comprehensive package to dramatically increase efforts to prevent the spread of the disease, treat Americans diagnosed with COVID-19, and support research to find a vaccine. President Trump signed this bipartisan, bicameral emergency supplemental appropriations package that provided a surge in funding throughout the government—almost \$8 billion—to meet the growing challenge that we face. It promotes a government-wide approach, channeling the collective energy, knowledge, and talents of Federal, State, and local public health officials and healthcare professionals to mitigate the spread of the coronavirus and treat those who have been affected.

After that, the House passed a bipartisan relief bill, the Families First Coronavirus Response Act, which includes paid emergency leave for workers, widespread coronavirus testing at no additional cost to patients, and enhanced food security initiatives. Last week my colleagues in this Chamber worked together to approve the Families First Coronavirus Response Act and the President signed it into law. This was the first step in our efforts to provide economic relief. We called it phase 2.

There are several aspects of that bill that the Senate would like to have changed, but for the sake of urgency and building bipartisan momentum, we passed the bill without a single amendment. We put our differences aside and did what we believed was in the best interest of the American people.

Republicans and Democrats alike agree that much more is needed to be done to help individual Americans negatively affected by this crisis and to stave off a massive economic disaster. That is what this bill does.

Phase 1 provided immediate funding to address the public health crisis. Phase 2, the Families First Coronavirus Response Act, marked the beginning of our efforts to address the coronavirus's economic impact. It has a number of helpful provisions in it, but we have to build upon this effort and provide more relief to the American people in this time of crisis.

That is phase 3, the Coronavirus Aid, Relief, and Economic Security Act, or the CARES Act, the bill we have been trying to move forward over the past several days.

The CARES Act would send billions of dollars to hospital and healthcare providers, the men and women on the frontlines of this fight. It would send direct checks to millions of American households to offset the economic impact of the crisis and allow for a much needed injection of liquidity into our economy. It would expand unemployment insurance while stabilizing industries to prevent mass layoffs, and it would provide dramatic relief to the lifeblood of our economy—our small businesses—which have taken a massive hit as a result of this unprecedented public health crisis.

We have to create a path to economic recovery. We have told Americans they

can't go to work, and businesses are unable to operate. As a result of these measures, individuals are not getting a paycheck. We need to be helping them through this crisis by providing cash payouts, expanding unemployment benefits, and by ensuring that there will be jobs for Americans to return to when this is all over.

This is not a stimulus plan. It is an existence plan. We have to pass this bill. Americans have lost faith in many of their institutions. This is a defining moment. We have a chance to restore some of the confidence that is being lost by putting the needs of the Nation over the wishes of the political class. Americans are looking toward Washington for leadership right now. This is a true test.

Let's pass this bill and show that we can rise up to the massive challenge before our Nation.

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. SCOTT of South Carolina. 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. SCOTT of South Carolina. Mr. President, today I rise to speak about the fact that the past 2 weeks—especially the last 2 weeks—have been incredibly difficult times for South Carolinians and for Americans throughout the country.

As we always do, our American family has shown resilience, and so many are working to lift up those in need. I think about the folks who are going to drive-throughs and leaving tips. I have heard stories throughout South Carolina—and I am sure it is true throughout America—of folks paying for groceries for the single moms and for those in need behind them. I have heard of restaurants in South Carolina from the Halls food chain that are providing meals for single parents as well as for the homeless. There are so many positive stories coming out today and yesterday about the will of the American family to pull together during these incredibly unprecedented and challenging times. We have also learned a lot about social distancing and how to keep our restaurants open when folks are not allowed to go in.

Schools have had to close down and shift to online-only learning environments, taxing both parents, as I understand, and teachers.

Many workers have been furloughed or laid off. I am sure it is true in North Carolina, but it is certainly true in South Carolina that so many of our restaurant owners—I have been on the calls with hundreds of them talking about shuttering their entire operations. Last Thursday and Friday, I saw that one restaurant with several different locations—I think 6 locations—laid off 900 employees, all going

to the unemployment line. Another small restaurant chain with 6 or 7 locations laid off another 1,000 employees. In Myrtle Beach, SC, one of the meccas of tourism in the Nation, restaurant after restaurant, hotel after hotel is laying off parts of their family. Workers who have become family members over a decade or two of working at the same place and serving amazing people are today without work, today without the paycheck that gives them the glue to not only keep their families together but to keep their finances together.

Small businesses are scrambling. I have run three different small businesses. I know the pain of not signing the front of the paycheck for yourself, not being able to sign the back of that same paycheck for yourself because you are willing to do whatever it takes to make sure your employees get to cash their paychecks. I understand the turmoil in the heart of the employee and the employer who simply don't have the resources they had just a couple of weeks ago. Even worse, because they did nothing wrong, they find themselves completely and totally exasperated, unable to comprehend and understand how outside of their own control, they no longer have the resources necessary to take care of their own family.

We find ourselves in unprecedented times, but in these times, I am reminded of the entire group of heroes who show up every single day, and typically we are only talking about the law enforcement community and first responders, but today we have to add to the list of American heroes those folks who are clerks in grocery stores, filling the shelves over and over again. We have to add to that list those folks who are helping in the takeout delivery so folks can have hot meals when they go home. We undoubtedly keep in mind the true American heroes—our healthcare workers, the doctors and nurses and, as my mother has been for 45 years, nurse's assistants, showing up in hospital environments, putting their lives on the line for fellow Americans, folks they don't even know. They do so not just because it is their job, not just their duty, but it is their calling and their mission.

We are blessed to live in a nation where everyday people understand that which it seems we do not in this Chamber. That is what makes the last 3 days so incredibly frustrating.

On Saturday, it looked like this was all about over. We were so close to a deal—so close that Senator SCHUMER himself said on TV that he was very pleased with the negotiations, and he spoke about how bipartisan the negotiations were. And then the Speaker of the House returned to town, and the tide of bipartisanship seemed to be coming to an end.

We were making real progress, and the bill text was even released, and then, for absolutely no reason, the Speaker's passion for partisan hogwash

started causing the type of delay that doesn't simply cripple our economy but imperils our healthcare response to the people who are infected by the coronavirus. It impairs our response to the healthcare workers who are providing the response. It compromises our ability to respond with the PPE or, said differently, the material, equipment, and the uniforms necessary to protect the healthcare workers.

I honestly cannot believe we are still here not having already passed legislation that would make such a big difference in the lives of so many. Instead, we have to waste time explaining to the Speaker and to some of our friends on the other side that airline fuel emissions is not important in this legislation. We can debate that at another time. If you want the airline industry to be carbon neutral by 2025, let's have that debate, but let's not have it when people are desperately searching for help. We may even debate the importance of same-day registration and early voting, but let's not hold up \$1 trillion-plus from the hands of the people who can't take care of their families because of a strong desire to use this crisis to achieve partisan ends.

We all should be interested in diversity, but let's not hold up assistance to families because some folks, like the Speaker, want to use this legislation as a way to bring diversity to boards. This is not a place for this debate. This conversation should be a conversation about our healthcare workers, about those infected and those impacted, not about partisan political gains.

Imagine that—wasting time on 1,119 pages of the Speaker's political hierarchy.

Thankfully, the American people are smarter and more resilient than those folks in Congress. The American people may be concerned, and they may feel the sense of uncertainty about how long—weeks or months—that this will play out, but they know what we need: Immediate help for workers, for small businesses, and for healthcare professionals.

That is why, in this legislation, we fund hospitals. More than \$70 billion for hospitals are being held up right now. More than \$20 billion for veterans are held up right now. Tens of billions of dollars for vaccines, billions of dollars for the CDC, billions of dollars for FEMA, billions of dollars in block grants for the States, and tens of billions of dollars of emergency assistance for public transportation so you can get there are held up.

What are they blocking? Well, they are blocking hundreds of billions of dollars in unemployment relief. Let me say it differently. In South Carolina, the average maximum benefit for unemployment is \$326 a week. If you are making 30 bucks an hour or \$60,000 a year—\$5,000 a month, \$1,250 a week—the maximum benefit currently is \$326 in South Carolina. It is \$327 in Tennessee. In our legislation, no less than

an additional \$600 would flow to the unemployed. It is not just the traditional unemployed, as we have always defined it, but we have expanded the definition of unemployment, who would be eligible, to include the 1099 or the person working for themselves because we want to make sure that the average person in this Nation, who is taking the risk and taking the chance to do something that they have always dreamed of doing, and they are working for themselves—that if this crisis has caused you to lose your paycheck and you are self-employed, we, in a bipartisan fashion, wove together legislation that takes you into consideration. So instead of giving the \$326 in South Carolina or the \$327 in Tennessee, you receive more than an additional \$600 on top of that because we know the crisis that you are in is not of your own making.

We provide direct payments in this bill. It is very controversial and very debatable, but here it is, a minimum of up to \$75,000 in individual income, \$150,000 in household income. With two parents working, 75,000 and 75,000, you can get up to \$1,200 per working adult and \$500 for the children. That is \$3,000 almost held up in a partisan debate.

As a small business owner, knowing how hard it is to keep employees when business is ripped out of your hand and you did nothing wrong, this legislation provides loans to keep your employees on the payroll if that is something that makes sense. If you use the funds that you borrow to keep your employees on the payroll, it becomes more of a grant than a loan. That is a good thing because it is far cheaper for your employer to keep you on the payroll than it is to gamble on the unemployment insurance line.

So I am thankful to the American people. I am thankful to the American people because they have provided us everything. They have provided us examples of hope, reasons to be optimistic, the picture of strength and tenacity and toughness, and, most importantly, in the midst of a crisis, they have provided us a picture of unity—people helping people. That is the part of the story that we haven't heard a lot about—people helping people.

So, as this charade finally comes to a close, hopefully, by the time we go to sleep tonight, I want to tell my folks back home in South Carolina and the doctors in Washington State, the nurses in New York City, and the restaurant owner in Myrtle Beach one thing: Thank you. Thank you for showing us all what it means to be an American, especially during unprecedented times. Thank you for reminding those blinded by politics in Washington what the actual goal really is.

I know America will not simply survive. America will, in fact, thrive in the aftermath of this crisis. I know it because I know many, many Americans, and that is what we do. God has blessed the United States of America. Let us be a blessing to each other and get this done.

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. PORTMAN. 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. PORTMAN. Mr. President, our economy is in a free fall. I just got off the phone with another business in Ohio that was worried about whether they can survive, whether or not they can keep the workers they have, and looking to us to try to pass something that would actually help.

The bill before us does that. Yet here we are. Another day has gone by. More people have lost their jobs. More small businesses have shuttered. The healthcare crisis continues. The coronavirus is spreading, and we are not passing legislation that addresses all of those issues.

I ask my colleagues on the other side of the aisle to work with us. Let's come up with a bill here today.

The bill was the result of a bipartisan process. I was part of it. So I can tell you that. There were four different task forces that were asked to deal with four different parts of the response to the coronavirus. Each one was bipartisan. In our case, there were two Republicans and two Democrats. The administration was involved. We made concessions. The Democrats made concessions. The legislation represented that. There were ideas from both sides.

Yet here we are, 48 hours after the bill was introduced. We had hoped to have the bill signed into law by the President on Monday. I had businesses calling me yesterday saying: I am holding on because I was told this was going to be done by Monday.

My hope is that those meetings that are happening behind those closed doors over there result in something quickly and that Democrats don't keep trying to add more things to this bill that are extraneous and that don't have to do with the coronavirus.

This is not the time to try to get whatever your wish list is on a piece of legislation that is moving. These are not normal times here, where Members try to take advantage of the bill going through by adding something to it. It is also not a time to say: Let's spend more and more and more on everything.

This is unprecedented. The total spending in this bill will be about \$1.5 trillion. That is roughly the size of the entire appropriations that Congress normally makes. The entire appropriations that come through the process here, called discretionary spending, is the amount of just one coronavirus emergency bill.

To me, it is a rescue package. It is a rescue package that does three things. No. 1, it tries to keep the doors open in those small businesses that are watching us so carefully right now to see

what is going to happen. Also, as part of keeping the doors open, it means that you can keep your employees.

So goal one is to keep employees attached to businesses. We should all want that. That is where most people get their healthcare and get their retirement. That is where we want employees to be as we get over the hump here and begin to control this virus. Then we want to go back to work. We want to get the economy moving again so people can have paychecks and our economy can grow again.

No. 2, we do want to take care of those people who, through no fault of their own, have found themselves out of work. Sadly, in my home State of Ohio and around the country, there are a lot of people in that category.

Our unemployment insurance system is overwhelmed right now. This past week, compared to a week ago, we had a twentyfold increase. That is a 2,000-percent increase in the number of people who were applying for unemployment insurance. Our claims have skyrocketed. It has overwhelmed the system. That is happening all over the country. We want to take care of those people.

And, No. 3, this legislation does what is perhaps the most important thing, which is that it addresses the problems in our public healthcare system that have resulted in this response to coronavirus not being as strong as we would like it. Think about more masks and more gowns and protective equipment. Think about the anti-viral medication people can take—like for the flu, you can take Tamiflu. We need the anti-viral there to give people some comfort.

Think about the fact that we don't have enough tests out there, still. Yes, it has improved, and it is improving every day, but we don't have enough tests. People who are asymptomatic ought to be able to get tests. If they are positive, then we ought to be able to trace it. That is what they did in South Korea. That is what they did in Japan. That is what they have done in other countries to try to get control of this. So that is all in this legislation.

Until we solve the healthcare part of it—that last part, that third part—we are going to continue to have problems in terms of the economic free fall. We can't spend enough money to stop what is happening in terms of this economic issue unless we deal with the healthcare part of this.

I think we are starting to make progress. But do you know what? We need the funding now so that the Centers for Disease Control, so that the States, so that the State departments of public health, and so that the county departments of public health can get to the point where they know who has this, they can trace it, and they can tell us with certainty whether we are making progress or not.

One thing this bill will let us do is to develop those metrics so that you and I and everybody every day can see what

the status is and how many new cases have been open that day. If we have this information from better testing, from better information flow, from the funding that is in this bill, including billions of dollars going to the Centers for Disease Control and back to the States, then we will be able to have some way to measure our success and eventually be able to say we are making progress and we have actually reversed the trend.

Only then will moms and dads feel safe having their kids go back to school. Only then will workers feel like it is safe to go back to work. Only then will restaurants be able to reopen and have people coming in to take advantage of that hospitality. Only then will the theaters be able to open up and the bowling alleys. This is in this legislation also, in the first two we talked about, helping to keep employees at work and keeping the doors open for small businesses.

Please, let's pass this right away, because there are doors closing as we talk. Every minute we are here arguing over stuff, some of which has nothing to do with the coronavirus, means another business is shut down and another group of employees is let go.

This legislation says, if you are a small business, you can get a loan from your bank to keep the doors open. And the loan effectively converts to a grant, meaning that you don't have to pay it back if you use the loan to make your payroll, to keep people, to pay your rent, or to pay your mortgage.

This is new. It is innovative. It is something that small businesses are excited about, but we have to pass the legislation to make it happen. This is \$350 billion. And, again, there is total forgiveness of that loan if you use it for these purposes to keep your employees.

Please, let's get this passed right away. It is going to take a little while for these programs to get in place. That is all the more reason for us not to wait another day or even another hour.

Second, for larger businesses, there is this new fund called the Exchange Stabilization Fund. That is to help companies that can't get a loan from a bank, to be able to get help from the Treasury and the Fed to provide money for liquidity so they can stay in business. They may have little or no cash flow, but they are looking for a loan to be able to stay afloat. These loans don't have to be paid back. Should there be accountability for these loans? Of course. Republicans are for accountability. That is fine. But let's get moving on this.

It is under this provision that there will be special help for certain industries: the national security industry and the airlines. Republicans are for that, but let's make sure that this is not a giveaway and make sure there is an opportunity for the shareholders, who are the taxpayers of our country, to be able to get their money back, just

like shareholders would want to in another business kind of commercial loan. That is all we are asking for.

The final thing is that, under this legislation, there is significant help for these companies to be able to keep their doors open—small, medium, and large—through some tax incentives that provide more liquidity during this year, 2020.

One of the important points there is that if you do have payroll—and most of these companies still do—you don't have to pay your payroll taxes during 2020. So you defer your payroll taxes until next year or the year after.

Companies care a lot about that. They tell me that is very important to them. That lowers their expenses, lets them keep people, and lets them stay in business. Yet they have to pay them back over time. So for the taxpayers, it is a good deal.

There is also an opportunity here to help people directly. That is in this legislation. That is the second goal. The first goal is to keep the doors open and keep the employees at work. The second goal is to help people who, through no fault of their own, find themselves unemployed, some for the first time in their lives.

I have friends at home I know who have been let go. They work in the retail business or in the hospitality business. There is just no business. They have never been to an unemployment insurance office. They never had to. Now they have to.

So, yes, this legislation does include a little help for them in two ways. One, unemployment insurance is bumped up from the Federal Government. So every State in the country is going to have the ability to be sure that people who come and want to get on unemployment have the ability—maybe not to match their salary entirely, not total wage replacement, but for low-income workers, yes. And for others there will be at least enough money to be able to put food on the table, maybe to pay the rent, and maybe to make the car payment during this period.

It is a short-term proposal. It is 3 months, but it is really important. It is a safety net, the unemployment insurance.

And then, second, there is a direct payment. Perhaps you have heard about that. I think it is \$1,200 per person, \$2,400 for a joint filer or for a couple, and then \$500 per child. Why is that important? Because people need some cash right now.

Some people are not going to be able to get on the unemployment insurance system for a while because it takes a little while to process that. But they will have the ability, because the IRS will be sending these checks out quickly, to be able to have a little help, a little cushion.

So this bill has all of that. This bill is there to help people. This bill is there to ensure that doors can stay open in these businesses and people can stay employed, to the extent possible. Let's not block it anymore.

People said: Well, there is not enough money in here. That is really what Democrats wanted, to put more money in the bill. There is already \$75 billion straight to hospitals, and then I would argue at least another \$40 billion going to hospitals directly or indirectly through Medicare reimbursements and through other changes in the law that help. That used to be a lot of money around here.

My point is, if that is not enough, in a few weeks Congress will be back. We can look at this. We will need to fine-tune this. But don't block the bill today because it is not enough money for whatever you think your needs are.

We don't know what the needs are. Let's be honest. What we do know is this is an unprecedented amount of money. Congress has never passed a rescue package like this before—\$1.5 trillion, on top of about \$200 billion that was in the legislation that passed only a couple of weeks ago, on top of the \$8.3 billion that was in the first one. This is phase 3.

Then, finally, No. 3, this legislation does provide the help to the healthcare system, particularly the public healthcare system, to be able to provide the protective gear that is needed for our healthcare workers, the additional ventilators and respirators that are needed in our hospitals, the antiviral medication that can help when someone tests positive to know there is going to be a way to minimize, to reduce the effects of this virus and the infection.

Then, really significantly, to not only increase the testing—and, today, LabCorp and Quest said that they can now do 300,000 tests a week. We need to use the cotton swabs. We need to get them the swabs. There needs to be a process there to get them, but now we are finally starting to come online. This legislation provides funding to help move that more quickly, to get it going so that we can have the information to be able to measure whether we are succeeding or not; then, as we begin to measure our success, to be able to get people back to work, to be able to get the economy back on track, to be able to ensure people are out there again shopping. The consumer economy is so important.

This can all happen, but this legislation is critical to making it happen, to providing the rescue to help people weather the storm and to ensure that, at the other end of this, we come out strong. And we will. We will. But it requires us working together today, right now, to come out from behind these doors, stop the negotiating to add more here and there, and just say this is a bipartisan product. Nothing is perfect around here, but if you make perfect the enemy of the good, you are going to hurt more people. More small businesses will shut; more people will be out on their own; and there will be more and more people who will be infected with this virus who otherwise could have been saved.

So I ask my colleagues—it has already been too long—let's pass this legislation today. Let's begin the rescue package and begin to help the constituents who deserve it.

I yield the floor.

The PRESIDING OFFICER (Mrs. CAPITO). The Senator from Oklahoma.

Mr. LANKFORD. Madam President, 8 days ago we started the process of trying to pull together this economic bill—8 days ago. We have been in continuous session every day since then.

It was our belief that we would vote on this bill 2 days ago, on Sunday. The negotiations have gone on for this entire 8-day time period. Republicans and Democrats have been meeting together every day, working through the process—Republican chairmen, Democratic ranking members, sharing ideas.

Eight days ago, Senator SCHUMER presented a list 10 pages long of ideas and priorities that the Democrats wanted to include in the economic relief package. Multiple of those areas are included in this final package, in this compiled package that had all come together and was all headed toward trying to vote on it on Sunday.

Then Sunday happened, and it was: We are close. That wasn't the answer of, We are voting on it. It was suddenly the negotiations are "We are close," and a whole new set of priorities suddenly appeared from our Democratic colleagues to say, well, we have a few more things that we want to do and a few more things that we want to evaluate. "We are close" is all we heard.

We thought we were done. For the sake of the American people, we need to be done. We have folks at home across the entire country who are trying to figure out if they can get a loan, if they can keep their business going, if they can keep their employees. They have no income coming, and all that is coming out of this body is: We are close. We have a few more things we want to discuss.

Here is a sample of the calls that I got yesterday: A lady from Southwest Oklahoma called, literally in tears, saying she has a small business, and there is little to no business going on right now, with no cashflow, and she doesn't know about she and her husband's retirement and she doesn't know why the bill didn't pass yesterday.

All we could say to her was we don't know either because it was suddenly a new set of issues. It seemed to be all day long Sunday, Monday, and now we are deep into Tuesday, and we still can't get a set of answers.

Painfully enough, I caught one of my Senate colleagues on the Democratic side and just asked: What is the problem? What is the holdup? Their answer was: We are compiling our list from everyone right now to try to get down to what our priorities are.

This was yesterday, Monday. We thought we would be done on Sunday. All I could say back to them was: You are compiling your list? You still don't

even know what all you want to be able to include in this bill, and we are just stalling and waiting until we can figure out what to do?

We have been done, and now we are stuck waiting for the other side to say: I am thinking of a few more things we want to include.

I had a lady from Southern Oklahoma call me because the daycare center where her daughter works has closed down. She doesn't know what is going to happen and wanted to know—she has heard about this possibility of a check being sent out to every American—that would sure be helpful right now—and wanted to know when that was coming.

All I could say was: I don't know. We are waiting on our Democratic colleagues to finish compiling their list of the other things they want to add into this bill so we can even discuss it. All I can say is: I keep hearing we are at the 2-yard line or we are this close.

But we never seem to get past the 2-yard line. It is always: We are close. Folks at home don't need "We are close." They need this done.

So let me just say, really quickly, what is in this bill and why it is so important to us:

Additional money for testing, additional money for work on vaccines, additional money on trying to be able to go through treatments, ventilators, literally billions of dollars that go to hospitals and clinics and nursing homes and senior centers.

One section of the bill has \$75 billion and another section of the bill has \$40 billion—just for hospitals and for healthcare.

The hospitals are all telling us the same thing: We need help, and we need help right now. And I would say back to them: Would love to, except we seem to be parked on the 2-yard line while other folks are saying: We are close. We are still thinking of a few other things we want to get in.

There is an immediate check that is to go out to every American to provide some support for utilities and the basic things because so many people are unemployed. To those folks who are calling us saying: When are they coming, all I can say is I don't know. All I hear is that we are close because the other side wants to include a few more things they are thinking about on their list.

Already in the bill is \$250 billion for unemployment insurance, with an increase on the amount that would come on each check. We would love to get that started, except we are on the 2-yard line, and we can't seem to get past that because the other side is still making a list of the other things they want to include in the bill.

So we can't get help to hospitals. We can't get immediate support checks out the door. We can't get additional unemployment insurance going because they are thinking about a few other things they want to add into the bill.

Already in the bill is help for small businesses: helping people retain their

full salary if they work at a small business—that is, a business of 500 or less—so that they can stay connected to their employer so that, when we get through this virus, they actually have a job, and they can continue their same salary. That is an immediate offer.

It is not like the one that passed last week that is small businesses are expected to pay for the coverage out of money they don't have, and someday the Federal Government will figure out a process to reimburse them. This is totally different. This is an immediate, upfront infusion into small businesses, and they don't have to come up with the cash. It is come up with for them, for them to be able to cover their employees.

That helps their employees from going into unemployment insurance, and it helps this economy recover a lot faster because they are able to come right back to it.

I would love to tell them: Go to your bank right now; that loan is ready—except I can't because the other side is still thinking about a few more things they want to add into this bill.

And while small businesses can't make it through the week because of their cashflow because they have been forcibly closed, the other side is thinking about a few more things they want to add in.

There is help in this for nonprofits that are doing amazing work all over my State—and they probably are in States all over the country right now. Nonprofits out there that I have talked to recently—homeless shelters, but they are at max capacity right now. They are actually not allowing additional residents in some of the facilities there.

The YMCA and YWCA, they are feeding youth in the community. The schools are stepping up, doing remarkable work feeding folks. The free community clinic has had to close in some of my communities just because of COVID-19, so they are trying to find ways to help out in other ways.

The Hope Center that is in Woodward is doing a drive-through food distribution right now instead of having people come in. So they are getting food to them.

We have got some of the Youth & Family Services' facilities that are doing amazing work right now, but they cannot make payroll right now. They are needing some help. Well—guess what—there is help in this bill for those nonprofits to keep their payroll going and to be able to keep going because we desperately need those nonprofits to still be able to provide that help in those communities.

I would love to tell those nonprofits help is on the way, but all I can tell them is we are on the 2-yard line waiting for the other side to determine a few more things that they still want to put into the bill. So it is ready—maybe.

A lot of large businesses that employ a lot of people in my State are not ask-

ing for grants, though they would love to get those, obviously. They are asking for capital. They are asking for access to loans. They are asking for the opportunity to take out a loan and to be able to make a payment. That is in this bill. There is not a bailout for big companies in this bill.

This bill provides an opportunity for medium and large companies to get access to credit so they can get a loan to carry their company through. I would love to tell them: You can go take out that loan. But I can't because the other side is still thinking about a few other things that they want to do.

We are waiting. Time is important right now.

While one of my colleagues made a public statement yesterday saying: This is a \$2 trillion bill; we should really get it right—oh, I agree, but this doesn't seem to be a matter of making sure the text is correct. All that I have heard for the last 48 hours is: There are a few more things we are thinking about that we want to be able to get into the bill.

Yesterday it was solar energy panels and solar credits, which I don't know how it connects with COVID-19. It was forcing airlines to be carbon neutral by 2025. It was union representatives on corporate boards. It was limiting the ability of corporations to have any kind of access to doing stock buybacks for the next 10 years.

All those things may be fine to debate. Why in the world are we holding up small businesses and holding up checks to individuals and cutting off support for nonprofits because we are thinking about a few things like solar panels and carbon-neutral footprints for airlines?

Why don't we get this done? Time is important. People at home who have real lives and real families and a small business have no income coming in right now. They have no cash flow, and they are trying to pay their employees and figure out what is going to happen next, while the other side is thinking about something else they might want to add to this bill.

I am fine with thinking through the details, but in our office, it is really difficult to continue to answer the phone and hear people say: I don't know how we will stay open any longer.

I will tell you what—why don't you answer this call for me while you are thinking about what else you might want to add to the bill? A hotel owner in my State just closed their doors while you are thinking about what you want to do next.

I am asking the other side. The bill already has these elements in it, and while I am confident people will step out of negotiations at some point and say "We miraculously saved the bill because we changed five lines in it and because we added additional dollars into this account" or "This account was too low, so now we didn't give \$75 billion to hospitals; we gave \$100 billion

to hospitals. So, look, we fixed it. And we didn't give \$10 billion to cities; we gave \$15 billion to cities, and so we saved it"—well, while you are arguing about adding a few more dollars at the end of these different things, in the meantime, small businesses and people across the country are saying "Can I get the first dollar while you are arguing about the fifteen-billionth dollar? Can I get some help now?" Time is important. Let's stop pretending it is not. It may not be to some folks in this room; it is to the 4 million folks in my State.

We were ready on Sunday with this bill and thought we were voting on it to finish it. Now, 48 hours later, the other side is still thinking about something they might want to add to this. Let's vote.

I yield the floor.

THE PRESIDING OFFICER. The Senator from Arizona.

Ms. MCSALLY. Madam President, we are at war. Unlike the enemies I fought against in uniform, this enemy is invisible, but it is just as deadly. Earlier today, the World Health Organization cautioned that the United States could be the next epicenter of this coronavirus pandemic. The Surgeon General sounded the alarm that things would get drastically worse this week. Economists are warning of a prolonged economic downturn that will devastate the country financially in ways unseen since the Great Depression.

As of right now, more than 600 Americans have died from the coronavirus. In Arizona, our Governor announced this morning that the death toll from the outbreak is up to five. In the past 4 days, we have seen more than a 200-percent increase in the number of cases in my State. It is going to go up. These aren't just numbers; they are people. Our hearts and our prayers are with the grieving families who lost their loved ones and those fighting for their lives right now.

The Nation has embarked on a massive effort to flatten the curve of the coronavirus to protect the vulnerable, buy time, and ensure our healthcare system doesn't get overwhelmed. These aggressive steps will save lives, but this path creates another calamity of massive economic hardship unlike anything we have experienced. We are telling people to stay home and not work. The financial devastation is wide and deep.

Arizonans are stepping up to do their part to save the vulnerable. Working people deserve relief, and their needs are urgent.

I was home in Arizona a week ago Sunday and saw a neighbor, a single mom with three kids. She owns a food truck. She told me that her income just went to zero, with all events canceled. "What am I supposed to do?" she asked me, with her son by her side at the grocery store. I told her I was heading back to DC to pass legislation to get her cash fast for her rent and food, plus additional support for her small

business. She was scared. I can't imagine the fear that must be gripping all Arizona parents just like her who must provide for their families in the face of this open-ended economic lockdown.

That same day, I ordered takeout at my favorite local restaurant. There was hardly anyone there when it is usually packed, and this was before the Governor's order to shut down eating in dining rooms. This is a family-owned, small restaurant where they poured their savings, their hearts, and their lives into building this local success story. I asked how they were coping, and they said they were deeply concerned. "What are we supposed to do?" they asked. I told them to hang in there and that relief was on the way.

More fear in the eyes of people whose only sin is to have worked hard and played by the rules in pursuit of their American dream.

On Monday morning, I walked to the gate in the airport terminal where I usually hug a woman who shines shoes. We kept our distance, but I asked how the virus impacted her. She said that she had only one client that day and that things were grinding to a halt. "What am I supposed to do?" I heard again. I took her phone number, and I told her relief was on the way soon. This morning, she is waking up to no relief bill and a news story that airlines have plans to shut down altogether. It is a nightmare with no end in sight for so many like her.

On the plane back to Washington, DC, I texted the woman who grooms my dog Boomer to ask how the virus was impacting her business. She told me that it was slowing down but that she wasn't feeling well. I urged her to go home immediately and stay away from people. She said she couldn't because she had to pay her bills. What is she supposed to do? I pleaded with her on text to go home and said relief was on the way soon.

Later that day, I heard from a doctor who asked me to send a message of encouragement to the healthcare workers serving on the frontlines of the VA. "We're gonna need it," he texted. "It's coming." He shared with me their concerns about their patients and families. "We want to do the best we can against an unknown enemy in darkness," he said. He went on to share that he was most impressed by the nurses and the support staff, like the housekeepers who do their jobs in a petri dish, still smiling but terrified inside. I put a short video together to thank these heroes, and I told him that relief was on the way soon.

Over the past 8 days, I have heard countless stories similar to these from Arizonans across the State. The situation is dire, and it is urgent. These are real people who are suffering real harm from this pandemic. Relief must be delivered posthaste, bold and swift.

Time and again, every Senator in this Chamber has promised a constituent that relief is on the way soon, but the actions by some Members in

this Chamber have resulted in broken promises to the American people. By blocking advancement of this urgent relief package that was drafted by Senators of both parties, Democratic leadership has ushered in one of the saddest chapters in American history.

Although I have only been in the Senate for a little over a year, I can say it has lived up so far to its reputation as a place where nothing happens fast, but with a sense of urgency. Republicans and Democrats came together and have been working around the clock to build this comprehensive relief package. We worked on this with the goal of keeping employees connected to employers to the max extent possible, and we strengthened unemployment benefits for those laid off. Working Arizonans need cash now to pay rent and buy food. Small businesses need to be rescued from closing forever. Our economy needs to be stopped from collapsing. Our hospitals need resources now to meet the coming tsunami.

If passed on Sunday, this package would send \$3,400 in cash to every family of four in Arizona making \$150,000 a year or less. It would give small businesses money they don't have to pay back to keep their employees on the payroll and pay other overhead costs like rent. Those businesses are in danger of closing down in the next week or so, and they won't be around to provide jobs when the virus is defeated. We must urgently—urgently—act to keep them afloat.

The legislation also allows larger employers that provide jobs for people in each of our States to take out loans to keep people on the payroll as their revenues plummet. Take PetSmart and Best Western Hotels, both headquartered in Arizona—these businesses and others like them provide jobs for our neighbors, and those are at risk too.

For our frontline warriors in this pandemic fight, our initial bipartisan framework provides \$75 billion to hospitals, more than \$1 billion to the Indian Health Service, \$20 billion for veterans' health services, \$11 billion to develop treatments and vaccines, and \$1.7 billion for the Strategic National Stockpile for essential equipment like masks, test kits, and ventilators.

If you want to plus it up, we could have done it Sunday afternoon. We could have had that conversation and swiftly passed this bill.

We also significantly increased unemployment benefits. Currently in Arizona, unemployment is \$250 a week. We increased that to \$850, while expanding eligibility for those who are self-employed, independent contractors, part-time workers, and gig economy workers, like Uber and Lyft drivers.

All of that—that is what the Democrats blocked on Sunday and then again on Monday. And for what? So they could throw money at liberal pet projects that have absolutely nothing to do with treating the health and eco-

nomic fallouts of the coronavirus—nothing whatsoever.

Relief was on the way. It was all but a done deal. And then NANCY PELOSI landed in DC, and she and CHUCK SCHUMER decided to blow it all up for their unrelated, ideological wish list. People are dying, people are running out of money, and they are looking for us to provide strong relief now, but that doesn't seem to matter to them. We said relief was on the way, and now it isn't.

I was presiding over this Chamber on Sunday night after the first failed vote when CHUCK SCHUMER waltzed in that door and objected to opening up the Senate early on Monday, instead forcing us to wait until noon. He gave a theatrical speech from over there, filled with flat-out lies, saying that we had set "an artificial deadline" to pass this bill. An artificial deadline for whom?

The following day was the deadliest day in the U.S. fight against COVID-19, with more than 100 new deaths reported, and people in Arizona are losing their jobs every single day. While the Senator from New York may not worry about where his next meal is coming from, the people I talk to every day in Arizona do. In fact, they are more than worried. They are afraid.

People are dying, and the Democratic leaders think this is an opportunity to score political points and grab power. It is despicable. It is infuriating. It is immoral, and it must stop.

This is an unprecedented challenge for our country, but I am confident we will prevail. Just like other severe crises in our history, this pandemic is bringing out the best of America and the best of Arizona. I am inspired every day by stories of Arizonans who are stepping up to serve others and putting their own concerns and fears aside.

During this crisis, our country is not divided. Our States are not divided. Our communities are not divided. Instead, Arizonans are being selfless and serving others. Young people are delivering groceries to the elderly. Healthy people are volunteering at food banks and donating blood. Neighbors are pitching in to provide childcare for essential healthcare workers. Faith communities are delivering care packages to the vulnerable and first responders. They are rising to the occasion because that is what we do.

So here in the Senate, what are we supposed to do? Follow their example. Rise to the occasion. Put selfish motives aside. Stop with the opportunism. Stop with the ideological wish list, and start voting yes immediately to get relief to Americans and Arizonans now.

I yield the floor.

THE PRESIDING OFFICER. The Senator from Missouri.

Mr. BLUNT. Madam President, I am tempted to talk about all of the problems we have had in getting to this point with this legislation, but I am wondering if now is not the time to talk about why we need to get this

done. We have heard a lot about who is wrong and who is right and who is taking advantage of the moment, but this is a moment at which we need to do something. This is truly an emergency piece of legislation that deals with a set of circumstances that nobody has ever seen before in our country. We have a virus that people are reacting to in a way that both encourages them and, in some cases, requires them to withdraw from the normal economic activity of the country.

This is different than 9/11. With 9/11, the American people said: We are going to show those terrorists that they can't slow us down. In many cases, people got out even more aggressively into the economy than they had been before. In 2008 and 2009, we clearly had a huge economic problem, but that economic problem didn't get dramatically changed by people's unwillingness to participate, but there was a concern about participating. Now we have, fundamentally, a very strong economy that people have been asked to withdraw from or have chosen to withdraw from, and we need to figure out what to do about that both on the healthcare side and on the economic side.

Our role here is limited. We can't legislate an end to the coronavirus. If we could, we would. We can't legislate exactly how people will behave, and if we could, we probably shouldn't. We can't tell people they have to wash their hands. We can talk a lot about the washing of hands, but, legislatively, there are a lot of limits there. There are some things we can do, and now is the time to do the things we can do.

How do we get the most help to the most people in the quickest way?

I hope we can come together today, in the next few hours, and decide that the moment is more important than everybody's winning everything one would like to win, for this is not the moment in which to make the most of it because it will not come around again. Frankly, in my view, it is going to come around again pretty quickly. I would say that the minute we are done with phase 3, we will start talking about phase 4 because all of us know that phase 3 can't include everything that needs to be included and that it can't look at some of the details that will become only more available and obvious after we get into phase 3.

What do we have to do right now?

First of all, we have to create a way for people to see immediate cash assistance coming for expenses they didn't have before—either healthcare expenses they didn't have before or childcare expenses they didn't have before or other kinds of expenses. In many cases, we are going to see many, many more people who will have new or current expenses but will not have the income they had before.

Under this bill, a typical middle-class family of four would get somewhere in the neighborhood of \$3,000 to \$4,000 sometime in the early days of April.

We will immediately begin to talk about whether that needs to be repeated again as the summer progresses, but that is not the point right now. The point is, what happens 2 and 3 weeks from now?

This bill will and should provide emergency funds for food and nutrition programs. It will create a temporary pandemic unemployment assistance program to give assistance to workers who normally wouldn't be eligible for unemployment yet or who wouldn't be eligible at a rate that would sustain their families' expenses. This would include an additional \$600 a week for every recipient of unemployment insurance for the next 3 weeks. By the time we are done, it might be longer than 3 weeks, but the goal here is to get money into the hands of families and, more importantly, to let them know that this money is on the way.

We need to help small businesses that are, in many cases, being told they have to close. Restaurants and other retail businesses have been told by Governors in several States that they have to close their businesses—that they can't be in those businesses. If you are in the restaurant business, you might still be able to open and have a business, but it will no longer be the business you used to have, wherein people would come in and sit down and order or would come in and order and then sit down and the staffing is different. People are going to the unemployment lines and on the unemployment rolls.

Part of the goal of this legislation is to see that this doesn't happen. The goal is to make loans available to small businesspeople. One of the possible ways to satisfy those loans is just to keep your employees in place as part of your employee structures for as long as you can. In Missouri, we have 532,000 small businesses. More than 99 percent of our businesses in Missouri would qualify to meet that small business standard. Now, it is difficult enough to run a small business in the best of times, but these circumstances certainly don't allow us to look at this as the best of times.

This legislation would provide money to make sure that workers keep those jobs. It is easier to bring somebody back to work than it is to hire somebody for work. It is easier if we can keep those employees and others in place. In fact, at the Big Business level, I think one of the criterion for some of the potential programs would be that you would have to keep your employees in place, as in the case of the airlines, through sometime in September. Hopefully, by September, businesses will have recovered to the point at which it will not be a hardship to keep those employees in place. We would start with small businesses and then look at all of the businesses, using loans to cover payroll costs, using loans to cover interest on their mortgages, if they are small businesspeople, or their rent or utilities—using loans

in a way that they would if they had their normal levels of cashflow but that are not there now.

Every day we wait makes it harder for a small business or any business to decide: Can I keep these people on the payroll any longer or is the only choice I have to put them on the unemployment roll? Every day we wait, there are more businesses that are making that decision. Remember, you have no income coming in. All of your money is going out, and you have nothing but a vague promise that Congress is trying to do something about this. People are getting let go every single day. There are more people out of work today than were out of work on Monday morning. There will be more people out of work tomorrow than there are today.

We can have a positive impact on that if we will just act in a way that will help them keep their doors open when there is any business to be had and to keep their people who work for them on the payrolls.

By the way, with a small business, it is usually not just the people who work for you but the people who work with you—the small businessperson who, in many cases, is doing every single job in the business, at some point, along with somebody else. What can we do to keep the door open, to keep the people on the payroll, and have them ready to bounce back the minute the immediate crisis is over?

Then we need to do things in this bill that will support healthcare workers and healthcare providers. This bill will make sure, I think, to do that in any form it is taking at this moment. Certainly, in the healthcare part that I have worked on as the chairman of the subcommittee, testing for the coronavirus is going to be paid for. It is going to be paid for by Medicare. It is going to be paid for by Medicaid. It is going to be paid for by private insurance. Hospitals will get relief in terms of the payments they are supposed to make. It will be the regulatory relief they need to have as they are trying to adapt to a new situation.

Hospitals will have the flexibility with more telehealth services. We already put that in bill No. 2. We are trying to further refine it here in this bill, bill No. 3. One thing that particularly has resonance at this moment is telehealth. If you are telling people, "Don't go to the hospital unless your doctor tells you that you have to go to the hospital" or "Don't go to the emergency room as your first place to go; rather, find a doctor to talk to" or "Don't even go to the doctor; rather, find a doctor to talk to," telehealth will allow you not only to talk to a doctor but also to have that doctor look at you and have you look at him as you talk to each other.

We need to be sure that doctors have what we are now all calling the personal protective equipment, the PPEs. It is a term that, 6 months ago, I am not sure I would have recognized—maybe not 6 weeks ago—but it is very

much part of this discussion. As a matter of fact, it is one of the reasons hospitals are being told not to perform elective surgeries. Elective surgery is, by definition, elective, which means you don't have to have it at that moment. Yet, if people had plenty of equipment, there would be no reason for those surgeries not to happen. Make sure you have the protective equipment you need when the coronavirus hits your community.

We need to figure out how to cut down the need for that equipment by expanding—again—telehealth and by not encouraging people to take the test who don't need to take the test because every one of those tests requires one to wear a pair of gloves, a unique mask, and maybe, with some frequency, different protective equipment. We are trying to figure out how to do all of that.

We are adding funds for agencies like the National Institutes of Health and the National Science Foundation so they may move toward both therapeutics and vaccines as quickly as we can. Therapeutics probably happen more quickly than vaccines, but we are looking for ways to do that and ways to encourage their early production.

Community health centers matter. Certified community behavioral health centers matter. In this bill, we are looking at how we will extend the legislation to allow those entities to exist, for we will have reached the end of the authorized period in May. There is no reason to have that happen in May. This bill should take those healthcare extension programs out longer than the 22nd of May, and I believe it will.

There are a lot of competing interests here that we have to balance. By the time we vote on the bill, no person who will vote on it will think everything in it is exactly what he would like to have there. We don't get to legislate that way. I am just hoping that there will not be so much in it that I won't like that it will create a bigger problem than I will want to have. I want to vote for this bill. I want to get it done. I want to get it out there for people to see. It is harder for me to do that if it includes a lot of extraneous things that will clearly have nothing to do with this healthcare emergency. I hope that we will not have to make that decision. I hope we will get focused on the task.

All of those whom I, the Presiding Officer, and Senator ENZI—sitting here beside me—have talked to have pretty good cases about how this is affecting them. Charities call in and say: We just had to cancel our one, big fundraising event of the year. Charities call in and say: Our volunteers aren't showing up.

The for-profit people are impacted; the not-for-profit groups are impacted; travel is impacted; agriculture is impacted. We are about to get to the season of the year where people have community festivals and community fairs—the Missouri State Fair, Ozark Empire Fair, the carnivals that occur

in our State. The 6- to 10-month travel destinations, like Silver Dollar City or Six Flags or Worlds of Fun—if you lose part of that season, that season is lost, and you are not going to get that May or that June or that April back. You are not going to be able to tack it on by saying: Well, we will just be open in January to make up for the people who would have been at our theme park in June. That is not going to happen.

We are going to have the Ozark Empire Fair in Springfield, MO, some different time of the year than August because August is hard this year.

I noticed today they announced that the Olympics in Tokyo are going to be postponed by 1 year. You never get that year back. You never get that fair back. You never get that county fair, that agricultural opportunity to look at agriculture and horticulture and local industry back once it is gone, whether it is the midway operations or the part-time workers who make those things work. All those things are getting away from us, and we have to begin to look—and I think we will do that more in part 4 than we were able to in part 3: How do we go back in and make sure that, as much as possible, we protected these businesses and these not-for-profits so that a year from now they are still around? How do you miss all or part of this year's activity and still be there next year?

So we have our work cut out for us. It won't end with the bill we are working on right now. So if anybody out there, my colleagues, is waiting until this bill solves every problem we need to solve, we will wait too long.

Just as we were able to move forward with part 1 and get money out there quickly for the healthcare providers, the researchers at the Federal level, part 2 did more of that at the State and local levels, as well as beginning to think about people staying at work. Part 3 does all the things I have just talked about and more, but there will be a part 4. We have to get this done.

People are unemployed today who would not be unemployed if we would have done this work on Monday. People will be unemployed tomorrow who would not have been unemployed if we finish this work today.

Let's get our business done. Let's get started on finding out the gaps that still need to be filled. Let's do what the American people expect us to do and treat an emergency like it is an emergency, not like it is an opportunity.

I yield the floor.

THE PRESIDING OFFICER (Mrs. BLACKBURN). The Senator from Wyoming.

Mr. ENZI. Madam President, today I come to the floor to talk about the plight of America's small businesses, to talk about the plight of their owners, to talk about the plight of their employees.

As a former small business owner myself, I am here to plead their case and reiterate how important it is that Congress helps them and helps them now.

Small businesses are an important part of our American economy that help our country and its inhabitants to thrive, and they employ millions of people.

Here is what Congress has done so far in response to the coronavirus crisis: We had package No. 1. It was \$8 billion. Around here, that used to be a big number—\$8 billion for healthcare.

Then we did package 2, and that beefed up the healthcare needs and other things.

I should mention that that package was put together by the House without input from the Senate. It was put together by Democrats without Republican input. We in the Senate saw the crisis, and even though Republicans saw things they did not want and things that were missing, the bill passed in 1 day without amendments. We held our nose and swallowed. We recognized the urgency of the situation.

Now a package has been put together through task groups with equal representation from both sides of the aisle, and it is being decried as a Republican bill. This package is to take care of the second wave of disaster—the disaster of unemployment—massive unemployment—caused by government caution. Government caution is saving lives, but it is putting people out of work.

The virus has closed businesses which, in turn, lay off employees. It has closed schools. It has changed every aspect of our daily lives, and it has left people isolated. It has put a strain on healthcare workers and first responders. It has done it in what was a strong and growing economy.

Why isn't there more concern for the employees out of work? Why haven't we already done at least the parts of this bill that give nongovernment employees some comfort and hope?

The main reason is government can't identify with the small businessman. No one in Congress has to be concerned about how to pay his or her employees. That is the first place government money goes, even if government doesn't have any.

Government employees—our staffs—know they have a job and they will be paid. Employees in the private sector don't have any confidence in their next paycheck in this new turmoil.

Many have been laid off. They have lost their paycheck. They have lost their health benefits. The schools and daycare have closed. Their world has been upended. They went from a bright future to unemployed in a couple of weeks. Congress can't even imagine their dilemma. Congress is immune economically.

A small business doesn't exist for the government; it exists in spite of the government. Someone with a lot of guts, determination, and what they think is a good idea had the gumption to start a business. They take risks without guarantees. Many folks, without any help from Congress, launched

new businesses to sell their products or services and were successful enough to hire employees.

At that point, they built a business family. Successful small businesses work in that way. They know their employees and share a sense of pride for helping to provide for them. They often know the family of the employee. Usually, they work side by side with those employees. They share their joys and their sorrows.

But in contrast to government, they have to sell something of value. They have to make a profit or they have no money to pay employees.

None of them like to lay off employees, but we have built a backstop of unemployment so that the employees can still get some money. However, the owner of the business doesn't have that backstop. The owner of the business would rather be employing his people.

But here is the dilemma we have for our small businesses, and it is unprecedented: Government has effectively taken their customers away. Government, to protect people from the virus, has virtually closed down everything but grocery stores, hospitals, and clinics. Government has even recommended curtailing nonessential medical services if they are not for addressing the virus or some other life-or-death situation.

But the real sector that has been hurt is the employees in the small business sector, through no fault of their own nor any fault of the person managing the business. Government has taken their jobs away.

Answers are available and have been worked out by a group of equal number from both parties, but we continue to be stopped in our efforts.

I sincerely hope this is not about bringing down the President or someone trying to take advantage of a crisis in order to gain political achievements otherwise not possible.

I gave a speech last Friday about the way to save the employees of small businesses. The package was ready then. That employee retention package is part of what has been held up since Sunday.

Yes, we stayed through the weekend to get a solution before the markets opened on Monday, but it was voted down.

In record time, we accepted a Democratic bill written in the House last week without any amendments. Now a bipartisan product has been held up. For what? Some of the demands of those across the aisle have nothing to do with the virus. There are demands for climate change. The economic climate has changed and is changing daily, and they want to wedge in some ideas they know would fail standing alone.

I have always said the best legislation is step-by-step legislation, but we always try to be comprehensive. Maybe that is so that it is incomprehensible and too big for anyone to understand or know.

Now, here is how the small business employee retention part works: Businesses across America are shut down or considering shutting down. Many businesses don't have any sales. No sales, no money—no money to pay employees or other bills that come due.

Every truly small business owner has that experience of sitting straight up in bed in the middle of the night and saying: Payroll is coming. Payday is coming. Do I have enough cash to pay my employees? That comes with a decrease in sales.

But this time many businesses are faced with no business—no business—and not through a fault of their own. So the only controllable variable is employees. They can lay off employees to cut costs. If employees get laid off, they can file for unemployment, but they lose their health insurance at a time health expenses could be imminent.

Most people in government can't appreciate this dilemma. It is happening in the business world. In fact, the lines at some unemployment offices are so long, they discourage filing. And the rule about keeping safe distance? Wow.

In this instance, the government has essentially shut down many businesses, eliminating their sales and eliminating their cash to pay employees. For small business, their bank says: I am sorry. I can't loan you any money because you don't have any sales, and you can't pay me back. Government doesn't have to file bankruptcy, but small businesses do.

The owner probably also has to pay rent, heat, and utilities, to name a few essentials.

But their main concern is with employees. They need employees. They need trained employees. When they lay off their loyal, trusted employees, they can't be sure they can get them back later.

So this bill has a solution, and I congratulate the people who worked on it. One of them has joined me here on the floor, Senator SHAHEEN. Senator CARDIN worked on it. This bill has a solution.

While Congress continues to negotiate it, here is the direction it is heading: The Federal Government will loan the businesses the money to pay their employees, provided they don't lay them off and they rehire the ones who have been laid off. The employees keep their jobs and their health insurance, even if the business is closed down.

When things come back to more normal, if the owner has been keeping all of his employees, that part of the money that they got is forgiven. They are back in business. They have the skilled employees they had, and businesses can continue to pay the employees.

That part of the bill alone generally takes care of employees of any business with less than 500 employees—yes, even 1 employee, which would be many businesses based in my home State of Wyoming. In Wyoming there are a lot of

communities that do not even have 500 residents. We are a State made up of small towns, some of which have only one or two businesses. And in my State, hundreds are or could be laid off each day. Provisions to stop that are an important part of the bill.

Another part of the bill helps those whose business is gone. In cases in which the pay retention for employees doesn't work, the unemployment has been increased up to \$600 a week in addition to the normal unemployment benefits.

And to keep things intact during the transition, the bill provides direct payment to every taxpayer of \$1,200 if making less than \$75,000 or \$2,400 if filing jointly and making less than \$150,000 combined. Plus there will be \$500 for each child in the family. That is to tide people over while the other relief kicks in.

But it shouldn't take long for the employer retention part to kick in, as all of the structure is in place now. Any community bank, any lending institution, can give the loan to a small business without having to check collateral or any of the other cumbersome steps to normally getting a loan, and the lender is guaranteed by the Federal Government.

Loans to others. You have heard about big businesses that have lost their customers in response to the virus. Generally, if they have over 500 employees, they are ineligible for the employee retention piece, but there are loans quickly available. There are no grants for big companies, just loans, and the companies are prohibited from using the money to buy back stock and are also prohibited from pay increases or bonuses to managers. The loans are at market rate with no forgiveness. They will have to be paid back. This is a lifeline to keep jobs.

There is money available to State and local governments—\$186 billion. For hospitals there is another \$75 billion; for veterans, \$20 billion; another \$11 billion for vaccines, therapeutics, and diagnostics; \$4.5 billion more for the Centers for Disease Control, in addition to what was done before; \$12 billion for K-12 education; \$10 billion for airports; \$20 billion for public transportation.

These and other solutions have been held up by the Democrats. Every single Democrat has voted against cloture so far. They say they need more time to negotiate. They promise an agreement is imminent.

My colleagues across the aisle have used Senate procedures to unnecessarily drag this out. Let me describe the Senate process and how long it can take to get a final product. It can be necessary to get three clotures. That means a vote supported by at least 60 Senators. Anyone absent counts as a no vote. Neither party has 60 Members. So the minority has great power. Many votes from their side are necessary. Anyone who is sick from the virus and cannot be here counts as a no vote. If

the virus hits Congress harder, it will be harder for us to even function. So we can't wait.

Back to how cloture works and why it takes so long, bills can be delayed in the Senate almost a week if even one person doesn't like it. That is what is happening now, except it is a lot more than one person. A shell bill from the House has been put up to conform to a constitutional rule that spending bills have to originate in the House. What we have been voting on isn't even the real bill. It is a shell.

A motion to proceed to the bill has to be by unanimous consent or have cloture filed. If 60 Senators vote for cloture, then there can be 30 hours of debate on whether we should take up the real issue.

To actually get to amend the bill takes another 60 votes, to allow amendments and another 30 hours, unless everybody agrees. After amendments are finished or if there is a feeling that we could be moving on without unanimous consent, there would be a final vote to close off debate. That would also take 60 votes. So the need to have leverage before the first cloture vote on the shell in order to negotiate just doesn't cut it, with the first vote or the second vote and the expenditure of 30 hours between each vote. That is why we stayed around and voted on Sunday, so maybe we could get the first 30 hours out of the way while negotiations went on and then get to the bill and then get to the amendments.

My colleagues across the aisle are using this process to forward their agenda even for issues unrelated to this crisis. We are not doing climate change as part of this emergency bill. Everything should have a direct connection to the coronavirus. Rome is burning and Congress is fiddling. This bill should take care of our country's inhabitants and communities. Protections for small businesses, their owners, and employers are vital and an important piece of this response. I implore everyone to vote for cloture.

I yield the floor.

The PRESIDING OFFICER. The Senator from New Hampshire.

Mrs. SHAHEEN. Madam President, I come to the floor today, like so many of my colleagues, during what is undoubtedly the worst crisis that I have seen in my lifetime. It reminds me of hearing from my parents and grandparents about what it was like in America during the Depression and during World War II. This crisis in some ways is even worse because it is an enemy we can't see—the novel coronavirus, or COVID-19.

Not since the 1918 outbreak of the Spanish influenza has a pandemic posed such an immense threat to the public health of our country. As of this morning, more than 47,000 Americans who have been tested have tested positive for COVID-19. We have actually tested more than that, but that is the number who have tested positive, and 593 Americans have, unfortunately,

died from this disease. Just yesterday, health officials reported that more than 100 Americans lost their lives in a single day.

I know that everyone in this Chamber is thinking of those families and those people who have been lost due to this disease.

Sadly, no one is immune. Everyone is affected, including in my home State of New Hampshire. We have had more than 100 Granite Staters who have fallen ill from the coronavirus, and, sadly, just in the last few days, one person has died. My heart goes out to these families and to the family of the person we have lost.

This virus hasn't only threatened the public health of the Nation, but it threatens our economy as well. Millions of Americans have been asked to stay in their homes. Schools and businesses have been closed. While we all understand that this is a necessary step to help curb the spread of the disease, it is taking a huge toll on our workers, our families, and our economy as a whole. The aftermath of this nationwide emergency could leave tens of millions of families without work or steady income.

I have been working closely with my colleagues here in Congress and with the rest of the delegation from New Hampshire and with our Governor to try and think about what we should come up with, what kind of package would help those people who are hurting. During the past couple of weeks, I have had many phone calls with mayors, public health officials, small business owners, social service agencies, and all of those people who are on the frontlines of this crisis.

I have heard from nonprofit organizations that provide vital services to with those with disabilities, to our senior citizens and veterans, and to those in recovery from substance use disorders—because even as we are grappling with the impact of this coronavirus, New Hampshire is still sadly in the midst of a persistent substance misuse epidemic. Thanks to the tireless efforts of advocates, providers, policymakers, and so many in our State, we have made strides toward curbing the substance misuse crisis. We are ensuring that resources are there so that people can get the care they need. Even though we are facing a pandemic, substance misuse doesn't take a day off.

However, organizations that provide essential treatment and counseling for Granite Staters are also dealing with decreased capacity and revenue shortfalls that threaten their ability to continue to be a resource for their communities over the long-term. Our critical frontline healthcare providers, as well as first responders, police, firefighters, and EMTs, who are on the frontlines of responding to and treating coronavirus cases are lacking medical resources and personal protective equipment that is so necessary to do their jobs at this critical time. We are hearing from hos-

pitals that are facing an uncertain financial future due to the crisis. All of these troubling situations point to the need for immediate relief so that the organizations and agencies that Granite Staters rely on can continue to be there.

I agree with my colleagues who have come to the floor over the last 2 days to say that Congress must act. We must act to provide relief so that so many Americans who are suffering can get the help they desperately need.

In the past 2 weeks, Congress has taken several steps to provide immediate help to those families who are affected by the coronavirus. These include emergency paid sick leave to many workers who get infected with the virus, who have had to self-quarantine, or who need to take care of family members. We provided emergency measures to ensure that every American, including those without insurance, is able to have their coronavirus testing costs fully covered. We have expanded unemployment insurance for those who are laid off as a result of the virus.

We can and we must do more. Congress must work to address the economic devastation that so many are facing because of this virus. Just yesterday, we heard from a senior Federal Reserve official who warned that the U.S. unemployment rate could skyrocket because of this pandemic, and we are seeing that. I know that all of us are seeing that in our States. At home in New Hampshire, we have had thousands apply for unemployment insurance because they have been laid off in the last few weeks.

The message from the frontlines is this: We need help and we need it fast, and Congress must provide that help—help for our hospitals, healthcare providers, and first responders as they prepare for a surge in demand for treatment as this virus spreads.

We want to make sure that they have the medical equipment and the supplies they need to keep them safe while they are treating so many people who are ill. We need financial relief and paid leave to workers, especially to hourly workers and to those who have been laid off because of the impact of this virus.

We need support for small businesses. Small businesses are the lifeblood of New Hampshire's economy. We have to make sure they stay afloat and that they pay their workers while they are closed or have reduced demand. We need to provide childcare and elder care for healthcare workers, especially for those who are being asked to work extra shifts. We need assistance so Americans can afford their healthcare treatment. That is what I am fighting for.

We are making significant progress. We have seen movement in the last couple of days. I want to call out my colleagues, Senators RUBIO and CARDIN, the chair and ranking member of the Small Business Committee, and Senator COLLINS. The four of us have

worked together on small business provisions that are in this bill. Work continued through the weekend and late into the night last night to reach agreement on these provisions, and we are almost there. I am confident that in the end we will be able to deliver a package of well-thought-out provisions that will provide over \$350 billion in assistance for small businesses and non-profit organizations in New Hampshire and throughout the country. This bipartisan package will provide immediate cash flow assistance so that small businesses can continue to pay their employees, make their rent, pay their mortgage, and pay their utility bills.

The bill will also provide support to small business development centers, to women's business centers, to veterans business outreach centers, and all those resource agencies that can help small businesses as they try to figure out how to navigate this crisis and how to get the help they need.

We are also providing 6 months of relief for existing SBA borrowers. Of course, to make this work, we need all those lending institutions—our banks and financial institutions that are already on the frontlines trying to help small businesses. They are going to be critical to making this package work.

There is much more to be done. We still need to provide funding for State and local governments because, as we speak, tax revenues are plummeting and the costs of responding to this crisis are skyrocketing. I have heard from so many municipal officials who are on the frontlines and spending money and are not sure how to replace those dollars as they fight this crisis.

We need additional funding for hospitals because they are going to see a terrifying surge of patients in the coming days and weeks. They are going to have to make very difficult decisions about the kind of care they are able to provide, and we need to make sure they have the resources they need.

We need to make sure that big corporations continue to support their workers through this crisis. We need legislation to ensure that New Hampshire nonprofits and social service organizations like those in the rest of the country that are in dire financial straits can continue to receive assistance because their services are needed now more than ever. Once we get through the worst of this crisis, we are going to need those organizations to continue to serve people in our communities.

I think I and most of my colleagues here are working in a bipartisan way and with this administration to find common ground and to address the needs of the Nation.

I have been disappointed at some of the partisan attacks on the floor of the Senate because I think everybody's goal is the same. It is to respond to the needs of this Nation, to make it clear to people who are our constituents and people across this country that we are here to try and address the suffering they are experiencing.

Our country is hurting right now. People are looking to this body for leadership. That is why it is so important that we get this bill right. This is one of those times in history when Congress must set aside any political differences and where we must deliver a bill that meets the challenges we face because at the end of the day, we are all in this together.

One of the encouraging things that I have felt as I have watched the news and heard from people across the country are those people who are stepping up now at this time of difficulty. Just this morning, I heard about one of our small businesses in northern New Hampshire who knew that people were buying out toilet paper and that supermarkets and any stores that carried toilet paper were sold out.

They called down the road to Gorham Paper, which is one of our paper mills that is still operating that provides tissue for people across the country. They called them to see if they had any toilet tissue they could provide for businesses in the community. We have a Federal prison in that community in Berlin. They found out, so they called them to provide toilet tissue for the prison. It seems like a small thing, but it is the kind of thing that has helped people and made it possible for people to continue to see past the worst of this crisis, to see beyond, and to see how we can all work together to cooperate to get through this.

Let's show the American people that their elected leaders can address the needs of this country. Let's get this bill done. We have no time to waste.

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

The PRESIDING OFFICER (Mr. CASSIDY). Without objection, it is so ordered.

Mr. LEAHY. Today, the American people are making sacrifices to keep themselves, their family, and their communities safe. Healthcare providers, grocery store staff, State and local government workers, truckers, bank tellers, journalists and countless others are doing important and necessary work on the front lines of this crisis. As a Senator from Vermont, and a Member of this Chamber for more than 40 years, I want to send my profound thanks.

Right now, we are close to expressing our understanding of the sacrifices of the American people in more than words. I believe we are very close to reaching a bipartisan agreement that will provide direct and immediate relief to working people and families in our country.

As vice chairman of the Senate Appropriations Committee, I want to provide Senators with an update on the

status of those negotiations in the Appropriations Committee between myself and Chairman SHELBY. There is much we have already agreed upon, and I am confident that we can reach a deal that will help millions of Americans in need.

Hospitals, community health centers, and the health care institutions we will rely on in the coming weeks and months need to be ready for a potential surge of patients. In our agreement, we are securing hundreds of billions of dollars in direct assistance for these vital institutions.

Across the country, we are hearing reports of medical care providers and first responders reusing masks or first responders resorting to covering their faces with bandanas for protection. It is unacceptable. Increasing their potential risk of exposure to the corona virus because they do not have the tools and resources they need to do their job will only put further strain on our healthcare system to say nothing of the danger to those men and women. So we fought hard to include the resources to make sure health care, police officers, National Guard members, scientists and more have access to the personal protective equipment they need.

In times of crisis, it is critical that we support the most vulnerable among us. That is why I fought to include significant new resources for programs that provide food to those in need, including child nutrition programs, SNAP, and senior meals. Sadly, as this public health crisis progresses, the demand for nutrition programs will only grow in the coming months. I also fought to secure resources for the homeless, who without a clean, safe place to go are at a much higher risk of contracting the coronavirus among themselves and spreading it in their communities.

Every Member in this Chamber represents a rural community, and we will ensure that they are not left behind by supporting rural business and including help for rural hospitals, who unfortunately will not be spared for the impact of this pandemic, and resources to support broadband access, which will be critically important for keeping people connected as we are encouraging them to stay apart.

We are securing funds to support child care. We cannot ask communities to close down their schools and still rely upon their first responders, medical providers, and those on the front lines without providing their children with a safe place to go.

We are providing direct appropriations to support a science-first approach to this pandemic by providing an infusion of funding to back research in therapeutics, vaccines, and treatments. It is our communities—State and local government—who are on the front lines of this crisis, and it is our job to support their efforts. We will be including billions of dollars to support the services these communities are providing during this crisis.

I have listened to the rhetoric on this floor the past few days, accusing Democrats of delaying critical assistance to America. This is ridiculous. Democrats have spent the last 48 hours fighting for funding and legislation that will help people, not just corporations. We have been fighting for more money for healthcare, more money for children, more money for hospitals, more money for our schools. And in the last few days we have secured more funding for all of those things.

I feel confident we will soon reach a deal. The Appropriations Committee's component is only one part of this massive package. But the pandemic we face demands this response. The Senate has a history of being the conscience of the nation, and we must prove that history true again during this crisis whether it is today or tomorrow. We will get this done, and we will get it done soon.

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.

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

The PRESIDING OFFICER (Ms. MCSALLY). Without objection, it is so ordered.

Mr. CASSIDY. Madam President, I would like to speak to the coronavirus—more specifically, the Senate's response to the coronavirus or, shall I say, apparently the absence of a response.

I am a doctor, and one of the most exciting things they often show in a TV show is when there is an emergency—there is a car wreck, somebody's heart stops beating, somebody faints, something like that—every resource is brought. I have been in that situation, and when it occurs, there is someone who might be called—you know, runs the show, if you will, or the captain of the show and begins to say "You must do this" or "You must do that." At that point, nicety does not matter. Orders are given, you respond, and things are done. That is because there is not a moment to be lost.

I think I bring that sense of urgency to this situation. Our Presiding Officer was in the military as a combat pilot. She knows quite well that sometimes minutes matter. Sometimes minutes matter. I would argue that "sometime" is now.

I have been staying away from grocery stores, et cetera, and eating through my frozen food. There is stuff in the fridge. Somebody told me they went to the grocery store, and businesses that had been in business last week are now boarded up. I am having calls regularly with small business owners back in Louisiana, and they are so worried about cashflow and trying to keep people on. Some have already laid folks off, wondering what they can do. The uncertainty is destroying their livelihood. If the livelihood of a small

businesswoman is destroyed, so is the livelihood of everyone she employs. There is a sense of urgency that everyone in the Nation should feel but is not being acted upon now.

Now, let's describe the situation, because what I actually think—I have tried to understand why that urgency is not here. It is not a general lack of urgency; it is a specific lack of urgency of the Speaker of the House and the minority leader in the Senate—the minority leader being the senior Senator from New York. It is a specific lack of urgency in which they attempt to leverage the misery of the American people so that they can achieve their political goal.

I have thought deeply about that political goal. In fact, I have noticed whenever something is said by the minority leader—the senior Senator from New York—I have to think, well, it is opposite day, as my children will say. There is actually something opposite being said. Let me just figure out what that opposite thing is.

So let's go through where we are, and then we will go through the opposite-day aspect of our conversations.

First, people are hurting, but not just people being laid off. Schools have been discharged. My wife cofounded a school for children with dyslexia—a public charter school. Children of all backgrounds come and have their dyslexia addressed. It is critical that those children be in school. There is a science-based way for those kids to learn how to read, and if they have to be dismissed because of fear about spreading disease, then those children are not being exposed to that science-based curriculum, and those children are, therefore, losing the opportunity both to learn and to have their issue of dyslexia addressed. That is just one school. There are very many more.

So, to address that, last week, the Senate majority leader put together a proposal where he would have Senators from the Republican Party draft some initial concepts—clearly not written in stone and clearly open to negotiation—and then meet with Democratic counterparts to come up with a bipartisan solution that would reflect the perspectives of all 100 Senators, knowing that each Senator represents a different constituency elected by people with a different viewpoint, but the amalgamation of those viewpoints and constituencies would come up with a wide public policy that would help to address both the medical crisis and the economic crisis. It was bipartisan. And I was struck when one of our Democratic colleagues was on a show and was asked about the process, and he said that it actually worked well.

I met with the small businesspeople. I met with this Senator from the Democratic side and this Senator from the Republican side, and we had a process that worked. It worked very well on the Member level. It is in the leadership that it broke down. Oh, that is interesting. In the leadership, the bipar-

tisan process, with a product that both sides had agreed upon, broke down.

Now, let's contrast this bipartisan process, which led to a series of policies, with the opposite-day rhetoric that has been used by the Senate minority leader. The bipartisan product came up with an economic stabilization fund in which dollars would be transferred to the Treasury Department, which would then be transferred to the Federal Reserve to set up guaranteed loans so that an industry, not a specific business, an industry—think tourist industry, think healthcare, somebody particularly affected by the coronavirus epidemic—as a class, would be able to come and get guaranteed loans to keep their people employed and to keep their business going so that when we get through this rough patch, their business can restart as before.

Now, the opposite-day rhetoric of the Senate minority leader is that this is a bailout for big corporations, and it was a sweetheart deal put together by Republicans. Oh, opposite day. It was actually a bipartisan deal that goes through the Federal Reserve in a way that is sector-specific but not business-specific with the goal of keeping people employed.

The opposite-day rhetoric is that it is a bailout. These are loans—specifically, loans that have to be paid back. By law, the Federal Reserve cannot take a loss. That is not a bailout. That is a loan to keep people employed, and it is wise public policy brought together on a bipartisan basis—bipartisan, Democrats and Republicans—to come up with a solution reflecting all viewpoints across the country.

So, despite the opposite-day rhetoric, as somebody who wishes to disparage, who wishes to diminish, who wishes to depreciate a process that worked as the Senate is supposed to work—instead, it was denigrated. I kept asking myself why. Why? We will come to that in a little bit.

What else about the opposite-day process? That not enough is spent on healthcare. I am a doctor. I went through these provisions for healthcare. We are spending literally—literally—tens of billions of dollars on healthcare, trying to find where to use it best. The opposite-day rhetoric is that we are not. I didn't quite figure that one out.

We are not spending on the average American—opposite-day rhetoric. We give \$1,200 to an individual and \$2,400 to a couple. That just goes out the door. Those folks get it. That is a commitment.

We are also committed to keeping small businesses afloat with an expedited process by which that small business can obtain cash and a loan, and that loan, the portion of which is used to keep people employed, is forgiven—forgiven. So if I borrowed—if I were a restaurant owner and I borrowed \$100,000 and I use \$75,000 of it to keep my employees employed, that \$75,000 is

forgiven, and I only owe back—I only have to pay back \$25,000. That is a bipartisan policy put together specifically to keep Americans employed with their benefits.

By the way, if you were a waitress or a waiter, your tips were included in your salary, so even though you might get a smaller amount, you make it up on tips. We took that into account with this bipartisan legislation—bipartisan legislation that addressed that need.

Opposite day—the Senate minority leader's rhetoric was that we weren't taking care of people. Why would he not tell the truth? Why would he specifically attempt to fool the American people about what was actually being done? I had to think about that. Why would he attempt to corrupt the entire process to tell the American people something which is not true? I am not sure about that. I am not sure about that.

So we got the deal put up by the Speaker of the House in which she said: In exchange for the airlines being able to continue to employ flight attendants and pilots and ground crew and administrators, they would have to do an emission profile for every airplane. Hmm, I am struggling to stay afloat. I have no passengers, and my cashflow is immediately interrupted, but, by the way, let me go out and get an emissions profile for my airplane or else, otherwise, I don't get to stay in business.

That is so absurd that I kept thinking: That cannot be the answer. That is so stupid. How can you label it anything else in this circumstance? When people are in the process of boarding up their businesses, that is the nonsense you would propose?

So I kept thinking: Why would they want that when American people are hurting, and just like in a military emergency and just like in a medical emergency, it demands rapid action?

I was just presiding before you, and as I was about to come on, I heard on the TV somebody speaking, the senior Senator from Illinois, and I got a clue.

He was not speaking of the Senate working, where Republicans and Democrats come together and respecting 100 different constituencies, 100 different viewpoints on a bipartisan basis, establishing policy that works for all, taking into account that Louisiana is different than Arizona, and Arizona is different than Maine, and Maine is different than Washington State.

We are all Americans, but we have different industries, and so part of this bipartisan process, involving as many Senators as possible, was to totally reflect that which was going on.

But I finally had my clue as to why the Senate majority leader wants this process to break down. It is not to be representative of us as a whole but, rather, that merely which he and the Speaker of the House can negotiate.

The Democratic whip from Illinois spoke of the four corners process. Now,

those who are watching may not know what the four corners are. The four corners are when nothing else can work, you get the Senate majority leader, the Senate minority leader, the Speaker of the House, and the minority leader of the House meeting with the White House, and the four of them decide on everything. There is no transparency. They will come out with a 2,000-page bill with all kinds of sweetheart bills tucked into it, totally leaving out 98 other Senators but not leaving out those stakeholders.

If you are a stakeholder and you have someone on your speed dial as one of those four corners, you can get what you want. So in this opposite-day type reality, where someone speaks of bailouts, I am thinking: Ah, somebody wants a particular industry bailed out and doesn't want the scrutiny of 100 Senators looking at it with enough time to consider it. No, they want to release the bill tonight to vote on it tomorrow morning. Now, the emergency kicks in. They say: Oh, it is something we can think about—until that deal is baked, and then we have no time to consider it, and then we must vote. That is how the four corners process works.

Suddenly, it dawned on me. Remember the process that I spoke of in which Senators from both parties came together on a bipartisan basis to come up with something that would provide a little bit of support—no, a lot of support—for the economy? Let's talk about the airlines. In the deal that came together with all the Senators represented in one way or another, where the airlines would get a loan but would not get free money, that is what Republicans, frankly, wanted. That is what the White House wanted. That was agreed to in the bipartisan arrangement before it got blown up by the Speaker of the House and the Senate majority leader.

Do you know what I am going to be curious to see? I am going to be curious to see if the airlines get free money—not just a loan to bridge over the rough spots to keep people employed—the attendants, the pilots, the administrators, the ground crews, et cetera—but free money, and then I will understand opposite day. I will understand that the reason people have been talking about corporate bailouts is because they have particular industries which they wish to bailout.

And those who speak of no transparency—again, opposite day—now we are into the four corners situation, where no one knows what is being put into that package because 98 Senators have been excluded.

By the way, let me just compliment my Senate majority leader. He is the one who proposed the transparent process of a bipartisan set of Senators putting this together. So let's just drop blame where blame should be.

As my Democratic colleague said on TV, it was going pretty well until it came to leadership.

We will see that bill. We will vote on it after not having time to read it because it has been crafted in a small room with people who did not include Senators of both parties from different places because they had something they wished to put in there, and we will find out later what those stakeholders were able to get.

My stakeholders are the American people. My stakeholders are the ones who are boarding up their buildings right now because a bill we could have voted on Sunday is still not decided upon because somebody has a special deal which they wish to place.

The way the Senate works is not a four corners arrangement, where all the powers are in a group of one or two or three or four, in which deals are released the night before, released the next day, and no one has a chance to read, but some people are taken care of. Rather, it is to be as the Senate majority leader put up, where there is bipartisan agreement with an opportunity to study, to understand, to reflect upon, the American people are represented, and special interests are kept in their place. That is the way it should be. Unfortunately, that is not where we are now. I wish it were not opposite day, but we shall find out.

I yield the floor.

The PRESIDING OFFICER. The Senator from Georgia.

NATIONAL AG DAY

Mrs. LOEFFLER. Madam President, last week, the U.S. Department of Homeland Security recognized agriculture for its critical role in the United States' COVID-19 response.

Today, in recognition of National Ag Day, I want to highlight the work that millions of Americans do each day to make the agriculture industry in America the greatest in the world.

This industry is incredibly expansive, and at its most basic level, it is defined by the food, feed, fiber, and fuel it generates. But it is so much more. It fuels the global economy and is driven by millions of dedicated hard-working people who are working every day to deliver these products.

These folks are our Nation's farmers, ranchers, foresters, and producers. This includes those who manufacture and sell equipment, who drive trucks and barges to move products, who provide seed and fertilizer, and who store, process, and market these products.

It spans small and large businesses, from family farms to community banks, to universities, to science, veterinarians, and livestock operations.

In my home State of Georgia, agriculture is our No. 1 industry. It accounts for more than 1 in 7 jobs, and we have 42,000 farms in Georgia.

I grew up working in the soybean fields and the feedlot of my family's farm. I know firsthand how hard those in agriculture work to provide poultry, peanuts, pecans, cotton, cattle, and blueberries. The risks they take each

day and the exposure with global markets and changing regulations, technology, consumer pressures, and economic pressures—our ag industry rises to all of these challenges.

This is especially true right now as our country faces the coronavirus outbreak. We have all seen how vital each role in our supply chain is, from the ground to the grocery store, and from the cotton gin to the global export market that the Savannah Harbor ships to around the world.

Americans are used to a readily available supply of food, but in recent weeks, we have seen empty aisles in grocery stores. But we know that this is not the new normal. These shelves are quickly restocked because of the tireless work that is done each day by our farmers, food processors, truck-drivers, and grocery store personnel. Without them, empty shelves and food shortages would be the norm.

Today, Americans are heeding the call to protect themselves from the coronavirus. At the same time, agribusiness is continually managing their production, processing, and manufacturing. It is not just planting and harvesting.

While some businesses are being forced to take measures to slow their operations, sadly, such as restaurants, others, such as grocery stores, are seeing unprecedented demand. Everyone is dealing with uncertainty and volatility.

In Georgia, fruits and vegetables are being planted as I speak. Cotton and peanuts will be planted very soon. Some products, like Georgia's Vidalia onions, will be harvested in the next month.

As we recover from the crisis in the months to come, farmers will still be in their fields, working tirelessly to ensure that Americans have access to the food and the products they need.

As a member of the Senate Committee on Agriculture, Nutrition, and Forestry, I am strongly committed to supporting America's leading role in agriculture.

I want to thank President Trump for his strong support of American agriculture and for recognizing the contributions of the American Farm Bureau, the FFA, 4-H, and so many others.

Last week, my colleague from Georgia, Senator DAVID PERDUE, and I urged the administration to support our farmers by enabling flexibility for the labor that they rely on for their harvest and planting.

As the third coronavirus relief bill comes to the floor, we worked to support rural America by expanding telehealth, as well as funding rural healthcare programs that are so needed in our rural communities. This comes in the form of economic aid for agribusiness and farmers, whether through small business loans or other facilities, and to support things like telecommunications and broadband.

Agriculture is perhaps the world's most important industry, and it is im-

portant to mark their contributions every year. But on this year's National Ag Day, I call on my colleagues to reflect on where our country would be today without the contribution of the American agriculture industry and without the contribution of Georgia's farmers. Especially as we face this unprecedented challenge, we couldn't do it without those who feed and clothe the world.

I yield the floor.

The PRESIDING OFFICER (Mr. ROUNDS). The Senator from South Carolina.

Mr. GRAHAM. Mr. President, I ask unanimous consent to enter into a colloquy with my good friend Senator DAINES from Montana.

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

Mr. GRAHAM. He is on the way.

Here is the state of play, folks. If you are at home and you are a nurse or you are a doctor and you are running out of supplies, there is a lot of money in this bill that will help you. We just need to pass the damn bill.

What is going on here? Endless negotiations.

Mr. President, in case you are watching, tell Steven Mnuchin to come back to the White House and end negotiations.

I am all for negotiating. I try to make deals. I understand the give-and-take of life and the give-and-take of politics, but I have been called by two good friends on the Democratic side in the last 5 or 6 hours wanting more money.

End the negotiations. This bill is \$2 trillion. There is a ton of money in this bill for people who need it. But what we are doing now is every special interest group in town is trying to get a little bit more—nickel-and-dime—at a time when people are dying—literally dying. Businesses are having to make a decision: Do I send my employees on unemployment or do I hope that Congress can act so that I can keep them on the payroll?

I tried to do my part in terms of bipartisanship, but this is ridiculous. Steven Mnuchin has done a good job. I appreciate his efforts to negotiate a bill that will help America.

Senator MCCONNELL says we are on the 2-yard line. I believe it. The problem is that there are 20 people playing defense, and we need to take some people off the field. What bothers me is that at this late hour, I am still getting calls from people wanting more money.

This is not the last bill we will do, but this is the last chance we have to save some lives in realtime. I am encouraging the President—begging the President—to end negotiations now. Write what we have done, and let's vote. If it is not perfect, we will try to fix it later, but it is damn good.

There is money in here to help people in small business who have had to close because they have no customers. Maybe we can change the containment

policies, but it needs to be based on science.

States now are sheltering in place. Anything the President does to try to open up the economy, count me in if it is based on sound science. It needs to be conditions-based. I want to leave Afghanistan like everybody else, but it has to be conditions-based.

I think we are a long way from beating this disease. I want to bomb it; I want to starve it; and I want to kill it. But right now, I want to get money, paychecks up and running that have been shut down—no fault of your own.

If you own a bar or a restaurant in Arizona or South Carolina, if we can pass this bill, you can go to a bank, a credit union, and you can borrow money, which we will forgive. It will not be a loan. It will be a grant for your employees, up to \$80,000 per employee. You can borrow money, which will become a grant to pay the rent. We just need to pass the bill.

If you are on unemployment in South Carolina, the most you can get is \$326 a week. We add \$600 to that—if we can pass this bill.

To the hospitals on the frontline, there is a ton of money to help you with supply shortages on the medical side. To the nurses and doctors, there is money there for you. Elective surgery has been banned in some States. We need to help hospitals which are losing revenue. It is all in the bill.

If you have student loan debt, we defer all payments, I think, until October. I can't remember. It is in there. That is good for you. It takes one rock out of your sack that you have to carry. It relieves your burden.

Pass the damn bill. Stop negotiating. Enough is enough. This has been going on for 2 days. Like everybody else in the country, I have lost my patience with the political process. We are being nickel-and-dimed now. The big stuff we have pretty well right. If it is not perfect, we can fix it later, but we need to vote tonight.

The reason I am on the floor is because I have been called by two Democratic colleagues in the last 5 or 6 hours wanting more money. The store is closed.

Mr. President, end negotiations. Require us to vote. Draft the bill. Do it tonight.

There is \$10 billion in this bill—a \$2 trillion bill—that may do more good than any \$10 billion in the bill in terms of defeating the coronavirus. Everybody says we are at war.

Senator DAINES, do you agree we are at war with this virus?

Mr. DAINES. We are at war.

Mr. GRAHAM. How do you win a war? I want to starve the virus, starve the enemy. If we will practice good containment policy and stop going to the beaches and interacting with each other in an irresponsible way, we will starve the virus because it needs human transmission to survive. Containment policies well-practiced will starve the virus. Therapies, bomb the

virus. The anti-malaria drugs—I hope they work, but therapies are in the pipeline that can take the virus from a 10 to a 1 or 2 so it is not so fatal. Bombing the virus is therapeutic drugs that lessen the mortality rates. Killing it is a vaccine or an antibody that will get to the underlying problem.

Senator DAINES has been a one-man band to try to accelerate the ability to produce a virus that is the nuclear bomb to kill this damn thing.

We have \$10 billion in this bill—thanks to Senator DAINES—that will tell the drug companies that are in the business of creating vaccines and antibodies: Do your trials. But if there is any promise, start production, and we will cover you. If it is a dry hole, we will pay the cost; but if we strike oil, we will all benefit.

That \$10 billion is going to allow drug companies that are in the virus-destruction business, creating vaccines and antibodies, money to start production of anything that is promising—a dual system.

Here is when we turn the corner: When infections go down, not up; when therapies begin to degrade the virus; and when a vaccine is on the horizon. That is when we have turned the corner. The money in this bill will accelerate turning the corner.

I want to thank Senator DAINES and my good friend from South Dakota presiding, who has been a Governor, who understands give-and-take, getting to yes. Nobody does a better job of getting to yes than our Presiding Officer. Both of you come from the part of the world—the Big Sky Country—where you have to live off the land, where neighbor helps neighbor. We need that attitude in this body. The store needs to close.

Mr. President, end negotiations, write the bill, and let's vote.

The reason we need to vote is because people are suffering and literally dying.

Senator DAINES, can you tell me what it is like in Montana right now?

The PRESIDING OFFICER. The Senator from Montana.

Mr. DAINES. Senator GRAHAM, thank you for joining me here tonight.

I wish the C-SPAN camera, for a moment, could pan this Chamber. It is empty. There are three Senators in this Chamber right now. Senator ROUNDS is the Presiding Officer from South Dakota. He has to be here because he is the Presiding Officer. Senator GRAHAM is here, from South Carolina, and I am here.

Senator GRAHAM, this Chamber is empty tonight. We should be here, at this moment, voting.

Our phones are ringing off the hook. Twenty-three hours ago—in fact, I was presiding—we were told that we were at the 1-yard line. The minority leader came down here and said: We are at the 1-yard line, and we are going to have discussions all night—

Mr. GRAHAM. Would you yield for a question?

Mr. DAINES. I will.

Mr. GRAHAM. Have you gotten phone calls from Democratic colleagues wanting more money?

Mr. DAINES. I have.

Mr. GRAHAM. That makes it appear to me that negotiations are not on the 1-yard line.

Mr. DAINES. We are at the 1-yard line, we were told last night. Negotiations would go all night. Everybody here said it has to be a good, bipartisan bill. But what we have right now is an economic emergency on our hands. This is like somebody has been seriously injured and called the ambulance, and we are debating right now about what color ambulance to send, while the patient is dying on the side of the sideline.

Listen to some of these stories I had just today from the people of Montana. There is a 60-year-old woman who provides cleaning services in Ravalli County, south of Missoula. It is in the Bitterroot. It is a beautiful part of our State. She said that normal business is almost down to nothing because folks are scared to let her clean their homes and businesses because of the coronavirus. To make ends meet, she said she is even willing to do outside yard work during these times. She is worried about becoming homeless. This is a real story that came from a Montanan today.

I posted a video, Senator GRAHAM, about her plight and a couple of others I am going to share with you tonight.

Here is a warming part of this story. We had Montanans hear about her situation, and they said: We are going to band together here and help her. We are going to hire her and try to make sure she doesn't become homeless, which is her current concern.

Listen, we were told that we were at the 1-yard line last night to get this done. All I have to say is, the Senate may think it is at the 1-yard line right now, but Montanans are getting sacked. In fact, our unemployment claims in Montana since March 17—we just looked it up 15 minutes ago—14,350 Montanans have filed for unemployment in the last week.

There was a gentleman from Kalispell—another story here—who said his business has been hit hard because of the coronavirus. He wrote: Help, both for the businesses to remain afloat and our team members who are being laid off or having reductions in work hours.

He is worried about his employees. Emergency personnel in Missoula, MT, let us know that ambulance drivers—EMTs—must travel longer distances because the volunteer fire departments don't have enough equipment or staff. They can't get enough personal protective equipment.

That is in this bill, Senator GRAHAM—immediate billions of dollars right now—to get more PPE to the frontlines.

And he said this: Many are working while spouses have lost their jobs. And they are wondering if they will be able

to pay their bills if there is no relief soon. And their family members have lost their jobs with the community. They need relief now.

I just got this letter. This came in this evening. In fact, it is stamped 7:50 p.m.

Dear Senator DAINES:
I am the General Manager of Fairmont Hot Springs Resort.

He gave us permission to use his name. I am not going to read you the description of the plight that he is in, but here is the bottom line.

I just processed 146 layoff notices, or 85 percent of our staff.

This is this evening. It is breaking the hearts of these employers to lay their people off.

Mr. GRAHAM. Would the Senator yield for a question?

Mr. DAINES. It is breaking the hearts of these employees who are losing their jobs while the Senate is sitting here fiddling at the moment. We have got to come together and pass this bill tonight.

The PRESIDING OFFICER. Senator GRAHAM.

Mr. GRAHAM. I would like to ask a question. I don't know how many employees the gentleman has, but do you agree with me that if you have 500 or less employees, you are a small business, and under this bill, instead of laying off your employees, you can go to a bank or credit union and get an SBA loan that will eventually become a grant to pay your employees up to \$80,000 per employee; you can also pay the rent that is coming due? Do you agree that is in this bill?

Mr. DAINES. Senator GRAHAM, that is in this bill.

For these small businesses, help is on its way. But we can't send the help, Senator GRAHAM, until we pass the bill. Yet the good news for the general manager of Fairmont Hot Springs is that, as the Senator just said, it will not be a loan but a grant that will be forgiven. In other words, he won't have to pay it back as long as he keeps the payroll paid, the rent paid, the mortgage paid. That makes a lot of sense.

Mr. GRAHAM. Hire back the people.

Mr. DAINES. He wouldn't have to lay them off today. In fact, he continues to write that they just canceled conferences in the last week that total \$848,000. This is a big deal in Montana.

In fact, another small business owner in Montana let us know, by the way, about two other of our well-known kind of resorts—Grouse Mountain resort, which is up in Whitefish, as well as Chico Hot Springs. In fact, Senator GRAHAM, in 1979, Chico Hot Springs is where we had our homecoming dance dinner for Bozeman High School.

Mr. GRAHAM. Everybody knows that. You don't need to tell us stuff we already know.

Mr. DAINES. Listen. They are in trouble. They are temporarily closed. In fact, they just closed Yellowstone National Park and Glacier National Park today. This business owner said

they are currently looking at additional layoffs. They are looking at cashflows of nearly zero.

OK. So, right now, we are hearing about the plight of Montanans who are losing their jobs and losing their businesses. There are 14,000-plus Montanans who have filed unemployment claims, and what is the Senate doing tonight, Senator GRAHAM? Look around this Chamber. There is nobody here. It is you and I.

Mr. GRAHAM. If the Senator would yield for a second, all of the people who are negotiating are my friends. I have been in tough negotiations, and it is hard to get to yes, but we have never faced a problem like this since World War II and 9/11. This is not any time. This is not any bill. This is not just another legislative endeavor. This is life. It is death. It is the difference between bankruptcy and having economic hope. It is the difference between having the supplies you need to save lives and not getting them.

To my colleagues who are doing the negotiations, stop. It is over. Write the bill. Let's vote.

Every time I hear it is close, that means we are just a couple of hundred billion dollars away. The reason I am so agitated is not to try to be cheap—the bill is \$2 trillion. It is that, like Senator DAINES, I have been called in the last few hours by people who are wanting more money for this and that. All of them may be very worthy projects, but we need to stop negotiating at this very moment, write the bill, and vote tonight or no later than tomorrow.

Senator DAINES, I have a proposition for you. If we cannot do that as the U.S. Senate, don't you agree with me that we should stop getting paid?

Now, legally, maybe we can't stop our salaries, for it will take a future Congress to do that, but we can all voluntarily give up our money. I have a hard time with my continuing to get paid when we can't solve the problem. We have been doing this for days now, and enough is enough.

Senator DAINES, do you believe it is time for there to be consequences for the body in our failing to deliver for the American people?

Mr. DAINES. Senator GRAHAM, I support the idea, if we don't get something done here, that Members of Congress shouldn't be paid. Again, there are constitutional issues, but we can get around that by just saying we will donate our paychecks to some important COVID-19 relief effort that is going on. We will find something.

Here is what we get. At least here in the Senate tonight, we have a choice as to whether we want to donate our paychecks or not. There are 14,700 Montanans who don't have that choice because they have lost their paychecks in the last 7 days. I am usually a guy who stays pretty calm, cool, and collected.

Mr. GRAHAM. Yes.

Mr. DAINES. LINDSEY, you could probably testify to that.

Mr. GRAHAM. Yes, I can.

Mr. DAINES. This is a moment in which I am just bringing the frustration and the fear that I hear in the voices of Montanans who are asking: What in the world is going on back in Washington, DC?

We have a package. As you can see, what happened today in the markets around the world is that there was optimism. Why? Because we have something here that is going to be a rescue. First, they called it a stimulus. Then they called it a recovery package. I think this is called a rescue package. We are into a rescue here—rescuing this economy and rescuing the jobs of these small business owners. We could spend the next 30 to 40 minutes going through, in detail, all of the things that are in this bill that are going to help working people in this country and small businesses.

In the meantime, Senator GRAHAM, I agree with you. If we can't get this passed, every Member of Congress should start donating his pay to a charity that is currently on the front-line of dealing with the coronavirus and COVID-19.

Mr. GRAHAM. If I may, I think the Senator is speaking for most Montanans. I know he is speaking for South Carolinians. Let's go back to the 14,000 people in Montana who are on unemployment. I don't know what kind of spike that is. I have been to Montana—a great place, a lot of land, not that many people, hardy folks. They don't want to be unemployed; they want to be working. I know the Senator's people pretty well. They are probably pissed off that they have been laid off, but there is nothing we can do about it until we control this virus, and we will.

Do you realize, Senator, that in this bill, every unemployed person in Montana will get \$600 on top of the State unemployment benefit? In South Carolina, the maximum benefit is \$326. This bill will take it up \$600. Doesn't the Senator think that will matter to the people in Montana?

Mr. DAINES. It more than doubles what they would otherwise receive in the State of Montana in unemployment benefits.

By the way, this unemployment insurance backstop that is part of this rescue package is not what Montanans are after. They want their jobs.

Mr. GRAHAM. Yes.

Mr. DAINES. So their first choice is, Would you please help me keep my job.

For whatever reason, if we can't do that, there will be the unemployment insurance. I will tell you that Montanans don't want a handout, but it is there if they need it because it is really a hand-up—a bridge—until we get this economy back on its regular course.

Mr. GRAHAM. If I may, we keep talking about being at war. I have made 50-something trips to Afghanistan and Iraq. We are at war with a virus, not with radical Islam, and we need to destroy this virus before it de-

stroys our economy and kills thousands of Americans.

The Senator's legislation—his proposal—of \$10 billion to accelerate our finding an antibody or a vaccine is the ultimate nuclear weapon, and that is the best \$10 billion in this entire package—to kill the virus.

Yet the people in Montana, South Carolina, and South Dakota are out of work today because of containment policies. We have had to make a decision to stop the spread of the virus. It is probably one of the most draconian decisions we have made since World War II, when we rationed goods and couldn't have the lights on at night.

Everybody says we are going to get through it, and they are right, but I want you to know it will not be easy. It is going to take a while until we find the therapies and the vaccines to kill this virus. Until then, we need to act in Congress to get help to those who need it. They are the people the Senator has just described—the business owner and the unemployed person. There is a lot of help.

You can call this bill whatever you would like, but the two Senators who are here with me tonight are from out West. This is the cavalry coming over the hill. You are under attack; you are under siege. If we can pass this bill, the cavalry will be there for your businesses, and it will be there for your families.

The only way we are going to pass this bill, Senator DAINES, is to stop negotiations and write the bill.

Do you agree?

Mr. DAINES. There has been plenty of time to negotiate, Senator GRAHAM. There have been good faith negotiations on both sides, and there has been shuttle diplomacy going on between both sides. There has been a lot of give and get. We are at a point now at which we need to vote, and we should be voting tonight.

Regarding that \$10 billion that is in this bill, I have been spending a lot of time thinking about how we get out of this war.

Mr. GRAHAM. How do you kill it?

Mr. DAINES. How do you win this war?

Mr. GRAHAM. How do you kill this virus?

Mr. DAINES. When you step back for a moment and think about the basics—of the panic and fear that the American people have with regard to this economy—the panic and the fear will not stop until the pandemic stops, and the pandemic will not stop until these great drugs start.

Here is what we are thinking about, and I want to give a reason for great hope and optimism as to how we are going to get over this great hurdle that we face in our Nation today. We have some amazing vaccines in development as we speak. In fact, they started a trial in Seattle a week ago on Monday. They vaccinated 45 adults aged 18 to 55. They are getting the initial results. They will be looking at the safety as

well as the efficacy—how well does it work?—over the course of several weeks.

We have some other amazing, miracle drugs. They are called monoclonal antibodies. That is the technical term for them. When you take that drug, it provides protection against the coronavirus so that you don't even get the COVID-19 disease.

Here is the challenge, Senator GRAHAM. We have to be operating on parallel paths right now to make sure we have those drugs available to the American people in a widespread fashion before the next flu season hits this fall. We are seeing reports right now from Singapore and Hong Kong, and there are some reinfections going on. That should put us on notice.

Assuming our containment strategy works and that we bend this curve, as we have talked about, so that we look more like South Korea than Italy—we pray for that and hope for that and are working to that end—the challenge will be our not having enough immunity in our society coming up this fall. That will leave us vulnerable to a second wave of this virus.

The solution—the way we win this war—is to start manufacturing some of these drugs earlier, in parallel with the testing that is going on, so that, by the time the fall hits, we will have it available for the American people. That is in this bill.

Listen, every hour that goes by in which we don't pass this bill is an hour that is lost in this fight. We see what is going on. If you look at the World Health Organization's numbers—we are calculating them on a daily basis and sometimes on an hourly basis—every hour matters right now, and every day matters. We have now lost 2 days this week. It has been incredible.

Lindsey, it is Wednesday tomorrow. It is time to vote. This Chamber is empty. Senator GRAHAM, let's get this Chamber full of Senators, and let's have an up-or-down vote. Let's get it done.

Mr. GRAHAM. We will end where we began. The reason I am here with Senator DAINES is that I have been getting phone calls over the last several hours from people who want to add more money. It is not that it is a bad idea as much as it is we need to get this bill done. It will not be the last time we get to address this problem. It rattles me to no end to know that people are still asking for billions of dollars at 8:30 at night or 8 o'clock at night. That tells me that we haven't sent the right signal, which is that this is a good bill. It is time to write it, and it is time to vote on it. It is time to end the negotiations.

Mr. President, you have done a very good job today. That news conference with you and Dr. Fauci was the most encouraging I have seen. We are going to listen to good science, and we are going to turn on the economy in a smart way with conditions being faced. You have encouraged Congress. You have been very nice to Congress.

The reason we are here tonight is that we are both upset that people are still talking about adding to the bill 48 hours after having been on the 5-yard line. We may be on the 1-yard line, but, apparently, there are 20 people on defense when we need to get the ball in the end zone.

I am just begging of my colleagues who have worked very hard—and I am not being critical as much as I am being insistent—because enough is enough. You have done a good job for the Democratic causes. We have done a good job for the Republican causes. The cause is the country.

If you are out of work, we are going to keep you on the payroll so you don't have to go on unemployment if your employer decides to go that route. If you are on unemployment, we are going to give you \$600 more so you can actually survive better than you would have without this bill. If you are a nurse or a doctor and you are running out of supplies, this bill has a tremendous supply chain in it.

So our message is simple: No more negotiations. It is over. Let's vote.

Mr. DAINES. Senator GRAHAM, thank you, and we will conclude here.

This is a moment in our history as a nation. Truly, we have got to come together. The American people are asking us to come together.

Senator GRAHAM, I thought for certain we would have a vote today, and here we are, approaching 8:30 p.m., and no sign of a vote. We are going to lose another day while the unemployment claims are rising and people are getting sicker. There is help on the way with this historic package. It is time to forget who is a Republican and who is a Democrat. The question is—these are 100 Americans serving the U.S. Senate. It is time to rise above the current fracas and vote.

Mr. GRAHAM. One last thing. Who is the gentleman who is thinking about laying people off from Montana, that business?

Mr. DAINES. Steve Luebeck.

Mr. GRAHAM. Mr. Luebeck, I have never met you. Maybe one day I will. I enjoy my visits to Montana. Give us 24 more hours. I am hoping and praying that we can write the bill. End the negotiations right now, write the bill, and vote on this thing, House and Senate, and put it on the President's desk in the next 24 hours. Sir, if we can't, we have let you down and everybody else in the country like you.

To my Governor in South Carolina, you had to institute some very strong containment policies so we don't become New York. People in my State—there are 1,700 restaurants in Myrtle Beach, restaurants and bars. We are going into Easter in a few weeks, and that is when the season begins.

Our Canadian friends would be coming down any day now. They want to go swimming in March. We are glad to have them. We don't like swimming in March because it is too cold for us, but the Canadians like it. It is a win-win. They are not coming.

Those 1,700 restaurants and bars, in this bill, if we pass it, can go to a credit union or a bank. You can borrow money to pay your employees up to \$8,000. You can borrow money to pay the rent, pay yourself as the owner, and we will forgive it and make it a grant for 6 or 8 weeks. That will change everybody's life all over South Carolina.

It is time to change people's lives. It is time to stop negotiating. It is time to vote.

RECESS

Mr. GRAHAM. Mr. President, I ask unanimous consent that the Senate stand in recess until 9:30 p.m.

There being no objection, the Senate, at 8:32 p.m., recessed until 9:30 p.m. and reassembled when called to order by the Presiding Officer (Ms. MCSALLY).

The PRESIDING OFFICER. The Senator from Louisiana.

Mr. CASSIDY. Madam President, I spoke to you earlier when you were presiding.

I am about to take the Presiding Officer's place, as she took my place earlier, and we will swap once more. Yet, before I sit down, I want to repeat the message I gave earlier.

As we wait for a decision to be made between the Democratic minority leader, the Speaker of the House, and the administration, we had a deal that they had agreed to that was bipartisan, on which Senators from both parties had come together, had reviewed, and had an awareness of. No Senator thought it was a corporate bailout. If one did, one didn't say so at the time. Every Senator felt like this was the way to emerge. This could have been passed into law on Sunday, but we are nowhere close, apparently.

Tonight, I was asked on a TV show: What about the single mother in Baton Rouge? What would I tell her?

Do you know what I would say to that single mother? I would tell her I care about single moms. I would say that we had a deal, but then the Speaker of the House and the Democratic minority leader decided to leverage the misery of the American people, the businesses that are shutting down as we speak, and the people who are being laid off every day, to their political advantage. I am so sorry to say that, but that is a fact.

Then, afterward, they had to come up with a big, sort of, "Oh, my gosh. We can't support it because of this or that." It wasn't what they were saying when they agreed to it. They had to come up with a reason to justify mendacity. They are leveraging the misery of the American people to their political advantage. A deal could have been signed on Sunday—a bipartisan deal that 100 Senators had some input into and that the Speaker of the House had input into.

Someone pointed out the irony to me—and I have to wrap up shortly—so I tweeted that the Democratic minority leader and the Speaker of the House

tried to impeach the President of the United States for allegedly withholding aid from Ukraine, and now they withhold aid from the American people. Whatever gloss they put on it, we could have finished this up on Sunday, and now we are stretching it out to their political advantage.

I believe that was the allegation against the President: To his political advantage, he was using aid that was to go to the Ukrainians. Now we see two people—again, the Speaker of the House and the Democratic minority leader—both of whom are from States that have been hard-hit; my State of Louisiana and theirs, being New York and California, have been hard-hit—who are using that misery as leverage to their political advantage.

I am sorry to be so worked up, but I have people calling me, asking: Do I have to lay somebody off?

Oh, my gosh. I have lost my job. Will I have unemployment benefits? You say there is a check coming. When will this legislation pass?

I realize it could have been done on Sunday until two people saw an opportunity that was to their political advantage. In their political advantage, they withhold aid from the American people, but they tried to impeach the President for such an allegation against another people.

I hope they answer to the voters. I understand that the people who support them might not be touched by this, but my people are touched by it, and my State is affected by it. As a physician, I don't care where you live in the country, for I feel, as a physician, that we should be doing everything we can for those who are in distress right now and not using it to our political advantage or using it in a way to extract a little bit more—maybe in requiring airlines to do this or that or maybe in sneaking a sweetheart deal in for a friend because we will get that language and have to vote on it 2 hours later.

This is not how our Founding Fathers had imagined. It is, unfortunately, how it has become—not to the benefit of the American people, to the benefit of two people, and I find that outrageous.

I yield the floor.

(Ms. MCSALLY assumed the chair.)

(Mr. CASSIDY assumed the chair.)

(Ms. MCSALLY assumed the chair.)

(Mr. SASSE assumed the chair.)

The PRESIDING OFFICER (Ms. MCSALLY). The majority leader.

Mr. McCONNELL. Madam President, I have an update for the information of all the Senators and for the information of the American people, and it is good news. It is good news for the doctors and nurses in emergency rooms around the country who are waiting for more masks and more funding. It is good news for families all across America. At last we have a deal.

After days of intense discussions, the Senate has reached a bipartisan agreement on a historic relief package for

this pandemic. It will rush new resources onto the frontlines of our Nation's healthcare fight, and it will inject trillions of dollars of cash into the economy as fast as possible to help American workers, families, small businesses, and industries make it through this disruption and emerge on the other side ready to soar.

The bipartisan CARES Act will squarely address each of the four big priorities that I laid out in my legislation at the beginning of the process about a week ago. It will rush financial assistance to Americans through direct checks to households from the middle class on down and through a significant and creative expansion of unemployment insurance during this emergency.

It will deliver historic relief to Main Street America through hundreds of billions of dollars in emergency loans so more small businesses can survive this and keep paying their workers.

It will help secure our economic foundations and stabilize key national industries to prevent as many layoffs as possible, while keeping big companies accountable, as both sides have sought to do.

And, of course, it will push major relief to hospitals and healthcare providers, invest in new medicines and vaccines so we can beat this virus faster, and help get more equipment and masks to the frontline heroes who put themselves at risk to care for patients.

In effect, this is a wartime level of investment into our Nation. The men and women of the greatest country on Earth are going to defeat this coronavirus and reclaim our future, and the Senate is going to make sure they have the ammunition they need to do it.

I am thrilled that we are finally going to deliver for the country that has been waiting for us to step up.

I am relieved that my distinguished Democratic colleagues are ready to take yes for an answer. This has been a long week for the Senate, but it has been a much longer week for the hundreds of millions of Americans who find themselves in this strange new reality, where every morning brings new worries about their health, about their loved ones, and about whether their job or their small business will still exist at this time next week.

So, Madam President, help is on the way. The American people are already rising to this grave challenge, and the Senate is about to follow suit. We are going to pass this legislation later today.

The PRESIDING OFFICER. The Democratic leader.

Mr. SCHUMER. Madam President, after 5 days of arduous negotiations, after sleep-deprived nights, and marathon negotiating sessions, we have a bipartisan agreement on the largest rescue package in American history. This is not a moment of celebration but one of necessity. We have the anguish of the American people, their

wondering about the future of their health, the health of their loved ones, and the economy. It necessitates us to do all we can to help them and help our country.

From the very beginning, the Democrats have had two primary goals: a Marshall Plan for public health workers and hospitals on the frontlines and of putting workers first. The agreement now, after these 5 days, reflects those Democratic priorities, and we are proud that they are now part of this legislation.

Like all compromises, this bill is far from perfect, but we believe the legislation has been improved significantly to warrant its quick consideration and passage. Because many Democrats and Republicans were willing to do the serious and hard work, the bill is much better off than where it started. The Democrats have succeeded in making the bill substantially better on many counts.

Here are four major pillars of the bill.

First, a Marshall Plan for our hospitals and medical needs—there is much more money for our hospitals, for our nurses and physicians, for our nursing homes and our community health centers to do the jobs they need to do, over \$130 billion.

Second, workers first—so many people are being put out of work through no fault of their own. They don't know what their futures are going to be like. How are they going to pay the bills? Well, we come to their rescue, and the most significant part of that is something we are proud to have devised. We call it unemployment compensation on steroids. All American workers who are laid off will have their salaries remunerated by the Federal Government so they can pay their bills. Because so many of them will be furloughed rather than fired, if they have benefits, they will continue, and—extremely important—they stay with the company or small business. That means that company or small business can reassemble once this awful plague is over, and our economy can get going quickly.

Third, strict oversight, transparency, and accountability of all loans made to corporate America—we need oversight. We need transparency. Every loan document will be public and be made available to Congress very quickly so we can see where the money is going, what the terms are, and if it is fair to the American people. There will be an oversight board, as well as an IG, to make sure things are done on the level.

Fourth, real resources for our State and local governments—that was one of the last decisions we had to make. There is \$150 billion that will go to States and localities that are so hard-pressed because of all the new expenses that COVID-19 puts upon them, and because they are not getting the resources they usually get, taxes will be delayed until June.

Finally, there is real, real help for small businesses. My dad was a small

businessman, an exterminator. I know how small business people worry and suffer. They will get loans, and their employees will be paid by the Federal Government while they are closed because they don't have customers or services, and they can, too, bounce back afterward. So this agreement is really an outstanding agreement.

To them and to all Americans, I say help is on the way, big help and quick help. We are going to take up and pass this package to care for those who are now caring for us and help carry millions of Americans through these dark economic times.

I yield the floor.

The PRESIDING OFFICER. The majority leader.

ORDERS FOR WEDNESDAY, MARCH 25, 2020

Mr. MCCONNELL. Madam President, I ask unanimous consent that when the Senate completes its business today, it adjourn until 12 noon, Wednesday, March 25; further, that following the prayer and pledge, the morning hour be deemed expired, the Journal of proceedings be approved to date, the time for the two leaders be reserved for their use later in the day, and morning business be closed; further, that following leader remarks, the Senate resume consideration of the motion to proceed to H.R. 748.

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

MORNING BUSINESS

EXECUTIVE AND OTHER COMMUNICATIONS

The following communications were laid before the Senate, together with accompanying papers, reports, and documents, and were referred as indicated:

EC-4361. A communication from the Secretary of Defense, transmitting a report on the approved retirement of Vice Admiral Matthew J. Kohler, United States Navy, and his advancement to the grade of vice admiral on the retired list; to the Committee on Armed Services.

EC-4362. A communication from the Secretary of Defense, transmitting a report on the approved retirement of Lieutenant General Leon S. Rice, Air National Guard of the United States, and his advancement to the grade of lieutenant general on the retired list; to the Committee on Armed Services.

EC-4363. A communication from the Inspector General of the Federal Deposit Insurance Corporation, transmitting, pursuant to law, a report relative to a violation of the Antideficiency Act; to the Committee on Appropriations.

EC-4364. A communication from the Assistant Secretary for Export Administration, Bureau of Industry and Security, Department of Commerce, transmitting, pursuant to law, the report of a rule entitled "Temporary General License: Extension of Validity" (RIN0694-AH97) received in the Office of the President of the Senate on March 24, 2020; to the Committee on Banking, Housing, and Urban Affairs.

EC-4365. A communication from the Chairman of the Council of the District of Columbia, transmitting, pursuant to law, a report on D.C. Act 23-244, "Deputy Mayor for Plan-

ning and Economic Development Limited Grant Making Authority for Check It Enterprises Amendment Act of 2020"; to the Committee on Homeland Security and Governmental Affairs.

EC-4366. A communication from the Attorney-Advisor, U.S. Coast Guard, Department of Homeland Security, transmitting, pursuant to law, the report of a rule entitled "Safety Zone; Monongahela River Mile 28.0 to Mile 30.0, Pittsburgh, Pennsylvania" ((RIN1625-AA00) (Docket No. USCG-2020-0057)) received in the Office of the President of the Senate on March 24, 2020; to the Committee on Commerce, Science, and Transportation.

EC-4367. A communication from the Attorney-Advisor, U.S. Coast Guard, Department of Homeland Security, transmitting, pursuant to law, the report of a rule entitled "Safety Zone; Hurricanes, Tropical Storms and Other Disasters in South Florida" ((RIN1625-AA00) (Docket No. USCG-2016-1067)) received in the Office of the President of the Senate on March 24, 2020; to the Committee on Commerce, Science, and Transportation.

EC-4368. A communication from the Attorney-Advisor, U.S. Coast Guard, Department of Homeland Security, transmitting, pursuant to law, the report of a rule entitled "Safety Zone; Munitions Transfer Safety Zone; Alameda Estuary, Alameda, California" ((RIN1625-AA00) (Docket No. USCG-2020-0149)) received in the Office of the President of the Senate on March 24, 2020; to the Committee on Commerce, Science, and Transportation.

EC-4369. A communication from the Attorney-Advisor, U.S. Coast Guard, Department of Homeland Security, transmitting, pursuant to law, the report of a rule entitled "Safety Zone; San Juan Harbor, San Juan, Puerto Rico" ((RIN1625-AA00) (Docket No. USCG-2019-0686)) received in the Office of the President of the Senate on March 24, 2020; to the Committee on Commerce, Science, and Transportation.

EC-4370. A communication from the Attorney-Advisor, U.S. Coast Guard, Department of Homeland Security, transmitting, pursuant to law, the report of a rule entitled "Safety Zone; Limetree Bay Terminals, St. Croix, U.S. Virgin Islands" ((RIN1625-AA87) (Docket No. USCG-2020-0011)) received in the Office of the President of the Senate on March 24, 2020; to the Committee on Commerce, Science, and Transportation.

EC-4371. A communication from the Attorney, U.S. Coast Guard, Department of Homeland Security, transmitting, pursuant to law, the report of a rule entitled "Drawbridge Operation Regulation; Hackensack River, Little Snake Hill, New Jersey" ((RIN1625-AA00) (Docket No. USCG-2019-0086)) received in the Office of the President of the Senate on March 24, 2020; to the Committee on Commerce, Science, and Transportation.

EC-4372. A communication from the Attorney, U.S. Coast Guard, Department of Homeland Security, transmitting, pursuant to law, the report of a rule entitled "Drawbridge Operation Regulation; Chelsea River, Chelsea, Massachusetts" ((RIN1625-AA09) (Docket No. USCG-2019-0809)) received in the Office of the President of the Senate on March 24, 2020; to the Committee on Commerce, Science, and Transportation.

EC-4373. A communication from the Attorney-Advisor, U.S. Coast Guard, Department of Homeland Security, transmitting, pursuant to law, the report of a rule entitled "Special Local Regulation, Salinas Power Boat Race; Bahia De Rincon, Puerto Rico" ((RIN1625-AA08) (Docket No. USCG-2020-0108)) received in the Office of the President of the Senate on March 24, 2020; to the Com-

mittee on Commerce, Science, and Transportation.

INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second times by unanimous consent, and referred as indicated:

By Mr. CRAMER (for himself and Mr. SULLIVAN):

S. 3572. A bill to require the removal of United States Armed Forces from Saudi Arabia; to the Committee on Foreign Relations.

By Mr. SCOTT of Florida:

S. 3573. A bill to require personal protective equipment to be included in the strategic national stockpile, and to require the Federal Government to procure such equipment from United States sources, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mr. TILLIS:

S. 3574. A bill to protect consumers from price-gouging during emergencies; to the Committee on Homeland Security and Governmental Affairs.

By Mr. BLUMENTHAL:

S. 3575. A bill to amend title 38, United States Code, to restore entitlement to rehabilitation programs for veterans affected by school closures or disapprovals, and for other purposes; to the Committee on Veterans' Affairs.

By Ms. KLOBUCHAR (for herself, Mr. BLUMENTHAL, Ms. HIRONO, and Ms. CORTEZ MASTO):

S. 3576. A bill to clarify that the Federal Trade Commission Act prohibits excessive and unjustified price increases in the sale of certain products and services when an emergency or disaster results in abnormal disruptions of the market, and for other purposes; to the Committee on Commerce, Science, and Transportation.

By Mr. PETERS (for himself, Mr. BLUNT, and Mrs. BLACKBURN):

S. 3577. A bill to amend the Internal Revenue Code of 1986 to provide a tax exemption for distilled spirits used for hand sanitizer; to the Committee on Finance.

By Mr. GRASSLEY:

S. 3578. A bill to provide oversight for the care and assistance provided to businesses under the coronavirus relief package; to the Committee on Homeland Security and Governmental Affairs.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Ms. MCSALLY:

S. Res. 551. A resolution providing that the salaries of Senators shall be held in escrow until the Senate has passed legislation that appropriately addresses the COVID-19 outbreak; to the Committee on Rules and Administration.

By Mr. HAWLEY (for himself, Ms. MCSALLY, Mr. CORNYN, and Mr. COTTON):

S. Res. 552. A resolution supporting an international investigation into the handling by the Government of the People's Republic of China of COVID-19 and the impact of handling COVID-19 in that manner on the people of the United States and other nations; to the Committee on Foreign Relations.

By Mrs. BLACKBURN (for herself and Mr. COTTON):

S. Res. 553. A resolution expressing the sense of the Senate that the Government of

the People's Republic of China made multiple serious mistakes in the early stages of the COVID-19 outbreak that heightened the severity and spread of the ongoing COVID-19 pandemic, including the intentional spread of misinformation to downplay the risks of COVID-19, a refusal to cooperate with international health authorities, internal censorship of doctors and journalists, and a malicious disregard for the health of ethnic minorities; to the Committee on Foreign Relations.

ADDITIONAL COSPONSORS

S. 1074

At the request of Mr. SCHATZ, the names of the Senator from Mississippi (Mr. WICKER) and the Senator from Ohio (Mr. BROWN) were added as cosponsors of S. 1074, a bill to reinstate Federal Pell Grant eligibility for individuals incarcerated in Federal and State penal institutions, and for other purposes.

S. 3508

At the request of Mr. SCHATZ, the name of the Senator from Alabama (Mr. JONES) was added as a cosponsor of S. 3508, a bill to amend the Fair Credit Reporting Act to provide for disaster protection for workers' credit.

S. 3549

At the request of Mr. WYDEN, the name of the Senator from Virginia (Mr. WARNER) was added as a cosponsor of S. 3549, a bill to amend the Internal Revenue Code of 1986 to provide advance tax refunds to small businesses, and for other purposes.

S. 3559

At the request of Mr. BENNET, the names of the Senator from Nevada (Ms. ROSEN), the Senator from North Dakota (Mr. HOEVEN), the Senator from Mississippi (Mr. WICKER), the Senator from Iowa (Ms. ERNST), the Senator from Arizona (Ms. MCSALLY) and the Senator from West Virginia (Mr. MANCHIN) were added as cosponsors of S. 3559, a bill to provide emergency financial assistance to rural health care facilities and providers impacted by the COVID-19 emergency.

S. 3569

At the request of Ms. KLOBUCHAR, the names of the Senator from Missouri (Mr. HAWLEY), the Senator from North Dakota (Mr. HOEVEN), the Senator from Nevada (Ms. CORTEZ MASTO) and the Senator from Colorado (Mr. BENNET) were added as cosponsors of S. 3569, a bill to help small business broadband providers keep customers connected.

S. RES. 548

At the request of Mr. PORTMAN, the names of the Senator from Pennsylvania (Mr. CASEY), the Senator from New Jersey (Mr. BOOKER), the Senator from Missouri (Mr. HAWLEY), the Senator from Vermont (Mr. SANDERS), the Senator from Alaska (Mr. SULLIVAN) and the Senator from Illinois (Ms. DUCKWORTH) were added as cosponsors of S. Res. 548, a resolution amending the Standing Rules of the Senate to enable the participation of absent Senators during a national crisis.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTION

By Mr. GRASSLEY:

S. 3578. A bill to provide oversight for the care and assistance provided to businesses under the coronavirus relief package; to the Committee on Homeland Security and Governmental Affairs.

Mr. GRASSLEY. 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:

Mr. GRASSLEY. Mr. President, today I am introducing legislation in response to the coronavirus outbreak. I submitted this proposal to Senate Leadership earlier this week. It is my expectation that the language I've developed will be included, in some form, in the final agreement we're negotiating. The legislation is designed to remove a stumbling block to enactment of a third coronavirus relief package.

Specifically, the proposal I've developed responds directly to the concerns—voiced by some of my colleagues in recent days—that we should add accountability provisions to the relief package now under consideration by this chamber. It's my understanding that the Senate leaders are seriously considering including this or very similar language in their compromise. I applaud them for their efforts and strongly urge my colleagues' support for these sensible provisions.

My proposal would impose strict congressional oversight over the Treasury Department fund that is tasked with extending lending and other assistance to air carriers and American companies that have been hard hit by the coronavirus pandemic. It mirrors closely the language that this chamber adopted in 2008, during consideration of the Troubled Asset Relief Program.

For example, this bill, like that 2008 statute, calls for the creation of a special inspector general for the coronavirus relief program and would authorize \$50 million for this purpose. The special inspector general would be appointed by the President and confirmed by the Senate. As stated in the bill, this appointment must be made "on the basis of integrity and demonstrated ability in accounting, auditing, financial analysis, law, management analysis, public administration, or investigations."

The bill I've developed also calls for creation of a bipartisan oversight board, comprised of five high ranking executive branch officials. This board would meet every two weeks to review the activities of the Exchange Stabilization Fund, a Treasury Department vehicle through which hundreds of billions of dollars in loan assistance would flow to distressed sectors of the United States economy. This oversight board would have to report suspected fraud or malfeasance to the special inspector general that this legislation creates. Again, it is very similar to a

board that Congress established in 2008, during another National crisis.

In addition, my proposal calls for the head of the Office of Management and Budget to issue regulations to minimize conflicts of interest that may arise in coronavirus relief activities. It also imposes limits on executive compensation to senior officers of companies that accept lending assistance through the Treasury Department's Exchange Stabilization Fund.

The bill also calls for greater oversight and audits by the Government Accountability Office, a nonpartisan watchdog agency of Congress. Specifically, GAO is tasked with ongoing oversight, including conducting audits of the programs and financial transactions of Federal agencies that extend financial assistance to private companies in response to the coronavirus pandemic.

The bill also creates a bicameral, bipartisan Congressional Oversight Panel within the legislative branch. This panel would be comprised of five members of the House of Representatives and Senate, appointed by the other chamber's Speaker and the Senate Leader. This oversight panel would review the state of the financial markets and submit regular reports on certain topics, such as Federal officials' use of coronavirus relief authority and the impact of Federal assistance on the financial markets, air carriers, and medical providers. This congressional panel would have the ability to convene hearings, call witnesses, take testimony, hire staff, get official data, and meet regularly. The panel, like many of the programs established under this bill, would terminate after this emergency ends.

Mr. President, my office has approached multiple colleagues, including those on the other side of the aisle, about these provisions. We've received encouraging comments from many. I believe this language could be accepted and urge that it be included in the final relief package, so that we can remove one of the remaining obstacles to moving forward.

SEC. 1. SHORT TITLE AND TABLE OF CONTENTS

This title may be cited as the "COVID-19 Funding Accountability Act."

SEC. 2. PURPOSE

Provides that the purpose of this Act is to ensure that the Federal authority and assistance that is extended to private entities in response to the outbreak of the Coronavirus Disease 2019 (COVID-19) is used in a manner that—

- promotes economic sustainability of severely distressed sectors of the United States economy;
- promotes jobs for working Americans and maximizes overall returns to the taxpayers of the United States; and
- provides public accountability for the exercise of such Federal authority and assistance.

SEC. 3. DEFINITIONS

Provides definitions of selected terms: "Appropriate Committees of Congress," "Congressional Support Agencies," "COVID-19 Relief Program," "Exchange Stabilization Fund."

SEC. 4. COVID-19 RELIEF OVERSIGHT BOARD

Creates a COVID-19 Relief Oversight Board (“Oversight Board”), comprised of executive branch officials, which is responsible for reviewing the exercise of authority under the COVID-19 Relief Program that relates to policies implemented to—

increase loan forgiveness, loan eligibility, and loan deferment of eligible small businesses under section 7(a) of the Small Business Act (15 U.S.C. 636(a));

extend grants or other forms of financial assistance to business concerns in response to the outbreak of COVID-19;

make resources available, through the Medicare and Medicaid programs, to hospitals and long-term care facilities for the elderly in response to the COVID-19 outbreak;

extend emergency relief to distressed sectors of the United States economy through the Treasury Department’s Exchange Stabilization Fund.

Tasks the Oversight Board with reviewing the effect of such policies and initiatives on the supply chain and the economy and with making recommendations, as appropriate, to designated executive branch officials. Specifies that this Board also shall have the authority to ensure that the policies implemented through the Treasury Department’s Exchange Stabilization Fund are—

in accordance with the purposes of this Act;

in the economic interests of the United States; and

consistent with protecting taxpayers’ interests.

Clarifies that Oversight Board may appoint a clarit review committee for the purpose of evaluating the exercise of the authority provided under the COVID-19 Relief Program. Also calls for the Oversight Board to report any suspected fraud, misrepresentation, or malfeasance to the Special Inspector General for the COVID-19 Relief Program (created under this Act) or the Attorney General of the United States.

Calls for the Oversight Board to meet every two weeks, report to Congress at least quarterly, and include in its membership the following: (1) the Administrator of the Small Business Administration; (2) the Secretary of the Treasury; (3) the Secretary of Transportation; (4) the Secretary of Commerce; (5) the Secretary of Health and Human Services; and (6) the Administrator of the Federal Emergency Management Administration. Calls for the chair to be elected by members of the board from among the board members (other than the Administrator of the Small Business Administration and the Secretary of the Treasury).

Specifies that the Oversight Board’s role comes to an end after the expiration of the national emergency declared by the President with respect to the COVID-19 or after the Exchange Stabilization Fund ceases to make loans, loan guarantees, and investment or other assistance to air carriers and other key businesses affected by COVID-19.

SEC. 5. CONFLICTS OF INTEREST

Calls for Director of the Office of Management and Budget (“OMB”) to issue any regulations or guidelines necessary to address and manage, or to prohibit, conflicts of interest that may arise in connection with the administration and execution of the authorities provided under the COVID-19 Relief Program. Deadline for their issuance is “as soon as practicable after the date of enactment” of this Act.

SEC. 6. EXECUTIVE COMPENSATION AND CORPORATE GOVERNANCE

Specifies that any private entity receiving loans, loan guarantees, grants, or other as-

sistance through the Exchange Stabilization Fund shall be subject to executive compensation requirements in the Act and the provisions under the Internal Revenue Code of 1986, as applicable. Bars entities receiving this COVID-19 relief from providing incentives for senior executive officers of a private entity to take unnecessary and excessive risks that threaten the value of such entity. Also bars the entity from making any bonus, incentive compensation or golden parachute payment to a senior executive officer during the period in which such private entity receives Federal assistance through the Exchange Stabilization Fund. Defines the term “senior executive officer” as an individual who is one of the top 5 highly paid executives of a public or private corporation or limited liability company.

Includes a sunset provision, specifying that these limitations on executive compensation will apply only to arrangements entered into during the period in which the entity received Federal assistance in response to the COVID-19 outbreak.

SEC. 7. OVERSIGHT AND AUDITS

Calls for the Comptroller General, which heads the nonpartisan watchdog agency of Congress, to commence ongoing oversight of Federal coronavirus relief initiatives and activities. Authorizes this government watchdog agency, the Government Accountability Office (“GAO”), to have access, upon request, to any information or papers, things, or property needed to carry out this oversight function.

Calls for the U.S. Treasury to reimburse GAO for costs of such oversight, and requires GAO to report, at least every 60 days, to Congress and the Special Inspector General for the COVID-19 Relief Program established under this Act. Confirms that GAO may also submit special reports under this subsection as warranted by the findings of its oversight activities.

Further clarifies that GAO may audit the programs, activities, receipts, expenditures, and financial transactions of Federal entities involved in extending authority or assistance to private entities in response to the COVID-19 outbreak. Federal agencies or departments subject to such audits must take action to address deficiencies identified in the audits, as appropriate or certify to appropriate committees of Congress that no action is necessary or appropriate. Specifies circumstances for termination of GAO’s oversight authority after the national emergency ends or the coronavirus relief activities cease.

SEC. 8. SPECIAL INSPECTOR GENERAL FOR COVID-19 RELIEF PROGRAM

Establishes the Office of the Special Inspector General for the COVID-19 Relief Program and authorizes \$50 million for this purpose in fiscal year 2021. Specifies that such individual shall be appointed by the President, by and with the advice and consent of the Senate; and the appointment shall be made “on the basis of integrity and demonstrated ability in accounting, auditing, financial analysis, law, management analysis, public administration, or investigations.”

Sets the rate of pay for such individual and specifies that his or her duties are “to conduct, supervise, and coordinate audits and investigations of Federal assistance and relief programs established in response to the COVID-19 outbreak.” Clarifies that, in addition to the duties specified in this Act, the Special OIG shall also have the duties and responsibilities of inspectors general under the Inspector General Act of 1978.

Requires that the Special OIG report to Congress within 60 days after his or her Senate confirmation, and every calendar quarter thereafter, on activities. Each report must

include, for the period covered by such report, a detailed statement of all purchases, obligations, expenditures, and revenues associated with the Exchange Stabilization Fund and any COVID-19 Relief Program involving the expenditure of more than \$5 million.

Specifies that this section does not authorize the public disclosure of information that is—

specifically prohibited from disclosure by any other provision of law;

specifically required by Executive order to be protected from disclosure in the interest of national defense or national security or in the conduct of foreign affairs; or

a part of an ongoing criminal investigation.

Also specifies a termination date for the OIG’s authority.

SEC. 9. CONGRESSIONAL OVERSIGHT PANEL

Creates a Congressional Oversight Panel (“Oversight Panel”) within the legislative branch, comprised of five members appointed by the House Speaker and Senate Leader. Specifies that its duties are to review the current state of the financial markets and submit the regular reports to Congress on the following:

The use by Federal officials of authority to implement COVID-19 Relief Program;

The impact of the COVID-19 Relief Program on the financial markets, air carriers, and medical providers.

The extent to which the information made available on transactions under the Exchange Stabilization Fund has contributed to market transparency.

The effectiveness of the program from the standpoint of minimizing long-term costs to the taxpayers and maximizing the benefits for taxpayers.

Specifies that reports must be submitted every 30 days after the date on which the Exchange Stabilization Fund begins to make loans, loan guarantees, and investment assistance in response to the COVID-19 outbreak. Also calls for panel to submit a special report on regulatory reform by March 31, 2021, analyzing the current state of the regulatory system and its effectiveness at overseeing the recipients of COVID-19 relief and protecting consumers, and providing recommendations for improvement.

Sets the rate of pay and travel expenses of each member of the Oversight Panel, authorizes the hiring of staff, executive branch detailees, and temporary consultants. Bars Oversight Panel members who are full-time Federal employees from receiving additional pay, allowances, or benefits by reason of their service on the panel. Provides that four members of the Oversight Panel shall constitute a quorum but a lesser number may hold hearings. Clarifies that a vacancy on the Oversight Panel shall be filled in the manner in which the original appointment was made.

Provides that the panel shall meet at the call of the chair or a majority of its members. Permits the panel, for the purpose of carrying out this section, to hold hearings, swear in hearing witnesses, take testimony, and receive evidence as it considers appropriate. Also clarifies when the panel can get official data, and receive reports required to be submitted to the panel under this Act. Specifies a termination date for the Oversight Panel. Authorizes such sums as may be necessary for the Oversight Panel to operate, with this funding derived from the applicable account of the House of Representatives, and half of which shall be derived from the Senate’s contingent fund.

SEC. 10. COOPERATION WITH THE DEPARTMENT OF JUSTICE AND THE FBI

Provides that any Federal financial regulatory agency shall cooperate with the Department of Justice and the Federal Bureau

of Investigation and other law enforcement agencies investigating fraud, misrepresentation, and malfeasance with respect to development, advertising, and sale of financial or other products.

SEC. 11. INFORMATION FOR CONGRESSIONAL SUPPORT AGENCIES

Provides that all information used by Federal officials in connection with activities authorized under this Act (including the records to which GAO is entitled under this Act) will be made available to the Congressional Budget Office and the Joint Committee on Taxation, upon request, so that these agencies can assist with congressional oversight monitoring, and analysis of the COVID-19 relief assistance activities.

S. 3578

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 “COVID-19 Funding Accountability Act of 2020”.

SEC. 2. PURPOSE.

The purpose of this Act is to ensure that the Federal authority and assistance that is extended to private entities in response to the outbreak of the Coronavirus Disease 2019 (referred to in this Act as “COVID-19”) is used in a manner that—

(1) promotes economic sustainability of severely distressed sectors of the United States economy;

(2) promotes retention of jobs for working Americans and maximizes overall returns to the taxpayers of the United States; and

(3) provides public accountability for the exercise of such Federal authority and assistance.

SEC. 3. DEFINITIONS.

In this Act:

(1) **APPROPRIATE COMMITTEES OF CONGRESS.**—The term “appropriate committees of Congress” means—

(A) the Committee on Appropriations, the Committee on the Budget, the Committee on Commerce, Science and Transportation, the Committee on Finance, the Committee on Banking, Housing, and Urban Affairs, and the Committee on Small Business of the Senate; and

(B) the Committee on Appropriations, the Committee on the Budget, the Committee on Energy and Commerce, the Committee on Financial Services, and the Committee on Ways and Means of the House of Representatives.

(2) **CONGRESSIONAL SUPPORT AGENCIES.**—The term “congressional support agencies” means—

(A) the Congressional Budget Office; and

(B) the Joint Committee on Taxation.

(3) **COVID-19 RELIEF PROGRAM.**—The term “COVID-19 Relief Program” means initiatives established or implemented by Federal officials in accordance with—

(A) the Coronavirus Preparedness and Response Supplemental Appropriations Act (Public Law 116-123);

(B) the Families First Coronavirus Response Act (Public Law 116-127);

(C) the Coronavirus Aid, Relief, and Economic Security Act (also known as the “CARES Act”), H.R. 748 (116th Congress); and

(D) any successor legislation to the same general intent and effect as the legislation described in subparagraphs (A), (B), and (C).

(4) **EXCHANGE STABILIZATION FUND.**—The term “Exchange Stabilization Fund” means the assistance program for distressed sectors of the United States economy that is established by the CARES Act, H.R. 748 (116th Congress)(or any successor program established by Federal law).

SEC. 4. COVID-19 RELIEF OVERSIGHT BOARD.

(a) **ESTABLISHMENT.**—There is established a COVID-19 Relief Oversight Board, which shall be responsible for—

(1) reviewing the exercise of authority under the COVID-19 Relief Program that relates to policies implemented to—

(A) increase loan forgiveness, loan eligibility, and loan deferment of eligible small businesses under section 7(a) of the Small Business Act (15 U.S.C. 636(a));

(B) extend grants or other forms of financial assistance to business concerns in response to the outbreak of COVID-19;

(C) make resources available, through the Medicare and Medicaid programs, to hospitals and long-term care facilities for the elderly in response to the COVID-19 outbreak; and

(D) extend emergency relief to distressed sectors of the United States economy through the Exchange Stabilization Fund of the Department of the Treasury;

(2) reviewing the effect of such policies and initiatives in mitigating supply chain disruptions, preventing disruptions in the distribution and sales of products and services, and ensuring the sustainability of distressed sectors of the United States economy due to the COVID-19 outbreak;

(3) making recommendations, as appropriate, to the Administrator of the Small Business Administration, the Secretary of the Treasury, the Secretary of Commerce, the Secretary of Health and Human Services, and the Secretary of Transportation regarding use of such statutory authority; and

(4) reporting any suspected fraud, misrepresentation, or malfeasance to the Special Inspector General for the COVID-19 Relief Program or the Attorney General of the United States, consistent with section 535(b) of title 28, United States Code.

(b) **MEMBERSHIP.**—The COVID-19 Relief Oversight Board established under subsection (a) shall be comprised of—

(1) the Administrator of the Small Business Administration;

(2) the Secretary of the Treasury;

(3) the Secretary of Transportation;

(4) the Secretary of Commerce;

(5) the Secretary of Health and Human Services; and

(6) the Administrator of the Federal Emergency Management Administration.

(c) **CHAIRPERSON.**—The chairperson of the COVID-19 Relief Oversight Board shall be elected by the members of the Board from among the members other than the Administrator of the Small Business Administration and the Secretary of the Treasury.

(d) **MEETINGS.**—The COVID-19 Relief Oversight Board shall meet 2 weeks after the Exchange Stabilization Fund of the Department of the Treasury initiates any loan, loan guarantee, or other investment for air carriers and businesses, as authorized under the CARES Act, H.R. 748 (116th Congress) (or any successor program established under Federal law) and monthly thereafter.

(e) **ADDITIONAL AUTHORITIES.**—In addition to the responsibilities described in subsection (a), the COVID-19 Relief Oversight Board shall have the authority to ensure that the policies implemented through the Exchange Stabilization Fund are—

(1) in accordance with the purposes of this Act, including preservation of jobs of workers in severely distressed sectors of the economy;

(2) in the economic interests of the United States; and

(3) consistent with protecting taxpayers' interests.

(f) **CREDIT REVIEW COMMITTEE.**—The COVID-19 Relief Oversight Board may appoint a credit review committee for the purpose of evaluating the exercise of the author-

ity provided under the COVID-19 Relief Program, as the COVID-19 Relief Oversight Board determines appropriate.

(g) **REPORTS.**—The COVID-19 Relief Oversight Board shall report to the appropriate committees of Congress and the Congressional Oversight Panel established under this Act, not less frequently than quarterly, on the matters described in subsection (a)(1).

(h) **TERMINATION.**—The COVID-19 Relief Oversight Board, and its authority under this section, shall terminate on the expiration of the 15-day period beginning upon the later of—

(1) the date on which the national emergency declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.) with respect to the COVID-19 expires; or

(2) the date on which the Exchange Stabilization Fund of the Department of the Treasury ceases the direct lending, loan guarantee, and investment activities for carriers and businesses designated to receive such assistance under the CARES Act, H.R. 748 (116th Congress) (or any successor program established under Federal law).

SEC. 5. CONFLICTS OF INTEREST.

(a) **STANDARDS REQUIRED.**—The Director of the Office of Management and Budget shall issue regulations or guidelines necessary to address and manage or to prohibit conflicts of interest that may arise in connection with the administration and execution of the authorities provided under the COVID-19 Relief Program.

(b) **TIMING.**—Regulations or guidelines required by this section shall be issued as soon as practicable after the date of enactment of this Act.

SEC. 6. EXECUTIVE COMPENSATION AND CORPORATE GOVERNANCE.

(a) **APPLICABILITY.**—Any private entity that receives loans, loan guarantees, grants, or other assistance through the Exchange Stabilization Fund of the Department of the Treasury shall be subject to the executive compensation requirements of subsection (b) and the provisions under the Internal Revenue Code of 1986, as applicable.

(b) **CRITERIA.**—The standards required under this subsection shall include—

(1) limits on compensation that exclude incentives for senior executive officers of a private entity to take unnecessary and excessive risks that threaten the value of such entity during the period in which the entity receives financial assistance in response to the COVID-19 outbreak; and

(2) a prohibition on the entity making any bonus, incentive compensation or golden parachute payment to a senior executive officer during the period in which such private entity receives Federal assistance through the Exchange Stabilization Fund.

(c) **DEFINITION.**—For purposes of this section, the term “senior executive officer” means an individual who is one of the top 5 highly paid executives of a public or private corporation or limited liability company.

(d) **SUNSET.**—This section shall apply only to arrangements entered into during the period in which the entity received a Federal loan, loan guarantee, or other investment or assistance in response to the COVID-19 outbreak.

SEC. 7. OVERSIGHT AND AUDITS.

(a) **COMPTROLLER GENERAL OVERSIGHT.**—

(1) **SCOPE OF OVERSIGHT.**—In furtherance of the purpose of this Act, the Comptroller General of the United States shall commence ongoing oversight of the activities and performance of the COVID-19 Relief Program and any agents of the executive branch invoking Federal authority or rendering assistance to private entities in response to the COVID-19 outbreak.

(2) **CONDUCT AND ADMINISTRATION OF OVERSIGHT.**—

(A) GAO ACCESS TO RECORDS.—To the extent otherwise consistent with law, the Comptroller General shall have access, upon request, to any information, data, schedules, books, accounts, financial records, reports, files, electronic communications, or other papers, things, or property belonging to or in use by Federal entities that exercise authority or render assistance to private entities through the COVID-19 Relief Program. The Comptroller General may make and retain copies of such books, accounts, and other records as the Comptroller General deems appropriate.

(B) REIMBURSEMENT OF COSTS.—The Treasury shall reimburse the Government Accountability Office for the full cost of any such oversight activities as billed therefor by the Comptroller General of the United States. Such reimbursements shall be credited to the appropriation account “Salaries and Expenses, Government Accountability Office” current when the payment is received and remain available until expended.

(3) REPORTING.—The Comptroller General—
(A) shall submit reports of findings under this section, regularly and not less frequently than once every 60 days, to the appropriate committees of Congress, and the Special Inspector General for the COVID-19 Relief Program established under section 8; and
(B) may submit special reports under this subsection as warranted by the findings of its oversight activities.

(b) COMPTROLLER GENERAL AUDITS.—

(1) AUTHORITY.—The Comptroller General may audit the programs, activities, receipts, expenditures, and financial transactions of Federal entities involved in extending authority or assistance to private entities in response to the COVID-19 outbreak.

(2) CORRECTIVE RESPONSES TO AUDIT PROBLEMS.—Agencies or departments subject to audits under this subsection shall—

(A) take action to address deficiencies identified by the Comptroller General, as appropriate; or

(B) certify to appropriate committees of Congress that no action is necessary or appropriate.

(c) SHARING OF INFORMATION.—Any report or audit required under this section shall also be submitted to the Congressional Oversight Panel established under section 9.

(d) TERMINATION.—Any oversight, reporting, or audit requirement under this section shall terminate 180 days after the termination date described in section 4(h).

SEC. 8. SPECIAL INSPECTOR GENERAL FOR COVID-19 RELIEF PROGRAM.

(a) OFFICE OF INSPECTOR GENERAL.—There is hereby established the Office of the Special Inspector General for the COVID-19 Relief Program.

(b) APPOINTMENT OF INSPECTOR GENERAL; REMOVAL.—

(1) IN GENERAL.—The head of the Office of the Special Inspector General for the COVID-19 Asset Relief Program is the Special Inspector General for the COVID-19 Relief Program (in this section referred to as the “Special Inspector General”), who shall be appointed by the President, by and with the advice and consent of the Senate.

(2) REQUIREMENT FOR APPOINTMENT.—The appointment of the Special Inspector General shall be made on the basis of integrity and demonstrated ability in accounting, auditing, financial analysis, law, management analysis, public administration, or investigations.

(3) TIMING OF NOMINATION.—The nomination of an individual as Special Inspector General under this section shall be made as soon as practicable after the establishment of the Exchange Stabilization Fund.

(4) REMOVAL.—The Special Inspector General shall be removable from office in accordance with the provisions of section 3(b) of the Inspector General Act of 1978 (5 U.S.C. App.).

(5) POLITICAL ACTIVITIES ON DUTY.—For purposes of section 7324 of title 5, United States Code, the Special Inspector General shall not be considered an employee who determines policies to be pursued by the United States in the nationwide administration of Federal law.

(6) COMPENSATION.—The annual rate of basic pay of the Special Inspector General shall be the annual rate of basic pay for an Inspector General under section 3(e) of the Inspector General Act of 1978 (5 U.S.C. App.).

(c) DUTIES.—

(1) IN GENERAL.—It shall be the duty of the Special Inspector General to conduct, supervise, and coordinate audits and investigations of Federal assistance and relief programs established in response to the COVID-19 outbreak.

(2) OVERSIGHT.—The Special Inspector General shall establish, maintain, and oversee such systems, procedures, and controls as the Special Inspector General considers appropriate to discharge the duty under paragraph (1).

(3) ADDITIONAL DUTIES.—In addition to the duties specified in paragraphs (1) and (2), the Inspector General shall also have the duties and responsibilities of inspectors general under the Inspector General Act of 1978 (5 U.S.C. App.).

(d) POWERS AND AUTHORITIES.—

(1) IN GENERAL.—In carrying out the duties described in subsection (c), the Special Inspector General shall have the authorities provided in section 6 of the Inspector General Act of 1978.

(2) REQUIREMENT.—The Special Inspector General shall carry out the duties specified in subsection (c)(1) in accordance with section 4(b)(1) of the Inspector General Act of 1978 (5 U.S.C. App.).

(e) PERSONNEL, FACILITIES, AND OTHER RESOURCES.—

(1) PERSONNEL.—The Special Inspector General may select, appoint, and employ such officers and employees as may be necessary for carrying out the duties of the Special Inspector General, subject to the provisions of title 5, United States Code, governing appointments in the competitive service, and the provisions of chapter 51 and subchapter III of chapter 53 of such title 5, relating to classification and General Schedule pay rates.

(2) EXPERTS AND CONSULTANTS.—The Special Inspector General may obtain services as authorized by section 3109 of title 5, United States Code, at daily rates not to exceed the equivalent rate prescribed for grade GS-15 of the General Schedule by section 5332 of such title 5.

(3) AUDITS AND ANALYSES.—The Special Inspector General may enter into contracts and other arrangements for audits, studies, analyses, and other services with public agencies and with private persons, and make such payments as may be necessary to carry out the duties of the Inspector General.

(4) ASSISTANCE FROM OTHER DEPARTMENTS.—

(A) IN GENERAL.—Upon request of the Special Inspector General for information or assistance from any department, agency, or other entity of the Federal Government, the head of such entity shall, insofar as is practicable and not in contravention of any existing law, furnish such information or assistance to the Special Inspector General, or an authorized designee.

(B) NOTIFICATION OF CONGRESS.—Whenever information or assistance requested by the Special Inspector General is, in the judgment

of the Special Inspector General, unreasonably refused or not provided, the Special Inspector General shall report the circumstances to the appropriate committees of Congress without delay.

(f) REPORTS.—

(1) IN GENERAL.—Not later than 60 days after the confirmation of the Special Inspector General, and every calendar quarter thereafter, the Special Inspector General shall submit to the appropriate committees of Congress a report summarizing the activities of the Special Inspector General during the 120-day period ending on the date of such report.

(2) CONTENTS.—Each report required under this subsection shall include, for the period covered by such report, a detailed statement of all purchases, obligations, expenditures, and revenues associated with the Exchange Stabilization Fund and any COVID-19 Relief Program involving the expenditure of more than \$5,000,000.

(3) RULE OF CONSTRUCTION.—Nothing in this subsection shall be construed to authorize the public disclosure of information that is—

(A) specifically prohibited from disclosure by any other provision of law;

(B) specifically required by Executive order to be protected from disclosure in the interest of national defense or national security or in the conduct of foreign affairs; or

(C) a part of an ongoing criminal investigation.

(4) REQUIREMENT.—Any reports required under this section shall also be submitted to the Congressional Oversight Panel established under section 9.

(g) FUNDING.—Of the amounts made available to the Secretary of the Treasury in fiscal year 2021, \$50,000,000 shall be available to the Special Inspector General to carry out this section and shall remain available until expended.

(h) TERMINATION.—Any oversight, reporting, or audit requirement under this section shall terminate on the date that is 1 year after the termination date described in section 4(h).

SEC. 9. CONGRESSIONAL OVERSIGHT PANEL.

(a) ESTABLISHMENT.—There is hereby established the Congressional Oversight Panel (hereafter in this section referred to as the “Oversight Panel”) as an establishment in the legislative branch.

(b) DUTIES.—The Oversight Panel shall review the current state of the financial markets and submit the following reports to Congress:

(1) REGULAR REPORTS.—

(A) IN GENERAL.—Regular reports of the Oversight Panel shall include the following:

(i) The use by Federal officials of authority to implement COVID-19 Relief Program.

(ii) The impact of the COVID-19 Relief Program on the financial markets, air carriers, and medical providers.

(iii) The extent to which the information made available on transactions under the Exchange Stabilization Fund has contributed to market transparency.

(iv) The effectiveness of the program from the standpoint of minimizing long-term costs to the taxpayers and maximizing the benefits for taxpayers.

(B) TIMING.—The reports required under this paragraph shall be submitted not later than 30 days after the establishment of the Exchange Stabilization Fund, and every 30 days thereafter.

(2) SPECIAL REPORT ON REGULATORY REFORM.—The Oversight Panel shall submit a special report on regulatory reform not later than March 31, 2021, analyzing the current state of the regulatory system and its effectiveness at overseeing the recipients of

COVID-19 Relief Program assistance and protecting consumers, and providing recommendations for improvement, including recommendations regarding whether any participants in the financial markets that are currently outside the regulatory system should become subject to the regulatory system, the rationale underlying such recommendation, and whether there are any gaps in existing consumer protections.

(c) **MEMBERSHIP.**—

(1) **IN GENERAL.**—The Oversight Panel shall consist of 5 members, as follows:

(A) 1 member appointed by the Speaker of the House of Representatives.

(B) 1 member appointed by the minority leader of the House of Representatives.

(C) 1 member appointed by the majority leader of the Senate.

(D) 1 member appointed by the minority leader of the Senate.

(E) 1 member appointed by the Speaker of the House of Representatives and the majority leader of the Senate, after consultation with the minority leader of the Senate and the minority leader of the House of Representatives.

(2) **PAY.**—Each member of the Oversight Panel shall each be paid at a rate equal to the daily equivalent of the annual rate of basic pay for level I of the Executive Schedule for each day (including travel time) during which such member is engaged in the actual performance of duties vested in the Commission.

(3) **PROHIBITION OF COMPENSATION OF FEDERAL EMPLOYEES.**—Members of the Oversight Panel who are full-time officers or employees of the United States or Members of Congress may not receive additional pay, allowances, or benefits by reason of their service on the Oversight Panel.

(4) **TRAVEL EXPENSES.**—Each member shall receive travel expenses, including per diem in lieu of subsistence, in accordance with applicable provisions under subchapter I of chapter 57 of title 5, United States Code.

(5) **QUORUM.**—Four members of the Oversight Panel shall constitute a quorum but a lesser number may hold hearings.

(6) **VACANCIES.**—A vacancy on the Oversight Panel shall be filled in the manner in which the original appointment was made.

(7) **MEETINGS.**—The Oversight Panel shall meet at the call of the Chairperson or a majority of its members.

(d) **STAFF.**—

(1) **IN GENERAL.**—The Oversight Panel may appoint and fix the pay of any personnel as the Commission considers appropriate.

(2) **EXPERTS AND CONSULTANTS.**—The Oversight Panel may procure temporary and intermittent services under section 3109(b) of title 5, United States Code.

(3) **STAFF OF AGENCIES.**—Upon request of the Oversight Panel, the head of any Federal department or agency may detail, on a reimbursable basis, any of the personnel of that department or agency to the Oversight Panel to assist it in carrying out its duties under this Act.

(e) **POWERS.**—

(1) **HEARINGS AND SESSIONS.**—The Oversight Panel may, for the purpose of carrying out this section, hold hearings, sit and act at times and places, take testimony, and receive evidence as the Panel considers appropriate and may administer oaths or affirmations to witnesses appearing before it.

(2) **POWERS OF MEMBERS AND AGENTS.**—Any member or agent of the Oversight Panel may, if authorized by the Oversight Panel, take any action which the Oversight Panel is authorized to take by this section.

(3) **OBTAINING OFFICIAL DATA.**—The Oversight Panel may secure directly from any department or agency of the United States information necessary to enable it to carry out

this section. Upon request of the Chairperson of the Oversight Panel, the head of that department or agency shall furnish that information to the Oversight Panel.

(4) **REPORTS.**—The Oversight Panel shall receive and consider all reports required to be submitted to the Oversight Panel under this Act.

(f) **TERMINATION.**—The Oversight Panel shall terminate on the date that is 180 days after the termination date described in section 4(h).

(g) **FUNDING FOR EXPENSES.**—

(1) **AUTHORIZATION OF APPROPRIATIONS.**—There is authorized to be appropriated to the Oversight Panel such sums as may be necessary for any fiscal year, half of which shall be derived from the applicable account of the House of Representatives, and half of which shall be derived from the contingent fund of the Senate.

(2) **REIMBURSEMENT OF AMOUNTS.**—An amount equal to the expenses of the Oversight Panel shall be promptly transferred by the Secretary of the Treasury, from time to time upon the presentment of a statement of such expenses by the Chairperson of the Oversight Panel, from funds made available to the Secretary of the Treasury under this Act to the applicable fund of the House of Representatives and the contingent fund of the Senate, as appropriate, as reimbursement for amounts expended from such account and fund under paragraph (1).

SEC. 10. COOPERATION WITH THE DEPARTMENT OF JUSTICE AND THE FBI.

Any Federal financial regulatory agency shall cooperate with the Department of Justice and the Federal Bureau of Investigation and other law enforcement agencies investigating fraud, misrepresentation, and malfeasance with respect to development, advertising, and sale of financial or other investment products.

SEC. 11. INFORMATION FOR CONGRESSIONAL SUPPORT AGENCIES.

Upon request, and to the extent otherwise consistent with law, all information used by the Federal officials in connection with activities authorized under this Act (including the records to which the Comptroller General is entitled under this Act) shall be made available to congressional support agencies (in accordance with their obligations to support the Congress as set out in their authorizing statutes) for the purposes of assisting the committees of Congress with conducting oversight, monitoring, and analysis of the activities authorized under the COVID-19 Relief Program.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 551—PROVIDING THAT THE SALARIES OF SENATORS SHALL BE HELD IN ESCROW UNTIL THE SENATE HAS PASSED LEGISLATION THAT APPROPRIATELY ADDRESSES THE COVID-19 OUTBREAK

Ms. MCSALLY submitted the following resolution; which was referred to the Committee on Rules and Administration:

S. RES. 551

Resolved,

SECTION 1. NO COVID-19 RELIEF, NO PAY.

(a) **DEFINITIONS.**—In this section—

(1) the term “covered period” means the period beginning March 25, 2020, and ending on the earlier of—

(A) the date that the Senate passes COVID-19 relief legislation; or

(B) the last day of the One Hundred Sixteenth Congress;

(2) the term “COVID-19 relief legislation” means legislation that the Majority Leader of the Senate determines appropriately addresses the COVID-19 outbreak; and

(3) the term “Secretary of the Senate” means the Secretary of the Senate, or an employee of the Office of the Secretary of the Senate who is designated by the Secretary to carry out this resolution.

(b) **IN GENERAL.**—

(1) **DEADLINE FOR PASSING COVID-19 RELIEF LEGISLATION.**—If, by March 24, 2020, the Senate does not pass COVID-19 relief legislation, then, for the duration of the covered period, the Secretary of the Senate shall—

(A) deposit in an escrow account all payments otherwise required to be made during the covered period for the compensation of the Senators; and

(B) release amounts deposited in an escrow account under subparagraph (A) to the Senator only upon the expiration of the end of the covered period.

(2) **WITHHOLDING AND REMITTANCE OF AMOUNTS FROM PAYMENTS HELD IN ESCROW.**—The Secretary of the Senate shall provide for the same withholding and remittance with respect to a payment deposited in an escrow account under paragraph (1) that would apply to the payment if the payment were not subject to paragraph (1).

(3) **RELEASE OF AMOUNTS AT END OF THE CONGRESS.**—In order to ensure that this section is carried out in a manner that shall not vary the compensation of Senators in violation of the twenty-seventh article of amendment to the Constitution of the United States, the Secretary of the Senate shall release for payments to Senators any amounts remaining in any escrow account under this section on the last day of the One Hundred Sixteenth Congress.

(4) **ROLE OF SECRETARY OF THE TREASURY.**—The Secretary of the Treasury shall provide the Secretary of the Senate with such assistance as may be necessary to enable the Secretary of the Senate to carry out this section.

(c) **NOTIFICATION.**—The Majority Leader of the Senate shall—

(1) upon the date of enactment of this resolution, inform the Secretary of the Senate that the provisions of subsection (b) are in effect; and

(2) notify the Secretary of the Senate when the Senate has passed COVID-19 relief legislation and the covered period has ended.

SENATE RESOLUTION 552—SUPPORTING AN INTERNATIONAL INVESTIGATION INTO THE HANDLING BY THE GOVERNMENT OF THE PEOPLE'S REPUBLIC OF CHINA OF COVID-19 AND THE IMPACT OF HANDLING COVID-19 IN THAT MANNER ON THE PEOPLE OF THE UNITED STATES AND OTHER NATIONS

Mr. HAWLEY (for himself, Ms. MCSALLY, Mr. CORNYN, and Mr. COTTON) submitted the following resolution; which was referred to the Committee on Foreign Relations:

S. RES. 552

Whereas the novel coronavirus (referred to in this resolution as “COVID-19”) emerged in the People's Republic of China and began to spread as early as November 2019;

Whereas, by late December, dozens of citizens of the People's Republic of China had fallen victim to COVID-19;

Whereas, on December 30, Wuhan, China health authorities identified, interrogated,

and reprimanded multiple doctors in response to their decisions to warn other Chinese citizens of the danger posed by that new disease;

Whereas, on January 1, 2020, the Wuhan Public Security Bureau questioned 8 Chinese doctors who had posted information about COVID-19 on WeChat;

Whereas, on January 1, the Hubei provincial health commission ordered laboratories to stop testing for COVID-19 and destroy samples of the same;

Whereas, on January 2, the Wuhan Institute of Virology mapped the genome of COVID-19 in order to inform development of public health interventions and medical treatments for COVID-19, but the Government of the People's Republic of China withheld genetic information on COVID-19 until January 9;

Whereas, on January 11, the Wuhan municipal health commission insisted that there were no new cases of infection by COVID-19;

Whereas, on January 13, the first COVID-19 case outside of the People's Republic of China was announced in Thailand;

Whereas, on January 14, the World Health Organization announced that the Government of the People's Republic of China had seen "no clear evidence of human-to-human transmission of the novel coronavirus";

Whereas, on January 23, the Government of the People's Republic of China began to implement quarantine measures to stem the spread of COVID-19 at the same time as the disease had already begun to proliferate throughout the world;

Whereas, on March 11, the World Health Organization declared COVID-19 a global pandemic, with 118,000 persons infected and 4,291 dead in 114 different countries at the time of the announcement;

Whereas the Government of the People's Republic of China has argued recently that COVID-19 did not originate in the People's Republic of China;

Whereas the Ministry of Foreign Affairs of the People's Republic of China has alleged that the United States Army may have delivered COVID-19 to the city of Wuhan in the People's Republic of China;

Whereas the Ministry of Foreign Affairs of the People's Republic of China has said, "China's endeavor to combating [sic] the epidemic has bought time for [international] preparedness"; and

Whereas a University of Southampton study found that earlier intervention by the Government of the People's Republic of China could have "significantly" limited the geographic spread of COVID-19: Now, therefore, be it

Resolved, That the Senate—

(1) condemns the decision by the Government of the People's Republic of China to hide the emergence and spread of COVID-19 within its borders during the initial weeks of the outbreak;

(2) assesses that the decision by the Government of the People's Republic of China to hide the emergence and spread of COVID-19 during that period almost certainly contributed to the rapid spread of that disease throughout the Indo-Pacific region, Europe, and the rest of the world;

(3) finds that the Government of the People's Republic of China should be held accountable for the impact, of its decision to hide the emergence and spread of COVID-19, on the lives and livelihoods of the people of the United States and other nations;

(4) calls for an international investigation led by public health officials from the United States and other affected nations to determine how the handling by the Government of the People's Republic of China of the COVID-19 outbreak prior to March 11, 2020, contrib-

uted to the emergence of the COVID-19 global pandemic; and

(5) calls on the international community to—

(A) quantify the harm caused, by the handling of the COVID-19 outbreak by the Government of the People's Republic of China, to the health and economic well-being of the people of the United States and other nations; and

(B) design a mechanism for delivering compensation from the Government of the People's Republic of China to all affected nations for the harm caused by its decision to hide the emergence and spread of COVID-19 during the initial weeks of the outbreak.

SENATE RESOLUTION 553—EX-
PRESSING THE SENSE OF THE
SENATE THAT THE GOVERN-
MENT OF THE PEOPLE'S REPUB-
LIC OF CHINA MADE MULTIPLE
SERIOUS MISTAKES IN THE
EARLY STAGES OF THE COVID-19
OUTBREAK THAT HEIGHTENED
THE SEVERITY AND SPREAD OF
THE ONGOING COVID-19 PAN-
DEMIC, INCLUDING THE INTEN-
TIONAL SPREAD OF MISIN-
FORMATION TO DOWNPLAY THE
RISKS OF COVID-19, A REFUSAL
TO COOPERATE WITH INTER-
NATIONAL HEALTH AUTHORI-
TIES, INTERNAL CENSORSHIP OF
DOCTORS AND JOURNALISTS,
AND A MALICIOUS DISREGARD
FOR THE HEALTH OF ETHNIC MI-
NORITIES

Mrs. BLACKBURN (for herself and Mr. COTTON) submitted the following resolution; which was referred to the Committee on Foreign Relations:

S. RES. 553

Whereas records of the Government of the People's Republic of China suggest that the first human became infected with COVID-19 on November 17, 2019, in the Hubei Province of China;

Whereas, on December 27, 2019, Zhang Jixian, a doctor from the Hubei Provincial Hospital of Chinese and Western Medicine, alerted health authorities in China that several individuals exhibiting mysterious, flu-like symptoms, were infected with a novel strain of coronavirus;

Whereas Dr. Yu Wenbin and a team of researchers from Xishuangbanna Tropical Botanical Garden reported that the Huanan Seafood Wholesale Market greatly contributed to the spread of COVID-19 throughout the city of Wuhan;

Whereas, after being informed of cases of a dangerous new strain of coronavirus concentrated around the Huanan Seafood Wholesale Market in Wuhan, the Government of the People's Republic of China waited 5 days to shut down the market;

Whereas Zhou Xianwang, the mayor of Wuhan, stated that 5,000,000 of the 14,000,000 residents of Wuhan left Wuhan before the Government of the People's Republic of China imposed a lockdown;

Whereas, on December 30, 2019, Ai Fen, the director of the emergency department of Wuhan Central Hospital, shared a diagnostic report on the then unknown COVID-19 virus with a group of doctors through the social media application WeChat;

Whereas, on December 30, 2019, Dr. Li Wenliang, warned his medical school classmates of an outbreak of an unknown SARS-like virus through WeChat;

Whereas, on December 31, 2019, Wuhan Central Hospital authorities formally reprimanded Ai Fen for "spreading rumors" about the virus;

Whereas, on January 1, 2020, an official at the Hubei Provincial Health Commission ordered at least 1 private genomics testing company to cease testing samples of a SARS-like virus from Wuhan and to destroy all existing samples of the virus;

Whereas, on January 3, 2020, the Public Security Bureau of Wuhan detained, questioned, and forced Dr. Li Wenliang and 7 other doctors to sign a letter confessing that Wenliang had made "false comments" that "severely disturbed the social order";

Whereas, on January 3, 2020, the leading public health authority in China, the National Health Commission, directed all research institutions in China to cease publicly publishing any information related to a then unknown SARS-like virus and ordered them to destroy existing samples of the virus or transfer them to approved testing sites;

Whereas the Centers for Disease Control and Prevention first asked permission to study COVID-19 in China on January 6, 2020, but was barred by the Government of the People's Republic of China from entering the country until mid-February;

Whereas authorities of the Government of the People's Republic of China first publicly confirmed the existence of COVID-19 on January 9, 2020, 14 days after the presence of a novel strain of coronavirus was internally confirmed;

Whereas the National Health Commission of China publicly denied that COVID-19 was transmissible through person-to-person contact until January 15, 2020, despite having uncovered contrary evidence in late December and having been alerted of the transmissibility of COVID-19 on January 1, 2020;

Whereas, on January 18, 2020, more than 10,000 families attended the annual Lunar New Year Banquet of Wuhan, which was organized and sponsored by the Wuhan city government;

Whereas the People's Daily, the largest newspaper in China, first reported on the coronavirus on January 21, 2020, nearly a month after the virus was internally confirmed;

Whereas, on February 7, 2020, 1 month after checking into Wuhan Central Hospital, Dr. Li Wenliang died of a severe case of COVID-19;

Whereas the COVID-19 outbreak has disproportionately harmed the persecuted Uyghur Muslim minority of China as a result of actions taken by the Government of the People's Republic of China;

Whereas the Government of the People's Republic of China detained more than 1,000,000 Uyghur Muslims and other ethnic minorities in "re-education camps", where crowded and unsanitary conditions make the camps hotspots for viral disease and leave prisoners at an elevated risk of contracting COVID-19;

Whereas, as reported by the Uyghur Human Rights Project, and corroborated by video evidence and Radio Free Asia, an unannounced and strictly enforced quarantine of millions of residents of the predominantly Uyghur Muslim Xinjiang Province of China around January 24, 2020, resulted in mass starvation and shortages of basic medical supplies;

Whereas, on February 25, 2020, Xinhua News Service reported that the Government of the People's Republic of China had "relocated" 30,000 Uyghur laborers to temporarily shuttered factories in the Hotan prefecture, exposing them to health risks that the Government of the People's Republic of China determined were unacceptable for the ethnically Han majority;

Whereas the Centers for Disease Control and Prevention, the premier infectious disease research institution in the world, was well situated at the beginning of the COVID-19 outbreak to both assist the response of the people and Government of the People's Republic of China and prepare the people and Government of the United States to handle the virus in the case of international spread;

Whereas the National Health Commission of China failed to include individuals who tested positive for COVID-19 but remained asymptomatic in its daily tally of confirmed COVID-19 cases, hampering the ability of public health authorities in the United States to accurately account for the rate of spread and the health risks of the virus;

Whereas a Foreign Ministry Spokesman of the Government of the People's Republic of China, Zhao Lijian, claimed that COVID-19 originated in the United States and that the United States Army brought COVID-19 to Wuhan to wage biological warfare on China;

Whereas other officials of the Government of the People's Republic of China, including scientists working on the COVID-19 response of China, the Ambassador to South Africa of China, and the Ambassador to Australia of China, have claimed that there is no evidence that COVID-19 originated in China;

Whereas, on March 4, 2020, Xinhua News Agency, an official mouthpiece of the Government of the People's Republic of China, published an article threatening to cut off medical supply exports to the United States and "plunge [the United States] into the mighty sea of coronavirus";

Whereas, on March 17, 2020, the Government of the People's Republic of China expelled nationals of the United States working at the Wall Street Journal, the Washington Post, and the New York Times, reducing the spread of reliable information on the COVID-19 outbreak in China; and

Whereas a study by the University of Southampton found that if the Government of the People's Republic of China had taken action 3 weeks earlier, the spread of COVID-19 would be reduced by 95 percent globally: Now, therefore, be it

Resolved, That the Senate—

(1) calls on the Government of the People's Republic of China to—

(A) publicly state that there is no evidence that COVID-19 originated anywhere else but China;

(B) denounce the baseless conspiracy that the United States Army placed COVID-19 in Wuhan;

(C) revoke the expulsion of journalists of the United States;

(D) end the detainment of Uyghur Muslims and other persecuted ethnic minorities; and

(E) end all forced labor programs;

(2) condemns—

(A) the censorship of the Government of the People's Republic of China of doctors and journalists during the early days of the COVID-19 outbreak, particularly the treatment of the deceased Dr. Li Wenliang;

(B) the refusal of the Government of the People's Republic of China to allow scientists from the Centers for Disease Control and Prevention to assist its response to COVID-19 for more than a month after co-operation was offered, needlessly endangering the lives of its own citizens and hampering the early attempts of the United States to learn more about COVID-19; and

(C) the duplicitous denial of the National Health Commission of China of the person-to-person transmissibility of COVID-19; and

(3) calls for the Director-General of the World Health Organization, Dr. Tedros Adhanom Ghebreyesus, to retract highly misleading statements of support for the response of the Government of the People's Republic of China to COVID-19, especially his

praise for the "commitment from top leadership [of the Government of the People's Republic of China], and the transparency they have demonstrated".

AMENDMENTS SUBMITTED AND PROPOSED

SA 1574. Mr. CRAMER submitted an amendment intended to be proposed by him to the bill H.R. 748, to amend the Internal Revenue Code of 1986 to repeal the excise tax on high cost employer-sponsored health coverage; which was ordered to lie on the table.

SA 1575. Mr. MORAN submitted an amendment intended to be proposed by him to the bill H.R. 748, supra; which was ordered to lie on the table.

SA 1576. Mr. SASSE (for himself and Mrs. CAPITO) submitted an amendment intended to be proposed by him to the bill H.R. 748, supra; which was ordered to lie on the table.

TEXT OF AMENDMENTS

SA 1574. Mr. CRAMER submitted an amendment intended to be proposed by him to the bill H.R. 748, to amend the Internal Revenue Code of 1986 to repeal the excise tax on high cost employer-sponsored health coverage; which was ordered to lie on the table; as follows:

At the appropriate place, insert the following:

TITLE —BUTCH LEWIS ACT OF 2020

SEC. ____ 1. SHORT TITLE.

This title may be cited as the "Butch Lewis Act of 2020".

SEC. ____ 2. PENSION REHABILITATION ADMINISTRATION; ESTABLISHMENT; POWERS.

(a) **ESTABLISHMENT.**—There is established in the Department of the Treasury an agency to be known as the "Pension Rehabilitation Administration".

(b) **DIRECTOR.**—

(1) **ESTABLISHMENT OF POSITION.**—There shall be at the head of the Pension Rehabilitation Administration a Director, who shall be appointed by the President.

(2) **TERM.**—

(A) **IN GENERAL.**—The term of office of the Director shall be 5 years.

(B) **SERVICE UNTIL APPOINTMENT OF SUCCESSOR.**—An individual serving as Director at the expiration of a term may continue to serve until a successor is appointed.

(3) **POWERS.**—

(A) **APPOINTMENT OF DEPUTY DIRECTORS, OFFICERS, AND EMPLOYEES.**—The Director may appoint Deputy Directors, officers, and employees, including attorneys, in accordance with chapter 51 and subchapter III of chapter 53 of title 5, United States Code.

(B) **CONTRACTING.**—

(i) **IN GENERAL.**—The Director may contract for financial and administrative services (including those related to budget and accounting, financial reporting, personnel, and procurement) with the General Services Administration, or such other Federal agency as the Director determines appropriate, for which payment shall be made in advance, or by reimbursement, from funds of the Pension Rehabilitation Administration in such amounts as may be agreed upon by the Director and the head of the Federal agency providing the services.

(ii) **SUBJECT TO APPROPRIATIONS.**—Contract authority under clause (i) shall be effective for any fiscal year only to the extent that appropriations are available for that purpose.

(c) **TRANSFER OF FUNDS.**—The Secretary of the Treasury may transfer for any fiscal

year, from unobligated amounts appropriated to the Department of the Treasury, to the Pension Rehabilitation Administration such sums as may be reasonably necessary for the administrative and operating expenses of the Pension Rehabilitation Administration.

SEC. ____ 3. PENSION REHABILITATION TRUST FUND.

(a) **IN GENERAL.**—Subchapter A of chapter 98 of the Internal Revenue Code of 1986 is amended by adding at the end the following new section:

"SEC. 9512. PENSION REHABILITATION TRUST FUND.

"(a) **CREATION OF TRUST FUND.**—There is established in the Treasury of the United States a trust fund to be known as the 'Pension Rehabilitation Trust Fund' (hereafter in this section referred to as the 'Fund'), consisting of such amounts as may be appropriated or credited to the Fund as provided in this section and section 9602(b).

"(b) **TRANSFERS TO FUND.**—

"(1) **AMOUNTS ATTRIBUTABLE TO TREASURY BONDS.**—There shall be credited to the Fund the amounts transferred under the Butch Lewis Act of 2020.

"(2) **LOAN INTEREST AND PRINCIPAL.**—

"(A) **IN GENERAL.**—The Director of the Pension Rehabilitation Administration established under the Butch Lewis Act of 2020 shall deposit in the Fund any amounts received from a plan as payment of interest or principal on a loan under such Act.

"(B) **INTEREST.**—For purposes of subparagraph (A), the term 'interest' includes points and other similar amounts.

"(3) **TRANSFERS FROM SECRETARY.**—The Director of the Pension Rehabilitation Administration shall deposit in the Fund any amounts received from the Secretary for administrative and operating expenses pursuant to such Act.

"(4) **AVAILABILITY OF FUNDS.**—Amounts credited to or deposited in the Fund shall remain available until expended.

"(c) **EXPENDITURES FROM FUND.**—Amounts in the Fund are available without further appropriation to the Pension Rehabilitation Administration—

"(1) for the purpose of making the loans described in the Butch Lewis Act of 2020,

"(2) for the payment of principal and interest on obligations issued under such Act, and

"(3) for administrative and operating expenses of such Administration."

(b) **CLERICAL AMENDMENT.**—The table of sections for subchapter A of chapter 98 of the Internal Revenue Code of 1986 is amended by adding at the end the following new item:

"Sec. 9512. Pension Rehabilitation Trust Fund."

SEC. ____ 4. LOAN PROGRAM FOR MULTIEMPLOYER DEFINED BENEFIT PLANS.

(a) **LOAN AUTHORITY.**—

(1) **IN GENERAL.**—The Pension Rehabilitation Administration established under this Act is authorized—

(A) to make loans to multiemployer plans (as defined in section 414(f) of the Internal Revenue Code of 1986) which are defined benefit plans (as defined in section 414(j) of such Code) and which—

(i) are in critical and declining status (within the meaning of section 432(b)(6) of such Code and section 305(b)(6) of such Act) as of the date of the enactment of this Act, or with respect to which a suspension of benefits has been approved under section 432(e)(9) of such Code and section 305(e)(9) of such Act as of such date;

(ii) as of such date of enactment, are in critical status (within the meaning of section 432(b)(2) of such Code and section

305(b)(2) of such Act), have a funded percentage of less than 40 percent (as determined for purposes of section 432 of such Code and section 305 of such Act), and have a ratio of active to inactive participants which is less than 2 to 3; or

(iii) are insolvent for purposes of section 418E of such Code as of such date of enactment, if they became insolvent after December 16, 2014, and have not been terminated; and

(B) subject to subsection (b), to establish appropriate terms for such loans.

(2) CONSULTATION.—The Director of the Pension Rehabilitation Administration shall consult with the Secretary of the Treasury, the Secretary of Labor, and the Director of the Pension Benefit Guaranty Corporation before making any loan under paragraph (1), and shall share with such persons the application and plan information with respect to each such loan.

(3) ESTABLISHMENT OF LOAN PROGRAM.—

(A) IN GENERAL.—A program to make the loans authorized under this section shall be established not later than September 30, 2019, with guidance regarding such program to be promulgated by the Director of the Pension Rehabilitation Administration, in consultation with the Pension Benefit Guaranty Corporation and the Department of Labor, not later than December 31, 2019.

(B) LOANS AUTHORIZED BEFORE PROGRAM DATE.—Without regard to whether the program under subparagraph (A) has been established, a plan may apply for a loan under this section before either date described in such subparagraph, and the Pension Rehabilitation Administration shall approve the application and make the loan before establishment of the program if necessary to avoid any suspension of the accrued benefits of participants.

(b) LOAN TERMS.—

(1) IN GENERAL.—The terms of any loan made under subsection (a) shall state that—

(A) the plan shall make payments of interest on the loan for a period of 29 years beginning on the date of the loan (or 19 years in the case of a plan making the election under subsection (c)(5));

(B) final payment of interest and principal shall be due in the 30th year after the date of the loan (except as provided in an election under subsection (c)(5)); and

(C) as a condition of the loan, the plan sponsor stipulates that—

(i) except as provided in clause (ii), the plan will not increase benefits, allow any employer participating in the plan to reduce its contributions, or accept any collective bargaining agreement which provides for reduced contribution rates, during the 30-year period described in subparagraphs (A) and (B);

(ii) in the case of a plan with respect to which a suspension of benefits has been approved under section 432(e)(9) of the Internal Revenue Code of 1986 and section 305(e)(9) of the Employee Retirement Income Security Act of 1974, or under section 418E of such Code, before the loan, the plan will reinstate the suspended benefits (or will not carry out any suspension which has been approved but not yet implemented);

(iii) the plan sponsor will comply with the requirements of section 6059A of the Internal Revenue Code of 1986;

(iv) the plan will continue to pay all premiums due under section 4007 of the Employee Retirement Income Security Act of 1974; and

(v) the plan and plan administrator will meet such other requirements as the Director of the Pension Rehabilitation Administration provides in the loan terms.

The terms of the loan shall not make reference to whether the plan is receiving fi-

ancial assistance under section 4261(d) of the Employee Retirement Income Security Act of 1974 (29 U.S.C. 1431(d)) or to any adjustment of the loan amount under subsection (d)(2)(A)(ii).

(2) INTEREST RATE.—Except as provided in the second sentence of this paragraph and subsection (c)(5), loans made under subsection (a) shall have as low an interest rate as is feasible. Such rate shall be determined by the Pension Rehabilitation Administration and shall—

(A) not be lower than the rate of interest on 30-year Treasury securities on the first day of the calendar year in which the loan is issued; and

(B) not exceed the greater of—

(i) a rate 1.2 percent higher than such rate of interest on such date; or

(ii) the rate necessary to collect revenues sufficient to administer the program under this section.

(c) LOAN APPLICATION.—

(1) IN GENERAL.—In applying for a loan under subsection (a), the plan sponsor shall—

(A) demonstrate that, except as provided in subparagraph (C)—

(i) the loan will enable the plan to avoid insolvency for at least the 30-year period described in subparagraphs (A) and (B) of subsection (b)(1) or, in the case of a plan which is already insolvent, to emerge from insolvency within and avoid insolvency for the remainder of such period; and

(ii) the plan is reasonably expected to be able to pay benefits and the interest on the loan during such period and to accumulate sufficient funds to repay the principal when due;

(B) provide the plan's most recently filed Form 5500 as of the date of application and any other information necessary to determine the loan amount under subsection (d);

(C) stipulate whether the plan is also applying for financial assistance under section 4261(d) of the Employee Retirement Income Security Act of 1974 (29 U.S.C. 1431(d)) in combination with the loan to enable the plan to avoid insolvency and to pay benefits, or is already receiving such financial assistance as a result of a previous application;

(D) state in what manner the loan proceeds will be invested pursuant to subsection (d), the person from whom any annuity contracts under such subsection will be purchased, and the person who will be the investment manager for any portfolio implemented under such subsection; and

(E) include such other information and certifications as the Director of the Pension Rehabilitation Administration shall require.

(2) STANDARD FOR ACCEPTING ACTUARIAL AND PLAN SPONSOR DETERMINATIONS AND DEMONSTRATIONS IN THE APPLICATION.—In evaluating the plan sponsor's application, the Director of the Pension Rehabilitation Administration shall accept the determinations and demonstrations in the application unless the Director, in consultation with the Director of the Pension Benefit Guaranty Corporation and the Secretary of Labor, concludes that the determinations and demonstrations in the application are unreasonable or are inconsistent with any rules issued by the Director pursuant to subsection (g).

(3) REQUIRED ACTIONS; DEEMED APPROVAL.—The Director of the Pension Rehabilitation Administration shall approve or deny any application under this subsection within 90 days after the submission of such application. An application shall be deemed approved unless, within such 90 days, the Director notifies the plan sponsor of the denial of such application and the reasons for such denial. Any approval or denial of an application by the Director of the Pension Rehabilitation Administration shall be treated as a

final agency action for purposes of section 704 of title 5, United States Code. The Pension Rehabilitation Administration shall make the loan pursuant to any application promptly after the approval of such application.

(4) CERTAIN PLANS REQUIRED TO APPLY.—The plan sponsor of any plan with respect to which a suspension of benefits has been approved under section 432(e)(9) of the Internal Revenue Code of 1986 and section 305(e)(9) of the Employee Retirement Income Security Act of 1974 or under section 418E of such Code, before the date of the enactment of this Act shall apply for a loan under this section. The Director of the Pension Rehabilitation Administration shall provide for such plan sponsors to use the simplified application under subsection (d)(2)(B).

(5) INCENTIVE FOR EARLY REPAYMENT.—The plan sponsor may elect at the time of the application to repay the loan principal, along with the remaining interest, over the 10-year period beginning with the 21st year after the date of the loan. In the case of a plan making this election, the interest on the loan shall be reduced by 0.5 percent.

(d) LOAN AMOUNT AND USE.—

(1) AMOUNT OF LOAN.—

(A) IN GENERAL.—Except as provided in subparagraphs (B) and (C) and paragraph (2), the amount of any loan under subsection (a) shall be, as demonstrated by the plan sponsor on the application under subsection (c), the amount needed to purchase annuity contracts or to implement a portfolio described in paragraph (3)(C) (or a combination of the two) sufficient to provide benefits of participants and beneficiaries of the plan in pay status, and terminated vested benefits, at the time the loan is made.

(B) LIMITATION BASED ON ABILITY TO REPAY.—If at the time of the application under subsection (c) the plan sponsor determines that, based on a repayment schedule that would provide for repayment of the full amount determined under subparagraph (A) or (C)(ii) within the 30-year period described in subsection (b)(1), making payments would cause the plan to be within 18 months of becoming insolvent at any point during such period, the loan amount shall be such lesser amount as the plan sponsor determines the plan will be able to repay without becoming within 18 months of insolvency.

(C) PLANS WITH SUSPENDED BENEFITS.—In the case of a plan with respect to which a suspended benefits has been approved under section 432(e)(9) of the Internal Revenue Code of 1986 and section 305(e)(9) of the Employee Retirement Income Security Act of 1974 (29 U.S.C. 1085(e)(9)) or under section 418E of such Code—

(i) the suspension of benefits shall not be taken into account in applying subparagraph (A); and

(ii) except as provided in subparagraph (B), the loan amount shall be the amount sufficient to provide benefits of participants and beneficiaries of the plan in pay status and terminated vested benefits at the time the loan is made, determined without regard to the suspension, including retroactive payment of benefits which would otherwise have been payable during the period of the suspension.

(2) COORDINATION WITH PBGC FINANCIAL ASSISTANCE.—

(A) IN GENERAL.—In the case of a plan which is also applying for financial assistance under section 4261(d) of the Employee Retirement Income Security Act of 1974 (29 U.S.C. 1431(d))—

(i) the plan sponsor shall submit the loan application and the application for financial assistance jointly to the Pension Rehabilitation Administration and the Pension Benefit Guaranty Corporation with the information

necessary to determine the eligibility for and amount of the loan under this section and the financial assistance under section 4261(d) of such Act; and

(ii) if such financial assistance is granted, the amount of the loan under subsection (a) shall not exceed an amount equal to the excess of—

(I) the amount determined under paragraph (1)(A) or (1)(C)(ii) (whichever is applicable), without regard to paragraph (1)(B); over

(II) the amount of such financial assistance.

(B) PLANS ALREADY RECEIVING PBGC ASSISTANCE.—The Director of the Pension Rehabilitation Administration shall provide for a simplified application for the loan under this section which may be used by an insolvent plan which has not been terminated and which is already receiving financial assistance (other than under section 4261(d) of such Act) from the Pension Benefit Guaranty Corporation at the time of the application for the loan under this section.

(3) USE OF LOAN FUNDS.—

(A) IN GENERAL.—The loan received under subsection (a) shall be used to purchase annuity contracts which meet the requirements of subparagraph (B) or to implement a portfolio described in subparagraph (C) (or a combination of the two) to provide the benefits described in paragraph (1).

(B) ANNUITY CONTRACT REQUIREMENTS.—The annuity contracts purchased under subparagraph (A) shall be issued by an insurance company which is licensed to do business under the laws of any State and which is rated A or better by a nationally recognized statistical rating organization, and the purchase of such contracts shall meet all applicable fiduciary standards under the Employee Retirement Income Security Act of 1974.

(C) PORTFOLIO.—

(i) IN GENERAL.—A portfolio described in this subparagraph is—

(I) a cash matching portfolio or duration matching portfolio consisting of investment grade (as rated by a nationally recognized statistical rating organization) fixed income investments, including United States dollar-denominated public or private debt obligations issued or guaranteed by the United States or a foreign issuer, which are tradeable in United States currency and are issued at fixed or zero coupon rates; or

(II) any other portfolio prescribed by the Secretary of the Treasury in regulations which has a similar risk profile to the portfolios described in subclause (I) and is equally protective of the interests of participants and beneficiaries.

Once implemented, such a portfolio shall be maintained until all liabilities to participants and beneficiaries in pay status at the time of the loan are satisfied.

(ii) FIDUCIARY DUTY.—Any investment manager of a portfolio under this subparagraph shall acknowledge in writing that such person is a fiduciary under the Employee Retirement Income Security Act of 1974 with respect to the plan.

(iii) TREATMENT OF PARTICIPANTS AND BENEFICIARIES.—Participants and beneficiaries covered by a portfolio under this subparagraph shall continue to be treated as participants and beneficiaries of the plan, including for purposes of title IV of the Employee Retirement Income Security Act of 1974.

(D) ACCOUNTING.—

(i) IN GENERAL.—Annuity contracts purchased and portfolios implemented under this paragraph shall be used solely to provide the benefits described in paragraph (1) until all such benefits have been paid and shall be accounted for separately from the other assets of the plan.

(ii) OVERSIGHT OF NON-ANNUITY INVESTMENTS.—

(I) IN GENERAL.—Any portfolio implemented under this paragraph shall be subject to oversight by the Pension Rehabilitation Administration, including a mandatory triennial review of the adequacy of the portfolio to provide the benefits described in paragraph (1) and approval (to be provided within a reasonable period of time) of any decision by the plan sponsor to change the investment manager of the portfolio.

(II) REMEDIAL ACTION.—If the triennial review under subclause (I) determines an inadequacy, the plan sponsor shall take remedial action to ensure that the inadequacy will be cured within 5 years of the review.

(E) OMBUDSPERSON.—The Participant and Plan Sponsor Advocate established under section 4004 of the Employee Retirement Income Security Act of 1974 shall act as ombudsperson for participants and beneficiaries on behalf of whom annuity contracts are purchased or who are covered by a portfolio under this paragraph.

(e) COLLECTION OF REPAYMENT.—Except as provided in subsection (f), the Pension Rehabilitation Administration shall make every effort to collect repayment of loans under this section in accordance with section 3711 of title 31, United States Code.

(f) LOAN DEFAULT.—If a plan is unable to make any payment on a loan under this section when due, the Pension Rehabilitation Administration shall negotiate with the plan sponsor revised terms for repayment (including installment payments over a reasonable period or forgiveness of a portion of the loan principal), but only to the extent necessary to avoid insolvency in the subsequent 18 months.

(g) AUTHORITY TO ISSUE RULES, ETC.—The Director of the Pension Rehabilitation Administration, in consultation with the Pension Benefit Guaranty Corporation and the Department of Labor, is authorized to issue rules regarding the form, content, and process of applications for loans under this section, actuarial standards and assumptions to be used in making estimates and projections for purposes of such applications, and assumptions regarding interest rates, mortality, and distributions with respect to a portfolio described in subsection (d)(3)(C).

(h) COORDINATION WITH TAXATION OF UNRELATED BUSINESS INCOME.—Subparagraph (A) of section 514(c)(6) of the Internal Revenue Code of 1986 is amended—

(1) by striking “or” at the end of clause (i);

(2) by striking the period at the end of clause (ii)(II) and inserting “, or”; and

(3) by adding at the end the following new clause:

“(iii) indebtedness with respect to a multi-employer plan under a loan made by the Pension Rehabilitation Administration pursuant to the Butch Lewis Act of 2020.”.

SEC. 5. COORDINATION WITH WITHDRAWAL LIABILITY AND FUNDING RULES.

(a) AMENDMENT TO INTERNAL REVENUE CODE OF 1986.—Section 432 of the Internal Revenue Code of 1986 is amended by adding at the end the following new subsection:

“(k) SPECIAL RULES FOR PLANS RECEIVING PENSION REHABILITATION LOANS.—

“(1) DETERMINATION OF WITHDRAWAL LIABILITY.—

“(A) IN GENERAL.—If any employer participating in a plan at the time the plan receives a loan under the Butch Lewis Act of 2020 withdraws from the plan before the end of the 30-year period beginning on the date of the loan, the withdrawal liability of such employer shall be determined under the Employee Retirement Income Security Act of 1974—

“(i) by applying section 4219(c)(1)(D) of the Employee Retirement Income Security Act

of 1974 as if the plan were terminating by the withdrawal of every employer from the plan, and

“(ii) by determining the value of non-forfeitable benefits under the plan at the time of the deemed termination by using the interest assumptions prescribed for purposes of section 4044 of the Employee Retirement Income Security Act of 1974, as prescribed in the regulations under section 4281 of the Employee Retirement Income Security Act of 1974 in the case of such a mass withdrawal.

“(B) ANNUITY CONTRACTS AND INVESTMENT PORTFOLIOS PURCHASED WITH LOAN FUNDS.—Annuity contracts purchased and portfolios implemented using loan funds received under the Butch Lewis Act of 2020 shall not be taken into account in determining the withdrawal liability of any employer under subparagraph (A), but the amount equal to the greater of—

“(i) the benefits provided under such contracts or portfolios to participants and beneficiaries, or

“(ii) the remaining payments due on the loan under such Act,

shall be so taken into account.

“(2) COORDINATION WITH FUNDING REQUIREMENTS.—In the case of a plan which receives a loan under the Butch Lewis Act of 2020—

“(A) annuity contracts purchased and portfolios implemented using loan funds received under such Act, and the benefits provided to participants and beneficiaries under such contracts or portfolios, shall not be taken into account in determining minimum required contributions under section 412,

“(B) payments on the interest and principal under the loan, and any benefits owed in excess of those provided under such contracts or portfolios, shall be taken into account as liabilities for purposes of such section, and

“(C) if such a portfolio is projected due to unfavorable investment or actuarial experience to be unable to fully satisfy the liabilities which it covers, the amount of the liabilities projected to be unsatisfied shall be taken into account as liabilities for purposes of such section.”.

(b) AMENDMENT TO EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974.—Section 305 of the Employee Retirement Income Security Act of 1974 (29 U.S.C. 1085) is amended by adding at the end the following new subsection:

“(k) SPECIAL RULES FOR PLANS RECEIVING PENSION REHABILITATION LOANS.—

“(1) DETERMINATION OF WITHDRAWAL LIABILITY.—

“(A) IN GENERAL.—If any employer participating in a plan at the time the plan receives a loan under the Butch Lewis Act of 2020 withdraws from the plan before the end of the 30-year period beginning on the date of the loan, the withdrawal liability of such employer shall be determined—

“(i) by applying section 4219(c)(1)(D) as if the plan were terminating by the withdrawal of every employer from the plan, and

“(ii) by determining the value of non-forfeitable benefits under the plan at the time of the deemed termination by using the interest assumptions prescribed for purposes of section 4044, as prescribed in the regulations under section 4281 in the case of such a mass withdrawal.

“(B) ANNUITY CONTRACTS AND INVESTMENT PORTFOLIOS PURCHASED WITH LOAN FUNDS.—Annuity contracts purchased and portfolios implemented using loan funds received under the Butch Lewis Act of 2020 shall not be taken into account in determining the withdrawal liability of any employer under subparagraph (A), but the amount equal to the greater of—

“(i) the benefits provided under such contracts or portfolios to participants and beneficiaries, or

“(ii) the remaining payments due on the loan under such Act, shall be so taken into account.

“(2) COORDINATION WITH FUNDING REQUIREMENTS.—In the case of a plan which receives a loan under the Butch Lewis Act of 2020—

“(A) annuity contracts purchased and portfolios implemented using loan funds received under such Act, and the benefits provided to participants and beneficiaries under such contracts or portfolios, shall not be taken into account in determining minimum required contributions under section 302,

“(B) payments on the interest and principal under the loan, and any benefits owed in excess of those provided under such contracts or portfolios, shall be taken into account as liabilities for purposes of such section, and

“(C) if such a portfolio is projected due to unfavorable investment or actuarial experience to be unable to fully satisfy the liabilities which it covers, the amount of the liabilities projected to be unsatisfied shall be taken into account as liabilities for purposes of such section.”

SEC. 6. ISSUANCE OF TREASURY BONDS.

The Secretary of the Treasury (in consultation with the Director of the Pension Rehabilitation Administration established under this Act) shall from time to time transfer from the general fund of the Treasury to the Pension Rehabilitation Trust Fund established under section 9512 of the Internal Revenue Code of 1986 such amounts as are necessary to fund the loan program under this Act, including from proceeds from the Secretary's issuance of obligations under chapter 31 of title 31, United States Code.

SEC. 7. REPORTS OF PLANS RECEIVING PENSION REHABILITATION LOANS.

(a) IN GENERAL.—Subpart E of part III of subchapter A of chapter 61 of the Internal Revenue Code of 1986 is amended by adding at the end the following new section:

“SEC. 6059A. REPORTS OF PLANS RECEIVING PENSION REHABILITATION LOANS.

“(a) IN GENERAL.—In the case of a plan receiving a loan under the Butch Lewis Act of 2020, with respect to the first plan year beginning after the date of the loan and each of the 29 succeeding plan years, not later than the 90th day of each such plan year the plan sponsor shall file with the Secretary a report (including appropriate documentation and actuarial certifications from the plan actuary, as required by the Secretary) that contains—

“(1) the funded percentage (as defined in section 432(i)(2)) as of the first day of such plan year, and the underlying actuarial value of assets (determined with regard, and without regard, to annuity contracts purchased and portfolios implemented with proceeds of such loan) and liabilities (including any amounts due with respect to such loan) taken into account in determining such percentage,

“(2) the market value of the assets of the plan (determined as provided in paragraph (1)) as of the last day of the plan year preceding such plan year,

“(3) the total value of all contributions made by employers and employees during the plan year preceding such plan year,

“(4) the total value of all benefits paid during the plan year preceding such plan year,

“(5) cash flow projections for such plan year and the 9 succeeding plan years, and the assumptions used in making such projections,

“(6) funding standard account projections for such plan year and the 9 succeeding plan years, and the assumptions relied upon in making such projections,

“(7) the total value of all investment gains or losses during the plan year preceding such plan year,

“(8) any significant reduction in the number of active participants during the plan year preceding such plan year, and the reason for such reduction,

“(9) a list of employers that withdrew from the plan in the plan year preceding such plan year, and the resulting reduction in contributions,

“(10) a list of employers that paid withdrawal liability to the plan during the plan year preceding such plan year and, for each employer, a total assessment of the withdrawal liability paid, the annual payment amount, and the number of years remaining in the payment schedule with respect to such withdrawal liability,

“(11) any material changes to benefits, accrual rates, or contribution rates during the plan year preceding such plan year, and whether such changes relate to the terms of the loan,

“(12) details regarding any funding improvement plan or rehabilitation plan and updates to such plan,

“(13) the number of participants and beneficiaries during the plan year preceding such plan year who are active participants, the number of participants and beneficiaries in pay status, and the number of terminated vested participants and beneficiaries,

“(14) the amount of any financial assistance received under section 4261 of the Employee Retirement Income Security Act of 1974 to pay benefits during the preceding plan year, and the total amount of such financial assistance received for all preceding years,

“(15) the information contained on the most recent annual funding notice submitted by the plan under section 101(f) of the Employee Retirement Income Security Act of 1974,

“(16) the information contained on the most recent annual return under section 6058 and actuarial report under section 6059 of the plan, and

“(17) copies of the plan document and amendments, other retirement benefit or ancillary benefit plans relating to the plan and contribution obligations under such plans, a breakdown of administrative expenses of the plan, participant census data and distribution of benefits, the most recent actuarial valuation report as of the plan year, copies of collective bargaining agreements, and financial reports, and such other information as the Secretary, in consultation with the Director of the Pension Rehabilitation Administration, may require.

“(b) ELECTRONIC SUBMISSION.—The report required under subsection (a) shall be submitted electronically.

“(c) INFORMATION SHARING.—The Secretary shall share the information in the report under subsection (a) with the Secretary of Labor and the Director of the Pension Benefit Guaranty Corporation.

“(d) REPORT TO PARTICIPANTS, BENEFICIARIES, AND EMPLOYERS.—Each plan sponsor required to file a report under subsection (a) shall, before the expiration of the time prescribed for the filing of such report, also provide a summary (written in a manner so as to be understood by the average plan participant) of the information in such report to participants and beneficiaries in the plan and to each employer with an obligation to contribute to the plan.”

(b) PENALTY.—Subsection (e) of section 6652 of the Internal Revenue Code of 1986 is amended—

(1) by inserting “, 6059A (relating to reports of plans receiving pension rehabilitation loans)” after “deferred compensation”;

(2) by inserting “(\$100 in the case of failures under section 6059A)” after “\$25”; and

(3) by adding at the end the following: “In the case of a failure with respect to section

6059A, the amount imposed under this subsection shall not be paid from the assets of the plan.”

(c) CLERICAL AMENDMENT.—The table of sections for subpart E of part III of subchapter A of chapter 61 of the Internal Revenue Code of 1986 is amended by adding at the end the following new item:

“Sec. 6059A. Reports of plans receiving pension rehabilitation loans.”

SEC. 8. PBGC FINANCIAL ASSISTANCE.

(a) IN GENERAL.—Section 4261 of the Employee Retirement Income Security Act of 1974 (29 U.S.C. 1431) is amended by adding at the end the following new subsection:

“(d)(1) The plan sponsor of a multiemployer plan—

“(A) which is in critical and declining status (within the meaning of section 305(b)(6)) as of the date of the enactment of this subsection, or with respect to which a suspension of benefits has been approved under section 305(e)(9) as of such date;

“(B) which, as of such date of enactment, is in critical status (within the meaning of section 305(b)(2)), has a funded percentage of less than 40 percent (as determined for purposes of section 305), and has a ratio of active to inactive participants which is less than 2 to 3; or

“(C) which is insolvent for purposes of section 418E of the Internal Revenue Code of 1986 as of such date of enactment, if the plan became insolvent after December 16, 2014, and has not been terminated, and which is applying for a loan under the Butch Lewis Act of 2020 may also apply to the corporation for financial assistance under this subsection, by jointly submitting such applications in accordance with the rules of such Act. The application for financial assistance under this subsection shall demonstrate, based on projections by the plan actuary, that after the receipt of the anticipated loan amount under such Act, the plan will still become (or remain) insolvent within the 30-year period beginning on the date of the loan.

“(2) In reviewing an application under paragraph (1), the corporation shall review the demonstrations and assumptions submitted with the loan application under the Butch Lewis Act of 2020 and provide guidance regarding such assumptions prior to approving any application for financial assistance under this subsection. The corporation may deny any application if the assumptions and determinations are unreasonable, or inconsistent with rules issued by the corporation, and the plan and the corporation are unable to reach agreement on such assumptions and determinations.

“(3) In the case of a plan described in paragraph (1)(A) or (1)(B), the financial assistance provided pursuant to such application under this subsection shall be the amount (determined by the plan actuary and submitted on the application) equal to the sum of—

“(A) the percentage of benefits of participants and beneficiaries of the plan in pay status at the time of the application; and

“(B) the percentage of future benefits to which participants who have separated from service but are not yet in pay status are entitled,

which, if such percentage were paid by the corporation in combination with the loan, would allow the plan to avoid projected insolvency. Such amount shall not exceed the maximum guaranteed benefit with respect to all participants and beneficiaries of the plan under sections 4022A and 4022B. For this purpose, the maximum guaranteed benefit amount shall be determined by disregarding any loan available from the Pension Rehabilitation Administration and shall be determined as if the plan were insolvent on the

date of the application. Further, the present value of the maximum guaranteed benefit amount with respect to such participants and beneficiaries may be calculated in the aggregate, rather than by reference to the benefit of each such participant or beneficiary.

“(4) In the case of a plan described in paragraph (1)(C), the financial assistance provided pursuant to such application under this subsection shall be the amount (determined by the plan actuary and submitted on the application) which, if such amount were paid by the corporation in combination with the loan and any other assistance being provided to the plan by the corporation at the time of the application, would enable the plan to emerge from the projected insolvency.

“(5)(A) Except as provided in subparagraph (B), the corporation shall provide the financial assistance under this subsection only in such amounts as the corporation determines, at the time of approval and at the beginning of each plan year beginning thereafter during the period of assistance, are necessary for the plan to avoid insolvency during the 5 plan year period beginning with the current plan year.

“(B) In the case of a plan described in paragraph (1)(C), the financial assistance under this subsection shall be provided in a lump sum if deemed necessary by the corporation, and in no case later than December 31, 2020.

“(6) Subsections (b) and (c) shall apply to financial assistance under this subsection as if it were provided under subsection (a), except that the terms for repayment under subsection (b)(2) shall not require the financial assistance to be repaid before the date on which the loan under the Butch Lewis Act of 2020 is repaid in full.

“(7) The corporation may forgo repayment of the financial assistance provided under this subsection if necessary to avoid any suspension of the accrued benefits of participants.”.

(b) APPROPRIATIONS.—There is appropriated to the Director of the Pension Benefit Guar-

anty Corporation such sums as may be necessary for each fiscal year to provide the financial assistance described in section 4261(d) of the Employee Retirement Income Security Act of 1974 (29 U.S.C. 1431(d)) (as added by this section) (including necessary administrative and operating expenses relating to such assistance).

SA 1575. Mr. MORAN submitted an amendment intended to be proposed by him to the bill H.R. 748, to amend the Internal Revenue Code of 1986 to repeal the excise tax on high cost employer-sponsored health coverage; which was ordered to lie on the table; as follows:

At the appropriate place, insert the following:

SEC. _____. PAID SICK AND FAMILY LEAVE PAY-ROLL CREDITS ALLOWED FOR STATE AND LOCAL AGENCIES PROVIDING HEALTH CARE.

(a) PAID SICK LEAVE.—Section 7001(e)(4) of the Families First Coronavirus Response Act is amended by adding at the end the following: “The preceding sentence shall not apply to any agency or instrumentality of a State or political subdivision thereof if such agency or instrumentality primarily employs health care providers (as defined in section 101 of the Family and Medical Leave Act of 1993 (29 U.S.C. 203)).”.

(b) PAID FAMILY LEAVE.—Section 7003(e)(4) of such Act is amended by adding at the end the following: “The preceding sentence shall not apply to any agency or instrumentality of a State or political subdivision thereof if such agency or instrumentality primarily employs health care providers (as defined in section 101 of the Family and Medical Leave Act of 1993 (29 U.S.C. 203)).”.

SA 1576. Mr. SASSE (for himself and Mrs. CAPITO) submitted an amendment intended to be proposed by him to the bill H.R. 748, to amend the Internal Revenue Code of 1986 to repeal the excise tax on high cost employer-spon-

sored health coverage; which was ordered to lie on the table; as follows:

Strike subparagraphs (C) and (D) of section 3215(a)(2) and insert the following:

(C) in the course of providing health care services that are within the scope of the license, registration, or certification of the volunteer, as defined by—

(i) the State in which the medical services are received or in which the act or omission occurs; or

(ii) in the case of medical services received in, or an act or omission that occurs in, a State other than the State in which the health care professional is licensed, registered, or certified, the State in which such professional is licensed, registered or certified; and

(D) in a good faith belief that the individual being treated is in need of health care services.

(b) OUT-OF-STATE PROVIDERS.—Notwithstanding any other provision of law, a health care provider may provide health care services in a State, even though the provider is not licensed in such State to provide such services, if—

(1) such services are offered and provided solely on a volunteer basis; and

(2) such provider is licensed, registered, or certified to practice in any other State, and such services are within the scope of practice of such provider (as defined by the State of licensure, registration, or certification).

ADJOURNMENT UNTIL TOMORROW

Mr. McCONNELL. Madam President, if there is no further business to come before the Senate, I ask unanimous consent that it stand adjourned under the previous order.

There being no objection, the Senate, at 1:46 a.m., adjourned until Wednesday, March 25, 2020, at 12 noon.

Daily Digest

Senate

Chamber Action

Routine Proceedings, pages S1975–S2019

Measures Introduced: Seven bills and three resolutions were introduced, as follows: S. 3572–3578, and S. Res. 551–553. **Pages S2008–09**

Measures Considered:

Middle Class Health Benefits Tax Repeal Act—Agreement: Senate continued consideration of the motion to proceed to consideration of H.R. 748, to amend the Internal Revenue Code of 1986 to repeal the excise tax on high cost employer-sponsored health coverage. **Pages S1976–S2006, S2006–08**

A unanimous-consent agreement was reached providing for further consideration of the motion to proceed to consideration of the bill at approximately 12 noon, on Wednesday, March 25, 2020.

Page S2008

Executive Communications: **Page S2008**

Additional Cosponsors: **Page S2009**

Statements on Introduced Bills/Resolutions: **Pages S2009–15**

Amendments Submitted: **Pages S2015–19**

Adjournment: Senate convened at 10 a.m. on Tuesday, March 24, 2020 and adjourned at 1:46 a.m. on Wednesday, March 25, 2020, until 12 noon on the same day. (For Senate's program, see the remarks of the Majority Leader in today's Record on page S2008.)

Committee Meetings

(Committees not listed did not meet)

No committee meetings were held.

House of Representatives

Chamber Action

Public Bills and Resolutions Introduced: 5 public bills, H.R. 6380–6384; and 1 resolution, H. Res. 907 were introduced. **Pages H1721–22**

Additional Cosponsors: **Page H1722**

Reports Filed: There were no reports filed today.

Speaker: Read a letter from the Speaker wherein she appointed Representative Clay to act as Speaker pro tempore for today. **Page H1721**

Guest Chaplain: The prayer was offered by the Guest Chaplain, Rev. William Gurnee, St. Joseph's Catholic Church, Washington, DC. **Page H1721**

Quorum Calls Votes: There were no Yea and Nay votes, and there were no Recorded votes. There were no quorum calls.

Adjournment: The House met at 12 noon and adjourned at 12:02 p.m.

D316

Committee Meetings

No hearings were held.

Joint Meetings

No joint committee meetings were held.

NEW PUBLIC LAWS

(For last listing of Public Laws, see DAILY DIGEST, p. D305)

S. 3503, to authorize the Secretary of Veterans Affairs to treat certain programs of education converted to distance learning by reason of emergencies and health-related situations in the same manner as programs of education pursued at educational institutions. Signed on March 21, 2020. (Public Law 116–128)

S.893, to require the President to develop a strategy to ensure the security of next generation mobile

telecommunications systems and infrastructure in the United States and to assist allies and strategic partners in maximizing the security of next generation mobile telecommunications systems, infrastructure, and software. Signed on March 23, 2020. (Public Law 116–129)

S.1822, to require the Federal Communications Commission to issue rules relating to the collection of data with respect to the availability of broadband services. Signed on March 23, 2020. (Public Law 116–130)

**COMMITTEE MEETINGS FOR WEDNESDAY,
MARCH 25, 2020**

(Committee meetings are open unless otherwise indicated)

Senate

No meetings/hearings scheduled.

House

No hearings are scheduled.

Next Meeting of the SENATE

12 noon, Wednesday, March 25

Next Meeting of the HOUSE OF REPRESENTATIVES

10 a.m., Wednesday, March 25

Senate Chamber

Program for Wednesday: Senate will continue consideration of the motion to proceed to consideration of H.R. 748, Middle Class Health Benefits Tax Repeal Act (The legislative vehicle for COVID III).

House Chamber

Program for Wednesday: House will meet in Pro Forma session at 10 a.m.



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