

squares and streets, but that is a world away from toppling statues of George Washington and U.S. Grant in the same manner those of Lenin and Stalin were once removed at the end of the Cold War.

Our entertainment industry is getting in on the act too. American movies once inspired freedom seekers. Today, they are self-censored to appease another totalitarian regime in Beijing.

America is a good nation. Those who call it home are decent and kind. We are not perfect, but our imperfections are not irredeemable.

The year 2020 has made it clear, though, that much work remains in the task of building a more perfect union. That effort is ongoing. Every generation since our founding has worked toward it. Every generation has made hard-earned progress, and our own work to create a more just future will be no less difficult—certainly more so than knocking down bronze and marble men or waging war on books or on each other across social media.

Every time our Nation has moved closer to better realizing the promise at the heart of our Declaration of Independence “that all men are created equal . . . endowed by their Creator with certain inalienable Rights,” it has been because the Founders dared to dream that was possible and left us the means to do so: the freedom to raise our voices and state our opinions, to disagree and respectfully debate; the gift of free inquiry; the right to challenge our country on toward what Martin Luther King, Jr., memorably called its noble dream through words, music, art, or expression—all free from censorship and recrimination.

These liberties—unparalleled in human history—were won, preserved, and handed down to us by many of those whose memorials are falling. Out of gratitude, we must remember the men and women who came before us. We must see their faults but not lose sight of their virtues and aspire to the high ideals they set for us, even if they often fell short of realizing them. What will we have without these freedoms, without memory and understanding of our past? Desolate public spaces, empty bookshelves, silenced citizens with nothing to strive for other than self-preservation. But with these freedoms and inspired by our history, valuable debate and dialogue will flourish; daring ideas will be welcome; and great ideas will live. And the work we are in—the work of building a more perfect union and a freer and fairer nation—will be possible. Let this be the path we choose.

It would be natural to close with a quote by one of our several generations of Founding Fathers: Washington, Lincoln, King. But today I feel it is more appropriate to remember another nation's founder and a good American friend—a man who lived behind the Iron Curtain and knew well the dangers of censorship and the power of free ex-

pression. As a playwright and a musician, he suffered under censorship. As a public leader, he helped his nation gain the power of free expression. It was exactly 30 years ago today that Vaclav Havel, then the President of Czechoslovakia, spoke in this building. “You have thousands of problems of all kinds, as other countries do,” he observed of America. “But you have one great advantage,” he reminded us. “You have been approaching democracy . . . for more than 200 years, and your journey toward that horizon has never been disrupted by a totalitarian system.”

Fellow Americans, our journey continues on toward that horizon, and only we have the power to disrupt it. In this Nation, two plus two must always equal four.

We can take a positive step forward in one respect. Here is how. Beginning today, I will be regularly recognizing notable pieces of Indiana's history. It may be through a floor speech or a resolution or a social media posting. The purpose will be to celebrate and better understand my State's part of America's story and to remember the Hoosiers who—through and because of freedom of action, speech, and expression—wrote that story. They will not be erased.

I yield the floor.

The PRESIDING OFFICER. The Senator from Oklahoma.

HEALS ACT

Mr. LANKFORD. Mr. President, we have been talking here in the Senate for months now about what needs to be done to respond to COVID-19. Right now, we are debating behind the scenes a fifth bill dealing with COVID-19. We have already passed four through the House and the Senate that the President has signed.

Many Americans know the effects of those previous bills. They have received deposits from the Treasury of \$1,200, and they have received assistance from the Paycheck Protection Program. Their schools have received assistance. Their hospitals have received assistance. Their States have received assistance. Their local jurisdictions have received assistance. There has been wide support in multiple areas—for housing and for health, for testing and for vaccines. All of those things have happened in the previous four bills.

Yet, when we passed the last set of bills, there was a lot of thought about what would happen next. How would the virus spread? How long would this last? Would Americans continue to just stay sequestered in their homes, away from everyone else?

Now, after months of dealing with this COVID-19, not only in the United States but globally, we know a lot more about not only how we are going to respond and treat the disease but also about what we are dealing with, for COVID-19 doesn't affect everyone in

the same way health-wise or economically.

There are some people who get COVID-19, and they, literally, never know it—they experience no symptoms at all—while others end up in a hospital, in the ICU, or on ventilators. There are even fatalities.

Economically, we are at the same spot with COVID-19. Some businesses in America and some individuals in America are, literally, making more money now than they ever have before. They are in one of those businesses that is in high need—maybe home improvement. Since lots of folks are staying at home, they are doing home improvements. The price of lumber has skyrocketed and the price for replacement windows. All kinds of people are installing pools at their homes. They aren't going on vacation this year. So they are doing things to fix up their homes. Construction and home improvement have skyrocketed. Retail sales and craft businesses and things to do at home have skyrocketed.

A lot of other businesses that we have seen have actually increased dramatically, not just grocery stores and department stores and such, but online retailers. They are doing really good business. In my State, the incomes from many small towns to their communities are higher now than they ever were in the history of their cities because people aren't driving to other towns to shop. They are staying at home and are shopping locally or online. So that tax revenue is going back to the cities. Literally, they are doing better now than they ever have done.

For other communities and other businesses, there have been horrible effects during this time period, if you are a hotel or a convention center or a restaurant that surrounds a convention center. If the businesses deal with travel, transportation, or vacations, all of those are struggling horribly during this time period, and there are multiple others.

Here is the challenge that we have: Should our response now be the same as it was in March—to just pretend that this has struck everyone exactly the same—or should we pay attention to the realities economically around the country?

I think we should be more strategic and understand that what we are spending is other people's money. It is not just printed monopoly money that we can just throw out of here. It is debt on our future or it is, literally, taking money from the person next door or from your house.

So what do we need to do in a bill, and what are the needs at this point?

Some of them are very obvious. For the next bill that is coming, we need to focus in on vaccines, tests, and therapeutics.

What are we going to do with telehealth? How are we going to be able to help?

This is, first and foremost, a health crisis, and it is amazing to me the

number of topics that are being discussed for the next bill that have nothing to do with COVID-19—nothing to do with it.

My friends on the other side of the aisle came forward with the Heroes Act—a great name. It is a \$3 trillion bill, and a full \$1 trillion of it has nothing to do with COVID-19. Unrelated completely is \$1 trillion of it because it is a big bill, and we want to get other things in. We want to just throw it in there.

Why don't we start with this as a health crisis, and let's focus in on the health issues there—vaccines, testing, therapeutics, telehealth. What can we do for rural hospitals? What needs to happen at urban and suburban hospitals? Those are basic questions that should be there.

One of the most successful programs that we put forward in the CARES Act was the Paycheck Protection Program. Now that it has had its headlines, as some folks have said, there are people who have abused it. Well, welcome to government. Every single program that comes out of government will be abused by someone at some time.

We have seen that in the unemployment system. Unemployment insurance has gone out, and it has been widely abused. Well, so have some portions of the Paycheck Protection Program, but we have all seen the long lines at unemployment offices around the country. The reason this was put in place—the Paycheck Protection Program—was to do whatever we could to help shorten those lines at unemployment offices, for people to not have to leave and go on unemployment but to stay connected to their small business or not-for-profit. That has worked.

In my State, 65,000 businesses and nonprofits have taken advantage of the Paycheck Protection Program—about \$5.5 billion of assistance just in my State.

But there are some things that need to be dealt with. The forgiveness system on it is just coming out—much delayed, much to our frustration, but there are some straightforward things that can be done.

If you are an entity with a loan that is \$150,000 or less, there should be a very straightforward process of testimonial—a single page to fill out to complete this. We want to see this.

We want to see businesses with the highest need—let's say businesses with a 35-, 40-percent, 50-percent—some of them, 70-, 75-percent loss in revenue from the previous year should have an eligibility to get through this.

Now, some businesses took the Paycheck Protection Program, and they had a 5-percent loss over last year. To me, that is fine because at the beginning of this, no one knew who was going to survive. Many of those business owners were in the process of saying: I am going to have to lay everyone off or I can keep them on the Paycheck Protection Program. They kept them on the Paycheck Protection Program

and that helped those families have a stable time, where they knew where their check was coming from. It helped those businesses reopen, and many of them are reopening now. It kept them off the unemployment assistance.

Now, if we do a second round of paycheck protection, it really needs to be focused in on those businesses that are significantly off on revenue that will not survive without some additional help.

We need to be attentive to how we actually handle this and be more strategic. We are not in the same situation that we were in March.

We need to also look at businesses that were funded with private equity. It makes no sense to me that if a business started and got their loan from a bank, they can get a Paycheck Protection Program, but if they got their capital from private equity, they are not eligible for this.

The employees that work there don't know where the capital came from to start the business; they just know they work there. But for some reason, there is a continual pushback to say: Well, if they were funded with private equity rather than a bank, then they are evil. No, they are startup companies doing technology, innovation, healthcare. Those are the kinds of companies that are out there that are being funded with private equity, but yet we have told their employees: You can just go to unemployment, and, literally, the business next door to them: No, you get paycheck protection. That makes no sense. We should fix that.

We should put into this next bill some help for schools that are reopening. Now, not every school is reopening. They are not going to need the same level of help. Some schools are not reopening or they are choosing not to. I understand that. We gave additional funds—\$30 billion of funds—across the country from the previous CARES Act to help schools transition to online learning, to help them get through the process of finding cleaning supplies, do additional training. That was \$30 billion that was sent out to do that.

Additional dollars should be helping those schools that are reopening that will have additional expenses. They are going to have to run additional bus routes to make sure they keep kids separate. They are going to have to do A and B schedules to open up their classrooms. There are going to be greater expenses for them, so we should help those schools that are reopening through the process. That is common sense in this.

There has been a big request for an additional assistance check for those that need additional assistance. There are some families who are struggling to make their payments and are going to be evicted.

The \$1,200 that was sent out earlier this year went out to help stop that early in the year, and some families are still unemployed and still strugg-

ling through this. What are we going to do to help them?

There are some strategic ways to get out some additional assistance, but we should target it to those families of greatest need, and that should be the same with their unemployment assistance.

Unemployment assistance passed in March. There was an additional \$600 per week, per person that was sent out on unemployment assistance in addition to the normal State unemployment assistance.

For many individuals in my State, that meant you made more on unemployment than you did on employment. That is a problem long term. Now, this program was set up to be short term; that it would be assistance through the end of July, which has now passed. It was a week ago. But individuals applying for unemployment assistance this week are still getting unemployment assistance in my State, exactly as they were in February of this year, exactly as they were in November of last year, exactly as they were in August of last year. Unemployment assistance is still happening in my State, just like it is happening in every other State.

But the debate is, do we want to go above and beyond unemployment assistance that literally takes people to the spot where they make more staying at home than they do at work?

Now, there are some folks who are saying: Well, that doesn't actually de-incentivize work. Really? Tell that to the folks whom I have talked to who work in manufacturing, who are there at the job working every day, and the person who usually works a pod away from them is at home because they have talked to them, and they are saying: I will come back once my unemployment goes away.

So this person is busting their tail working, making less than the person who is staying at home, and the person staying at home is telling their friend: I will come back when the benefits run out. That is not right for either one of those folks. That tells that person working: You are a sucker for not just staying home and getting somebody else's money.

We should not incentivize for not working. We should help people get through a very difficult time, and that is what this is, but not discourage engagement in work. That is not fair to the guy or the lady who is still working. That is not fair to the employer that has opened up and saying: I have got jobs available but no one will apply. And that is not right for that family who is staying home, taking money from their neighbors, when they know they could come back and work.

Now, the law says that if you are offered a job and you are on unemployment, you have to take it. But we know of way too many cases already where individuals are not taking the job they are offered, and the employer knows it is one of their employees who is a good employee, and they want

them to come back, so they hate to turn them in. So it puts everyone in a quandary—the employer and the employee because the employee is breaking the law by staying home, teaching their family to do the wrong thing, because it gets them more money. We shouldn't put them in that spot, and we shouldn't encourage people to be in that spot.

In this bill, we should deal with unemployment, but we should make sure we are helping people through this season, not incentivizing them to break the law.

We should deal with nursing care and senior living. We should deal with hospital care in this bill. Those are the areas that have been the hardest hit in all of America. The largest number of fatalities that we have had and the greatest amount of expense are in that area. We should do something to come alongside them.

We should do something in this bill about liability protections. I have letters and phone calls from universities in my State and from businesses in my State saying they are terrified to re-engage for fear of what is going to happen with lawsuits coming in the days ahead that they can't stop.

They want to be able to serve their students at school, they want to be able to serve their customers in their business and the families who depend on that, but they are afraid of an entrepreneurial lawyer that will file lawsuits and will push them to settle or push them into bankruptcy at a very difficult time for them, only because this body will not step up and do basic liability protections.

Now, if there is gross negligence, we should never protect that company. But if they are doing the best that they can, why wouldn't we have basic liability protections for our universities, our schools, and our places of business?

We need to have in this bill some help for the postal system. There is a lot of debate about what that should be. Is it total reform of the postal system? No, that is not what this is about. But just like we helped the State Department in the CARES Act, we should help USPS in this bill as well.

We have had some pushback on helping some of the areas on immigration. Many of the entities in immigration are totally fee-based. When someone applies to come into the country with our visa system, they pay a fee to do that. Well, obviously, they are not coming in right now, so those areas of our immigration policy are really struggling right now. We should come alongside and help. That is a unique situation in a Federal agency.

We should deal with election issues—maybe not like some people in this body want. In the CARES Act, we included \$350 million to the States to help them in their elections for this fall—\$350 million. Almost none of that has been used by States because in the bill itself it also required the State legislatures to add matching dollars to be

able to come into session, and when we put that out from this body, those State legislatures were going out of session or they were locking down because they didn't know what their expenses would be. So almost no one has taken those funds because their legislature wasn't in session to vote for it and because they didn't have any ability to anticipate what funds would be needed this session, and so there is \$350 million of unused money from the last bill that we should just take the strings off of and make it clear to States: You could use these funds for the election coming up this fall.

Now, there is a big push to say: Let's add another \$350 million. Come on, people. Let's read the last bill that we wrote and bring it forward into this bill and fix the problems from the last one. It shouldn't be that difficult.

Our States are going to need help on the elections this year. There will be much greater expenses, but we want the election to go smoothly. We have already allocated them the dollars. Let's allow them to actually use it in a way that they can during this session.

But that shouldn't be for just mass mailing of every ballot. Just printing off ballots and mailing it to every house doesn't solve the issue; it complicates the issue. But we should help people with their election systems.

And while I speak on State funding, this whole issue of State funding does need to be addressed. During the CARES Act that passed in March, this body gave the States \$150 billion. There was also an allocation for healthcare of \$260 billion. There was an allocation for education of \$30 billion. Why do I bring that up?

The three most expensive aspects in any State budget are education, public safety, and healthcare. Those are the three most expensive portions from any State budget.

This body allocated \$260 billion toward healthcare, \$30 billion toward education, \$150 billion toward public safety and COVID expenses.

Just to put that in perspective, the total budget for every State in America is \$900 billion. Every State's total budget combined spending that they do in a year—\$900 billion.

My Democratic colleagues want us to give almost \$1 trillion to the States for COVID expenses. The total budget for every State in the entire country for the entire year is just over \$900 billion, and they are going to give \$1 trillion to them on top of it. That is more than replacing every State budget in America. That is absurd, and that is why these negotiations are so difficult—because it is not reasonable.

They can just throw a number out and say everybody needs this. Replacing the budget of every State in America is reasonable? I don't think so, especially when we have already allocated \$260 billion toward healthcare, \$30 billion toward education, and \$150 billion toward public safety and COVID response.

The real issue is with the public safety and the COVID expenses because so many of the States—now with this whole “defund the police” movement—don't want to allocate their public safety dollars toward public safety. They want to be able to use it for other things, not public safety.

Well, that is a decision States can make, but they have the flexibility already to use those dollars. Literally, they could pay for every single law enforcement officer in their State—their salary and their benefits would be fully taken care of—but they are saying: I don't want to pay our law enforcement. I want to use it for other things. Well, those funds have been allocated, and they need to make a decision on what they are going to do with it.

Now, there is a lot that could be done with this bill, but my challenge for us is, let's focus on the things that are essential to be done, not the long wish list of what people want to cram into a bill because it is getting big, and they can hide something in it.

Let's keep it focused and let's continue to remember this is a health crisis and it is a season during which we should work across the aisle to solve things that are common sense and not ignore the problem.

I yield the floor.

The PRESIDING OFFICER (Ms. MCSALLY). The Senator from Florida.

NATIONAL DEBT

Mr. SCOTT of Florida. Madam President, I rise today to address a topic that Washington has been ignoring for decades. For years, Republicans fought against wasteful spending under the Obama administration. My party argued that our debt and deficits were unsustainable, and they were leaving a burden that our children and grandchildren simply can't afford. Unfortunately, my party has shown an almost equal disregard for the dangers of a growing national debt and annual deficits, as have the Democrats.

Congress spends taxpayer money with no accountability—something you would never do in business or in your personal life—and our Federal Government is borrowing an unprecedented amount of money. Congress borrows money with no plan to pay it back. Our families and our businesses cannot do that. Congress is leaving debt for the next generation. Parents and grandparents don't do that.

This year, between mid-March and late June, the Treasury's total borrowing rose by about \$2.9 trillion, and the Federal Reserve's holdings of U.S. Treasury debt rose by about \$1.6 trillion. The Federal Reserve is creating an artificial market for treasuries to keep interest rates low. This is not sustainable and will have dire consequences. There will come a time when they can't purchase any more treasuries and rates will increase.

When the Federal Reserve can no longer keep interest rates low, everything from car loans to student loans