

are sick or to the hospital when they are hurt. That wasn't the way it used to be, and the American people are beginning to realize that the constant carping about ObamaCare from the Republicans is wrong. It is wrong for a number of reasons. The American people are beginning to realize that with just a little bit of help, ObamaCare could be made even better. A report came out yesterday that premiums for ObamaCare are still less than employer programs. It is about 3 percent lower than the company-run plans.

The marketplace is what it is all about, and that is what is determining what is happening with ObamaCare. The disabled can get insurance, young men and women can stay on their parents' insurance until the age of 26. Insurance companies are limited in how they can punish people, as they did in the past. They can't set an arbitrary limit as to how much insurance they would provide. If somebody was hurt in a serious accident, they would just terminate them from the insurance, not to mention all of the other things. We were at their mercy. Obviously Republicans want to go back to that same system, and it is not a good system.

DONALD TRUMP

Mr. REID. Mr. President, I learned a long time ago here in the Senate that the rules of the Senate do not allow pictures, graphs, and things of that nature to go in the CONGRESSIONAL RECORD, and that is really too bad. I wish I had the time this morning—I read the paper this morning—to blow up this cartoon by the syndicated cartoonist of the Washington Post, Tom Toles. I have talked to him a couple of times over the past many decades because he is really good, and today's cartoon is about as good as it gets.

This is a picture that Tom Toles sketched of Donald Trump. I would like everyone to take a look at it. I wish I could put it in the RECORD. It is a cartoon of Donald Trump, and he is saying: "Maybe we need to start 'profiling' huckster haircuts, beady eyes, blowhard lips, unhealthy orange glow, obvious self-dealing"—and he has money pouring out of his pockets—"overweight, underhanded, ever-shifting positions." And, as Toles always has in every cartoon, there is a little person down in the bottom generally making some snide remark about the cartoon, and what that little person says today is that there is a "body of evidence"—the body of Donald Trump, and he is the one who should be profiled, not the people he wants to have profiled.

A little more about Donald Trump—Mitt Romney and I agree on one thing, and that is one thing for sure. There are other things we would agree on, but let's talk about one thing that Mitt Romney and I agree on, and that is that Donald Trump should release his tax returns. But Trump will not release his tax returns. He refuses to release

his returns, and he comes up with one excuse after another to not release his tax returns. It is a little odd because the Donald Trump we are talking about is not known for cautionary restraint; he is the most unhinged and reckless Presidential candidate ever.

Let's consider just a little bit of his track record. We have seen Trump refer to women in the most crude and derogatory manner. We have seen Trump call immigrants murderers and rapists. We have seen Trump fearmonger against Muslim Americans, even the parents of one of our proud soldiers who lost his life fighting for our country. We have seen Trump mock someone with a disability on more than one occasion. We have seen Trump impugn a Federal judge. Why? Because his parents were Hispanic. We have seen Trump continue to question President Obama's country of origin. We have seen Trump casually raise the specter of an assassination against Hillary Clinton on more than one occasion. This is the Donald Trump we know. Donald Trump will do and say anything regardless of the consequences.

Why does Trump refuse to produce his tax returns? Why is this the one time in his life that he exercises caution? Why does he maintain absolute silence on his taxes? The answer is very simple—because Trump's tax returns would further destroy his Presidential candidacy. Production of his tax returns would again prove that he is a fraud. If the American people had access to Donald Trump's tax returns, they would show he is not the billionaire he claims to be. Trump wants us to believe that in spite of all of his bankruptcies and litigations that have been going on for decades, he is the incredibly wealthy, successful businessman that he portrays himself to be. But he is not, and his tax returns will prove he is far from a wealthy Trump.

Donald Trump's tax returns will also prove that he avoids paying his fair share of taxes. On the rare occasion that Donald Trump's tax returns have been made public—that was on one occasion some time ago—they showed that he paid nothing in income taxes. As the Washington Post reported earlier this year:

The last time information from Donald Trump's income-tax returns was made public, the bottom line was striking: He paid the federal government \$0 in income taxes.

Donald Trump is afraid that if his supporters discover that he has avoided paying taxes, they will see him for what he is—someone the IRS should charge with a crime and investigate, or at least do something. He deserves all the scrutiny he can get because he doesn't want us to see what he has in his so-called income.

Perhaps the most damning evidence of Trump's tax records would be that he lives off the American taxpayer. Donald Trump is a freeloader. Even though Trump refuses to pay his share of taxes, he is content to use other taxpayers' hard-earned money.

Yesterday we learned that his charity—they don't put money in it. He gets other charities to donate to his charity, and then he goes out and tries to be a big shot by donating other people's money. Even though Trump refuses to pay his share of taxes, he is content to use other taxpayers' hard-earned money.

One news outlet has reported that over the last three decades Donald Trump has received \$885 million in tax breaks. Let's put that in perspective. In 2014, the entire State of Ohio received \$686 million in Federal funding to provide benefits for needy families. That money helped almost 120,000 people in Ohio. Trump received \$885 million, and the entire State of Ohio received only \$686 million. There is no question about it: Donald Trump is a welfare king, but the welfare king doesn't want voters to see that he doesn't pay taxes even as he uses a billion of taxpayer dollars to keep his bankrupt companies afloat. Trump doesn't want Americans to see that he claims middle-class tax credits.

This is a report in the New York Daily News:

The flame-throwing Republican contender for the White House appears to be the only New York City billionaire who snagged a tax break aimed at middle class homeowners, raising even more questions about his alleged billions.

Continuing to quote:

An analysis of property records for 38 Big Apple billionaires on the 'Forbes 400' list conducted by Crain's New York Business found Trump was the only one to receive the STAR tax credit. That credit . . . gives those entitled to around \$300 off their tax bill.

So is he a billionaire? I doubt it.

Donald Trump, this self-purported billionaire, has been falsely claiming a \$300 tax break for years. He has done it for a number of years. Like a sponge, Donald Trump soaks up all the taxpayer money he can find while at the same time not paying his fair share of taxes.

Remember, the same Donald Trump, who once said:

The problem we have right now, we have a society that sits back and says we're not going to do anything. And eventually the 50 percent cannot carry, and it's unfair to them, but cannot carry the other 50 percent.

I think Donald Trump is confused about who is carrying whom. He is the one relaxing, playing golf at his golf courses, many of which are largely paid for by taxpayer dollars, and depending at the same time on the American taxpayer to bankroll his company and his golf game, but Trump doesn't seem to care. In fact, he brags about how he uses other people's hard-earned money.

Here is what he said yesterday:

It's called OPM: Other people's money. There's nothing wrong with doing things with other people's money. That's what I do.

How could Speaker RYAN, Senator MCCONNELL, and other congressional Republicans endorse this man for President or endorse him for anything? How can they continue to support Donald Trump as he shuns transparency

and refuses to release the most basic information about his taxes and income?

Hillary Clinton has posted all of her tax records for the last four decades for the world to see. Donald Trump shows us nothing. He is afraid to.

Mr. Trump, prove to every American that you are the wealthy, successful man you claim to be.

Mr. Trump, prove to every American that you have paid your fair share of taxes.

Mr. Trump, prove to every American that you are not mooching off the American taxpayer.

Mr. Trump, release your tax returns. Prove me wrong. Prove Mitt Romney wrong.

I dare you to come clean and show us your tax records.

But he won't.

Mr. President, I see my good friend, the Senator from Illinois, the assistant Democratic leader, on the floor.

I now ask the Chair to announce the business of the day.

RESERVATION OF LEADER TIME

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

LEGISLATIVE BRANCH APPROPRIATIONS ACT, 2017—MOTION TO PROCEED

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of the motion to proceed to H.R. 5325, which the clerk will report.

The legislative clerk read as follows:

Motion to proceed to Calendar No. 516, H.R. 5325, a bill making appropriations for the Legislative Branch for the fiscal year ending September 30, 2017, and for other purposes.

The PRESIDING OFFICER. The Senator from Illinois.

WELLS FARGO

Mr. DURBIN. Mr. President, every morning paper and most of the newscasts this morning focused in on a hearing of the Senate Banking Committee yesterday. It was a hearing where the President of the Wells Fargo bank was called on to testify. At issue was a recent disclosure that over a period of many years, Wells Fargo bank was enrolling its customers, without their knowledge, in the ownership of bank accounts and credit cards. Many times they faced penalties and charges which they did not understand because they had not asked to be enrolled in these programs. The employees at Wells Fargo bank did it in an effort to win favor within their corporate ranks and even to receive bonuses.

This defrauding of thousands of Wells Fargo customers was finally unearthed by the media and by the Consumer Financial Protection Bureau. As a result, a substantial fine of millions of dollars was paid by Wells Fargo bank, and the President, Mr. Stumpf, was called be-

fore the committee yesterday to explain the situation. He faulted the over 5,000 employees of Wells Fargo bank, who he said were not honest in their dealings with their customers, and they were dismissed. There were questions asked of Mr. Stumpf about the responsibility of the management of Wells Fargo bank for this terrible miscarriage of justice and apparently very few, if any, managers were held accountable.

One particular woman who was in a management capacity had been allowed to leave the bank under extremely positive circumstances. She was given a golden parachute of over \$100 million when leaving the bank. So while 5,300 people, making around \$12 an hour, were being dismissed because of their lack of ethics, this managing woman was, in fact, rewarded with a golden parachute of over \$100 million as she left.

Questions were raised by many of my colleagues, including Senator BROWN, and even Republican colleagues were skeptical of this Wells Fargo presentation. Senator ELIZABETH WARREN was particularly poignant in her remarks that so many of the lower echelon employees were found morally culpable and paid a heavy price, while those at the highest ranks, including Mr. Stumpf himself, were compensated grandly for their leadership during this terrible time. It is an indication of what it takes to bring real justice to a free market system.

I am a person who believes America is lucky to have the economy it has, but I also know that throughout history, there have been excesses where people have had to step in—sometimes the media with disclosure and many times the government with oversight and regulation—to right the wrongs which occur in runaway, rampant capitalism. We saw it, of course, in the recession that hit our country in 2008. Many of the largest banks in this country took advantage of individuals and families and businesses. At the end of it, many people lost their savings, their homes, and their jobs because of the greed of Wall Street, but what we are talking about in the area of justice doesn't just apply to financial institutions, it applies to health insurance as well.

AFFORDABLE CARE ACT

Mr. President, on a regular basis now, the leadership on the Republican side of the aisle has come forward to condemn the Affordable Care Act. It apparently is a big issue which they want to take into the election in November. I hope the American people listen carefully to what we have just heard from Senator MCCONNELL, the Republican leader in the Senate.

Day after day, week after week, month after month, and year after year, for the last 5 years, Republicans have come to the floor and said: Let's abolish ObamaCare. Let's end the Affordable Care Act. I am still waiting for the first Republican to come to the

floor and say: And here is what we will replace it with.

There is a saying in downstate Illinois—I will clean it up a little bit—that any mule can kick down a barn door, but it takes a carpenter to build one. In this situation, the Republicans can't wait to kick down the Affordable Care Act, but they don't have any plans to build a replacement.

So here is what they want to do. They want to go back to what they consider the good old days of health insurance in America.

Six years ago, let me tell me colleagues, health insurance in America was no picnic for most American families. Not only was there a steady increase in premiums year after year, but health insurance companies were very picky about the people they would insure. If you happened to be the parents of a child who had weathered the storm and survived cancer treatment, your child had a preexisting condition. If you could get health insurance, you paid a lot for it. The same thing was true if your wife had survived a heart attack, for example, and was now on the mend and doing well. She had a preexisting condition.

So preexisting conditions became the basis for discriminating against American consumers. Who among us comes from such a perfect family without any health record that we can say there are no preexisting conditions in my family. If you don't have one today, you might have one tomorrow.

One of the things about the Affordable Care Act is, we said health insurance companies cannot discriminate against people because of preexisting conditions. In the bad old days, which the Republicans would return to, they could. Under the Affordable Care Act, they cannot.

We also said that lifetime limits on health insurance policies were unacceptable. So \$100,000 may sound like a lot of money until you are diagnosed with cancer, and then you realize the course of treatment is going to blow through that \$100,000 before you are ultimately going to get what the doctor has ordered. So we eliminated the lifetime caps on these policies that were, in fact, creating poverty among many Americans families because of medical diagnoses.

We also eliminated discrimination based on gender. Why was it that a man applying for a health insurance policy was paying less than a woman applying for a health insurance policy? That discrimination was allowed under the bad old days of health insurance that the Republicans want to return to.

We went further and said: If you are parents and have a young son or daughter, they can stay under your family health insurance plan until they reach the age of 26. Why is this important? Because kids out of college are still looking for work. They may not get a full-time job, they may not get health care benefits, but families want the peace of mind to know they are covered