



United States
of America

Congressional Record

PROCEEDINGS AND DEBATES OF THE 118th CONGRESS, FIRST SESSION

Vol. 169

WASHINGTON, WEDNESDAY, OCTOBER 18, 2023

No. 171

Senate

The Senate met at 10:30 a.m. and was called to order by the Honorable PETER WELCH, a Senator from the State of Vermont.

PRAYER

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

Let us pray.

Eternal God, our mighty fortress, as our hearts recoil at the horrors of war, we place our trust in You. We trust You because You have invited us to cast our cares on You, to call upon You in our day of trouble, and to comprehend that You are our refuge, hope, and strength.

Lord, we trust You to do more than we can desire, ask, or imagine. As our lawmakers trust You to make a way where there is no way, give them courage, wisdom, and perseverance.

We pray for all who are the victims of this tragic conflict between Israel and Hamas.

We pray in Your sovereign 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.

APPOINTMENT OF ACTING PRESIDENT PRO TEMPORE

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

The senior assistant legislative clerk read the following letter:

U.S. SENATE,
PRESIDENT PRO TEMPORE,
Washington, DC, October 18, 2023.

To the Senate:

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

appoint the Honorable PETER WELCH, a Senator from the State of Vermont, to perform the duties of the Chair.

PATTY MURRAY,
President pro tempore.

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

RESERVATION OF LEADER TIME

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

CONCLUSION OF MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Morning business is closed.

LEGISLATIVE SESSION

PROVIDING FOR CONGRESSIONAL DISAPPROVAL UNDER CHAPTER 8 OF TITLE 5, UNITED STATES CODE, OF THE RULE SUBMITTED BY THE BUREAU OF CONSUMER FINANCIAL PROTECTION RELATING TO "SMALL BUSINESS LENDING UNDER THE EQUAL CREDIT OPPORTUNITY ACT (REGULATION B)"

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will proceed to the consideration of S.J. Res. 32, which the clerk will report.

The senior assistant legislative clerk read as follows:

A joint resolution (S.J. Res. 32) providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to "Small Business Lending Under the Equal Credit Opportunity Act (Regulation B)".

RECOGNITION OF THE MAJORITY LEADER

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

UNANIMOUS CONSENT AGREEMENT

Mr. SCHUMER. Mr. President, I ask unanimous consent that the Senate recess from 3:30 p.m. until 5 p.m. to allow for the all-Senator's briefing.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

ISRAEL

Mr. SCHUMER. Now, Mr. President, the slaughter of over 1,300 people in Israel on October 7 reminds every Jewish person in the world of darker, more sinister times. It lay bare, sadly, that the ancient poison of hatred against Jews still persists.

We must be clear that Hamas does not speak for the Palestinian people. Hamas is a terrorist organization dedicated to Israel's eradication. Hamas must be defeated. And the violence of Hamas terrorists has tragically put innocent Palestinians in harm's way.

I was deeply saddened and shocked by the awful news of the explosion at the Al Ahli Arab Hospital in Gaza. The loss of innocent life is a sickening tragedy. My prayers are with the victims, the families, the children, and all innocent people who were injured or killed.

Now, while we await the results of a full review to be completed, as the President indicated and as of this morning—people should look at this—the released signal intelligence confirms, it appears that terrorist fighters within Gaza were responsible for the explosion and deaths, not the Israeli IDF. It is clear that terrorists in Gaza have no regard for civilian human life.

As I have said, and as the Biden administration has made clear, civilian life must be protected. And we must help civilians impacted by the war—Palestinian civilians—who have nothing to do with Hamas. As the Senate considers a supplemental package to help Israel fight Hamas, we will include robust humanitarian aid to help civilians and make sure that the aid goes to those who need it urgently and does not fall into the wrong hands, such as Hamas's.

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



Printed on recycled paper.

S5055

When I joined my Senate colleagues in meeting with the Israeli Government, we promised to do whatever we could to help Israel defend herself.

In the coming days, President Biden will send Congress a supplemental request that will provide Israel the resources they need to defend themselves and eliminate the threat of Hamas.

The Senate will move this package as soon as we can, without delay, with strong bipartisan support. Democrats want to act, and I know a lot of Republicans want to act, and I was very encouraged to hear my friend the Republican leader, Leader MCCONNELL, express his support too.

At this moment of crisis in Israel and of the chaos in the House of Representatives, the Senate must step into the breach and stand firmly together to get emergency military and humanitarian aid to Israel.

In this difficult moment, the Senate must act as a steady, bipartisan force. We must show that the work of the first branch of government is continuing.

We will not wait for the House—we cannot—because the need for this package is too urgent to sit and wait for them to get themselves out of their own morass. I hope the Senate passing a strong bipartisan package will implore the House to follow suit in whichever way they see fit.

Passing this supplemental and providing Israel the tools they need will show Israel and the world that the United States stands with our ally, now and always.

And I expect very soon—as early as today, maybe tomorrow morning—the Senate will act to pass a resolution from Senator CARDIN, Ranking Member RISCH, Leader MCCONNELL, and myself, affirming that the Senate stands firmly with Israel and firmly against Hamas. Our resolution has overwhelming—nearly unanimous—bipartisan support in the Senate. It is cosponsored by 99 Senators, Senator PAUL being the outstanding one who hasn't.

Passing a supplemental and passing this resolution will affirm an unchanging truth: So long as there is a United States of America and so long as there is a United States Senate, the people of Israel will not—will not—be alone.

Mr. President, now on the all-Senators classified briefing, later this afternoon, we will have an all-Senators classified briefing on Israel and Gaza. We will be briefed by the top people in the administration: Secretary of Defense Lloyd Austin, Secretary of State Tony Blinken, Chairman of the Joint Chiefs Gen. C.Q. Brown, and Director of National Intelligence Avril Haines.

I encourage all my colleagues on both sides to attend today's briefing from our top leaders so we can stay fully updated on the latest information on the ground regarding Israel's security and their efforts to defeat the evil, terrorist, horrible organization named "Hamas."

NOMINATIONS

Mr. President, on nominations, now, with all the conflagration in the Middle East, it is really important that we have Ambassadors in critical places. It is always important, but a lot of them have been blocked. But now, with the conflagration in the Middle East, it is more important than ever that they be there. When we were in Israel, the lack of an ambassador was apparent. Now, there is a great Charge d'Affaires person; she did a great job. But we still need an ambassador.

So, Mr. President, for that reason, I want to thank my colleagues on both sides of the aisle for working quickly this week on getting critical nominees through the Senate. Last night, we confirmed Ana Escrogrima to serve as Ambassador to Oman, and earlier this week, we confirmed Karen Sasahara as Ambassador to Kuwait.

We have more nominees whom we need to pass to fill ambassadorships in the Middle East. More important than ever, we must do more. It is important that the Senate show bipartisan unity right now to get these critical diplomats confirmed. And I hope we keep doing so, like we did with these two Ambassadors, in the days ahead.

U.S. HOUSE OF REPRESENTATIVES SPEAKER ELECTION

Mr. President, now, on what is going on across the way in the House, thanks to MAGA Republicans, the U.S. House of Representatives has now been without a Speaker for 2 weeks, a paralysis in governing unprecedented—unprecedented—in modern times.

Hard-right extremists in the House have ground the people's House to a halt at the worst possible moment: at a time when our ally Israel faces its darkest hour and the U.S. Government would shut down in less than a month if we don't act.

Today, the House will gavel in to try and break the impasse, though it seems like the chaos of the hard right has exposed the deep, perhaps irreparable, divisions within the House GOP.

No matter who becomes Speaker, one lesson remains true: Whether it is funding the government, avoiding default, or helping American families, bipartisanship will be the only way things get done in a divided government.

Bipartisanship is the only way. When there is a Democratic President, a Democratic Senate, and a Republican House, a small band of rightwing, MAGA Republicans in the House cannot say: It is my way, not your way.

You are a minority, MAGA Republicans. You are a minority in the Republican Party. You are a minority with the people of America. You are a minority in this government. Certainly, your voices will be raised, and you will want some say, but it can't be your way or no way.

Bipartisanship will be required to help Israel. It will be required to avoid a government shutdown. It will be required to finish the appropriations

process. Bipartisanship will be required for just about everything—everything—that happens in the Congress.

So whoever the House elects as Speaker will not be able to ignore the realities of divided government, no matter what the hard right demands. As former Speakers Boehner, Ryan, and MCCARTHY have learned, you cannot let the hard right run the caucus or you won't last as Speaker. And, even worse, it will lead to more chaos at a time when the American people need unity and help and stability.

ARTIFICIAL INTELLIGENCE

Mr. President, on the AI Insight Forum, next Tuesday, the Senate will hold our second in a series of bipartisan—let me underscore "bipartisan"—AI Insight Forums, focusing on our North Star for AI innovation.

Our inaugural AI forum last month was one of the most historic and informative discussions ever held in the Congress. The debate was illuminating, and the discussions were candid, unvarnished, and direct.

Next week, we will turn to AI innovation, both transformational innovation—the kind of innovation that creates new vistas, unlocks new cures, improves education, protects our food supply and our national security—but also to sustainable innovation, which is the kind of guardrails that are needed to prevent the negatives in AI, necessary to prevent against AI's risks and minimize the chance that this technology becomes unmanageable or worse. We are going to focus on both of these types of innovation, both of which are needed.

Congress has taken leaps forward in the past few months, learning more about the benefits and risks of AI from the world's leading experts, getting some of the companies that do AI to sit down with some of the critics, so we can begin to fashion the kinds of guardrails that are necessary. Our committees continue to lead the way, having hosted more than 15 hearings on AI this year, and the bipartisan AI gang is working to supplement the committees' critical work with our AI Insight Forums. But there is still so much more to learn and do on AI, which is rapidly changing as we speak. So these forums are designed to ensure the Senate is asking the right questions, having the right debates, and getting to the heart of this complex issue.

I urge everyone to attend next week's bipartisan forum, and I thank my colleagues Senator ROUNDS, Senator HEINRICH, and Senator YOUNG for helping organize this discussion.

To repeat, our AI forum will be—I am trying to get the date here—I don't have it. We will get everybody the date right away. I believe it is on the 24th of next week, at 3 p.m., in the Kennedy Caucus room.

I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

RECOGNITION OF THE MINORITY LEADER

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

ISRAEL

Mr. MCCONNELL. Mr. President, the barbaric terrorist attacks of October 7 have elicited two sorts of reactions in the West. Most reasonable people have responded to the slaughter of innocent Israelis with utter horror, fervent prayer, and strong support for Israel's right to defend itself.

The overwhelming majority of Americans think the United States should publicly support our closest ally in the Middle East. They recognize this moment as a time for choosing, and they see the choice between a democracy's right to self-defense and a terrorist group's obsession with destroying it as an easy choice.

The United States must have Israel's back as it roots out the terrorists who threaten it. For as long as it takes, I am proud to stand with this overwhelming majority.

But, alas, in recent days, we have also seen just how the default position in some highly influential corners of our society—from national newsrooms to elite college campuses—how quickly they have been to blindly amplify terrorists' versions of events.

This was especially true of the reporting of a deadly explosion at a Gaza hospital yesterday. Hamas immediately blamed Israel for the blast, and major news organizations took their word for it, running headlines about an "Israeli strike." In the hours since this tragedy, credible evidence has emerged suggesting that the same terrorists who used innocent civilians as human shields were themselves responsible. Well, the media can revise its headlines, but the shameful anti-Semitic fringe of our society has already heard what it wanted to hear.

Unsurprisingly, the woke incubators of the Ivy League have been at the epicenter of this anti-Israel outrage. One coalition of 30 student groups at Harvard declared that they "hold the Israeli regime entirely responsible" for Hamas's terrorism—that Israel is responsible for Hamas's terrorism.

Now, student radicals taking extremist stands is par for the course. The more important question is how university administrators—the supposed grownups on campus—would respond. The answer is not good. As former Harvard President Larry Summers rightly noted, his institution's initial silence ceded the field to campus extremists in defining Harvard's response.

And when Harvard's leaders did respond, they failed the most basic test: distinguishing the victim from the ag-

gressor. The university's response professed heartbreak at "the war in Israel and Gaza now under way," as if there were even a shred of moral equivalence between terrorism and self-defense.

The presidents of Columbia and Dartmouth expressed regret at "the ensuing violence" and "the escalating violence," respectively. Not to be outdone, Notre Dame didn't even assign perfunctory blame to the terrorists.

Instead, they bemoaned "the outbreak of war in the Holy Land" and calling "for an end to the cycle of violence."

I am reminded of a retort the late, great Bill Buckley deployed in a debate when his opponent tried to have both sides of the Cold War. He said:

That is like saying that the man who pushes a little old lady into the path of a bus is morally equivalent to the man who pushes her out of its path, because they both push little old ladies around.

If you want to know where this leads, take the American Bar Association, the organization that accredits our Nation's law schools. At first, the ABA's president called "on both sides to show restraint" and urged Israel and Hamas to "settle their disputes in a peaceful and legal fashion." But yesterday, the ABA denounced Israel's self-defense efforts as "collective punishment, forced displacement, [and] ethnic cleansing."

Terrorism and self-defense are not morally equivalent. They are not morally equivalent. And you would think the leaders of America's higher education would understand that.

Some leaders in higher education have argued in recent days that schools should not wade into political disputes. Stanford's president said that doing so means picking winners and losers on campus. Northwestern's president observed of his students and faculty that "for me to speak for them displaces their own freedom to speak." That may actually be a wise policy, but it is certainly not one elite academia has been known to practice in the past. It doesn't take long to find the impassioned stances universities took following the murder of George Floyd or the ending of DACA. So why the new policy?

Let's be clear. Some university leaders have displayed admirable conviction. Our former colleague Ben Sasse at the University of Florida describes support for the terrorists who murdered Israeli children as "sickening" and "dehumanizing." Emory's president said the attacks "must be condemned in the strongest possible terms." Princeton's president called it "among the most atrocious of terrorist acts" and, importantly, placed the blame for the coming war entirely where it belongs—on Hamas's shoulders.

Mr. President, I ask unanimous consent that all of these statements—the good, the bad, and the ugly—be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

UNIVERSITY OF FLORIDA

DEAR JEWISH GATOR ALUMS: Many of you have reached out about the vigil at UF last night. I was overwhelmed to see a thousand Gators standing with Israel. You can find my remarks here.

The chaos at the event was an unfortunate end to a beautiful gathering, but I wanted to let you know that there was no attack on campus and the injuries that have been reported seem to be relatively minor. From what we can gather, a student passed out and, when a fellow student called for 911, other students—understandably on edge—fled.

While we all wish the night had ended differently, we are tremendously proud of the students who came to stand with Israel. I hope Rabbi Jonah and Rabbi Berl reschedule the vigil, and I hope the community reconvenes.

Like you, I am tremendously grateful for our students. The University of Florida is home to the largest number of Jewish students at any university in this country. We are honored by and committed to that legacy. Our Jewish students and alumni around the world have been devastated by Hamas' terrorism.

I will not tiptoe around this simple fact: What Hamas did is evil and there is no defense for terrorism. This shouldn't be hard. Sadly, too many people in elite academia have been so weakened by their moral confusion that, when they see videos of raped women, hear of a beheaded baby, or learn of a grandmother murdered in her home, the first reaction of some is to "provide context" and try to blame the raped women, beheaded baby, or the murdered grandmother. In other grotesque cases, they express simple support for the terrorists.

This thinking isn't just wrong, it's sickening. It's dehumanizing. It is beneath people called to educate our next generation of Americans. I am thankful to say I haven't seen examples of that here at UF, either from our faculty or our student body.

As for us, our educational mission here begins with the recognition and explicit acknowledgment of human dignity—the same human dignity that Hamas' terrorists openly scorn. Every single human life matters. We are committed to that truth. We will tell that truth.

In the coming days, it is possible that anti-Israel protests will come to UF's campus. I have told our police chief and administration that this university always has two foundational commitments: We will protect our students and we will protect speech. This is always true: Our Constitution protects the rights of people to make abject idiots of themselves.

But I also want to be clear about this: We will protect our Jewish students from violence. If anti-Israel protests come, we will absolutely be ready to act if anyone dares to escalate beyond peaceful protest. Speech is protected—violence and vandalism are not.

I'm grateful to have heard from so many of you. Like I said at the vigil last night: When evil raises its head, as it has in recent days, it is up to men and women of conscience and courage to draw strength from truth and commit ourselves to the work of building something better—to the work of pursuing justice and pursuing peace. That is what we aim to do through education, compassion, and truth here at the University of Florida.

Sincerely,

BEN.

EMORY UNIVERSITY

DEAR EMORY COMMUNITY: As students return to campus this morning after fall break, I know many at Emory are in profound pain,

absorbing the shock and grief from the Hamas terrorist attacks in Israel over the weekend. So am I. The reality of Jews being senselessly murdered and taken as hostages will not soon leave my mind, and must be condemned in the strongest possible terms.

We are fortunate that Emory students and faculty in the region are safe at this time. I have heard from many members of our community about how the attacks have affected them and their families and friends. The suffering they are experiencing is tremendous. I know they are not alone.

In June, I traveled to Israel with a delegation of Emory colleagues. We visited with Emory students studying and interning, alumni who live and work in the region, and scholars at universities in Jerusalem and Tel Aviv. It was my first trip back to Israel in 40 years and as a Jew, it offered me an opportunity to visit a homeland that is meaningful to my family across generations. To see the nation where I walked peacefully a few months ago now under attack is hard to comprehend. Acknowledging that a war has begun and more lives, both Israeli and Palestinian, will be lost to this conflict fills me with grief.

Each member of our community is experiencing this tragedy in their own way. As we move forward, we must show empathy for one another. My wish is for Emory to come together peacefully, and I see that we are already doing that with student-led vigils and memorials. I also urge you to treat your peers and colleagues with dignity as difficult conversations take place. As a research university, we are fortunate to have scholars who have deep expertise on the Middle East, Israel, and relevant disciplines. Our faculty experts will be invaluable at this time.

The students, faculty, physicians, staff, and alumni who call Emory home come from all over the world and represent many backgrounds and life experiences. Emory's motto, the wise heart seeks knowledge, is based on an understanding that we treat each other with respect even, and especially, in moments of disagreement. That is my plea to you in the coming days—seek knowledge but do so in a way that acknowledges our shared humanity. That's what unity looks like at Emory.

Treat each other well and keep your minds and hearts open. Pray for peace.

Sincerely,

GREGORY L. FENVES,
President.

PRINCETON UNIVERSITY

Even in a world wearied and torn by violence and hatred, Hamas's murder and kidnapping of hundreds of Israelis over the past weekend is among the most atrocious of terrorist acts. This cruel and inhumane attack has provoked a bloody war that has already claimed the lives of thousands of Palestinians and Israelis and will tragically take many more as it continues.

Princeton is a community that embraces many Israelis and Palestinians among its cherished members, as students, faculty, staff, and alumni. Even more have friends or relatives directly experiencing this awful violence. The nightmare underway in Israel and in the Palestinian territories is being deeply felt on this campus. That pain will inevitably continue in the months ahead. My heart goes out to everyone personally affected.

The University has reached out to students and other community members from Israel and the Palestinian territories. Resources and support services are available from the Davis International Center, Counseling and Psychological Services, and the Office of Religious Life.

Our experts at the School of Public and International Affairs have produced a thoughtful compilation of initial analysis and there will be many more such scholarly contributions and public panel discussions about these events in the coming days.

Of course, our work as researchers and teachers must also make space for the recognition of suffering, and for time to grieve and heal. I hope that Princetonians from all backgrounds will treat each other with grace and compassion during this difficult time.

CHRISTOPHER L. EISGRUBER.

NOTRE DAME

Given the current situation in Israel, we have relocated our students who were studying in Jerusalem to other Notre Dame International locations. We will continue to support our relocated students and ensure that their transitions are as smooth as possible. We have temporarily suspended our study abroad program at Tantur and will continue to assess the situation as it develops.

Saddened by the outbreak of war in the Holy Land, I join with many in abhorring the killing of non-combatants and I echo the Holy Father's call to pray for all victims of the current conflict, for an end to the cycle of violence, and for a lasting peace with justice. I welcome all of our Notre Dame family to join us for this evening's interfaith prayer service for peace and protection of the innocent.

HARVARD UNIVERSITY

DEAR MEMBERS OF THE HARVARD COMMUNITY: We write to you today heartbroken by the death and destruction unleashed by the attack by Hamas that targeted citizens in Israel this weekend, and by the war in Israel and Gaza now under way.

The violence hits all too close to home for many at Harvard. Some members of our community have lost family members and friends; some have been unable to reach loved ones. And, even for people at Harvard who have not been affected directly by the fighting, there are feelings of fear, sadness, anger, and more that create a heavy burden. We have heard from many students, faculty, and staff about the emotional toll that these events are taking.

Across Harvard, we will continue providing as much support to our students and colleagues as possible. Our Schools either have shared or will soon share messages regarding available resources.

We have also heard an interest from many in understanding more clearly what has been happening in Israel and Gaza. Even as we attend immediately to the needs of our community members, we can take steps as an academic community to deepen our knowledge of the unfolding events and their broader implications for the region and the world. We expect there will be many such opportunities in the coming days and weeks.

We have no illusion that Harvard alone can readily bridge the widely different views of the Israeli-Palestinian conflict, but we are hopeful that, as a community devoted to learning, we can take steps that will draw on our common humanity and shared values in order to modulate rather than amplify the deep-seated divisions and animosities so distressingly evident in the wider world. Especially at such a time, we want to emphasize our commitment to fostering an environment of dialogue and empathy, appealing to one another's thoughtfulness and goodwill in a time of unimaginable loss and sorrow.

As many colleagues, classmates, and friends deal with pain and deep concern about the events in Israel and Gaza, we must all remember that we are one Harvard community, drawn together by a shared passion

for learning, discovery, and the pursuit of truth in all its complexity, and held together by a commitment to mutual respect and support. At this moment of challenge, let us embody the care and compassion the world needs now.

Sincerely,

CLAUDINE GAY,
President, Harvard University.

COLUMBIA UNIVERSITY

DEAR FELLOW MEMBERS OF THE COLUMBIA COMMUNITY: I was devastated by the horrific attack on Israel this weekend and the ensuing violence that is affecting so many people. Unfortunately, at this moment, little is certain except that the fighting and human suffering are not likely to end soon.

I know many members of our community are being impacted in profound ways and I want to assure each of you that Columbia will provide any measure of care or comfort that we can. This is your community, and you are not alone.

Since Saturday, our first priority has been to make sure everyone connected to Columbia is safe and to provide logistical support and other types of resources for students, staff, and faculty who are directly affected by the conflict. We are in close touch with students, staff, alumni, and faculty throughout the region. I have included a list of university resources below.

I am gratified by and grateful for the skill, agility, and care that I have witnessed by professionals across Columbia. Colleagues in our community have shown great sensitivity and leadership, including staff at the Kraft Center for Jewish Student Life, our leaders in the Earl Hall Center for Religious Life, and the various student support teams across our schools.

Many of you have reacted to these terrifying events by pulling closer your friends, classmates, and relatives whose sense of security was shattered. These acts of kindness and empathy represent the best of Columbia and exemplify what we as a community can contribute to this moment. I encourage you to continue gathering, supporting each other, and listening to one another in the days ahead.

As a global university, we are devoted to examining and debating difficult issues that affect our world. Our job is to educate, enlighten, and engage. We must reject forces that seek to pull us apart and model behavior that shows respect for all. I welcome events like the SIPA webinar scheduled for tomorrow, examining the evolving situation in Israel and Gaza. I strongly encourage Columbia faculty to find ways of bringing clarity and context to this painful moment, just as you contribute your expertise and scholarship to other great challenges of our time.

I am committed to ensuring that these values are reflected in our teaching, our research, and our community support.

Sincerely,

MINOUCHE SHAFIK,
President, Columbia University.

DARTMOUTH

DEAR DARTMOUTH COMMUNITY: Like many of you, I watched with growing horror the Hamas attack on Israel this weekend, the escalating violence, and the devastating loss of life, especially among civilians. Adding to my deep sorrow over the overwhelming human tragedy playing out in Israel and Gaza are the ways in which the war affects Dartmouth's global community and many of our colleagues, peers, and friends. Dartmouth alums live in the region, scholars work there, and students, staff, and faculty have deep roots in the areas now in danger. I want to extend my concern to each of you at this time.

We have been working over the weekend and into this week to make sure our community members with ties to the region—both in the U.S. and abroad—are as safe and supported as possible.

In every conflict, one of the most important roles a university can play is to help us understand it, and to make a space for dialogue and community. As Dean Elizabeth F. Smith and Senior Vice President Shontay Delalue indicated in their message below, shared yesterday with the campus community, Dartmouth faculty and staff experts have organized a series of discussions that can help bring us together and shed light on the situation. These discussions will be held today and Thursday at 5 p.m. and livestreamed for those who cannot attend.

I encourage you to join these forums, which you can view here, and others that we will plan over time. As we navigate these difficult times, please care for one another and take advantage of the support Dartmouth has to offer, as an institution and a community.

Sincerely,

SIAN LEAH BEILLOCK,
President.

—
STANFORD

DEAR STANFORD COMMUNITY: Our news and social media feeds have been filled over the last few days with horrifying new details about the Hamas attack in Israel last weekend, which involved intolerable atrocities including murder of civilians and kidnapping. The likelihood of a lengthy and violent continued conflict in the region has become clearer. Our focus as university leaders is on supporting the members of our Stanford community in this difficult moment. We hear the deeply felt concerns, fears, and grief that have been expressed by students, faculty, and staff. We want to address several issues that have arisen on our campus in the past few days.

We have heard many expressions of concern regarding student safety. We have heard from Jewish students, faculty, and staff concerned about rising antisemitism. We have heard from Palestinian students who have received threatening emails and phone calls. We want to make clear that Stanford stands unequivocally against hatred on the basis of religion, race, ethnicity, national origin, and other categories. The expression of political views, in appropriate times and places, is important. Thoughtful, reasoned discussion of current issues is central to the life of the university. Our commitment to academic freedom means that latitude for expression of controversial and even offensive views is necessary to avoid chilling freedom of thought and ideas. But harassment and abuse have no place here. We are committed to working with affected communities to provide support and resources, and also to ensuring the physical safety of those on campus.

We have received a report of a class in which a non-faculty instructor is reported to have addressed the Middle East conflict in a manner that called out individual students in class based on their backgrounds and identities. Without prejudging the matter, this report is a cause for serious concern. Academic freedom does not permit the identity-based targeting of students. The instructor in this course is not currently teaching while the university works to ascertain the facts of the situation.

We have received complaints about banners, signs, and chalking on campus that express views that many find offensive. Again, it is important to remember that controversial and even offensive speech is allowed except when it crosses the line into certain il-

legal categories such as threats or harassment for which the threshold is quite high. Unlawful threats and harassment will not be tolerated. Stanford also has content- and viewpoint-neutral time, place, and manner rules that limit locations for banners and signs. Thus, many of the banners and signs have been removed, because they were in places where they are not allowed. Moreover, it is worth remembering that while a climate of free expression requires breathing room, our aspiration as a community is for respectful and substantive discourse.

Here and across the nation this week, there also has been discussion of the role of university leaders in commenting on global events. This provides an opportunity for the two of us, who are new in our current roles at Stanford, to share some further thoughts on this topic, and on the place and purpose of universities.

Stanford University is a community of scholars. We believe it is important that the university, as an institution, generally refrain from taking institutional positions on complex political or global matters that extend beyond our immediate purview, which is the operations of the university itself. Maintaining university neutrality allows for our individual scholars to explore them freely. In recent years, many universities have gotten into the habit of issuing frequent statements about news events. This creates a number of difficulties. The decision to take a position about one event or issue yields implications for silence with regard to other issues; given that different subsets of a campus community may be more or less affected by particular issues, this inconsistency is felt acutely. It can enmesh universities in politics and create a sense of institutional orthodoxy that chills academic freedom. In addition, crafting each message is challenging, from gathering facts and context on complex issues at the speed of online media and the news cycle while also walking a line between platitudes and overly political positions.

As a moral matter, we condemn all terrorism and mass atrocities. This includes the deliberate attack on civilians this weekend by Hamas. One of the advances in international law in the 20th century following the horrors of the Holocaust was the development of international humanitarian law prohibiting war crimes, crimes against humanity, and genocide. Such crimes are never justified. Sadly, they occur regularly throughout the world; the International Criminal Court website lists seventeen different country situations for which it has launched investigations, all of which involve mass atrocities. And that court's docket does not even reflect the full range of situations. We point this out not to in any way diminish the shocking severity of the events in Israel and Gaza this week, but to highlight the pervasive problem that humankind faces in conquering hate.

The events in Israel and Gaza this week have affected and engaged large numbers of students on our campus in ways that many other events have not. This is why we feel compelled to both address the impact of these events on our campus and to explain why our general policy of not issuing statements about news events not directly connected to campus has limited the breadth of our comments thus far, and why you should not expect frequent commentary from us in the future.

The fighting in the Middle East is likely to continue in the coming weeks, with casualties on both sides, and the overall situation has a deep and complex history. Stanford has community members who are themselves from the region or who have friends and family there. We recognize the deeply felt im-

pacts across our community. We encourage you to approach one another with a spirit of compassion and respect for our shared humanity.

Sincerely,

RICHARD SALLER,
President.
JENNY MARTINEZ,
Provost.

—
NORTHWESTERN

DEAR COLLEAGUES: Some of you have asked either me or the provost about whether the University would be issuing a statement on the current conflict in Israel and Gaza. I also know many of you are receiving similar requests from your own leadership, staff and communities. I am not planning to put out a statement officially stating a University position. I thought I would write to give you a bit of insight into why.

Let me start by saying that I am deeply repulsed, sickened and disappointed by what Hamas has done. Kidnapping, beheading, murdering people—children and adults, civilians and people in the armed forces—is horrific and inhuman, pure and simple. This sort of behavior is entirely unacceptable regardless of one's political convictions or grievances. Period. No moral equivalencies needed.

That is the view of Mike Schill, citizen, Jew and human being. I didn't give up those parts of me when I assumed the presidency of Northwestern.

However, I understand that when I put out an official statement on a political matter, an atrocity, a catastrophe, people read it not as the views of Mike Schill, but as President Michael Schill speaking for the University. As such, the decision to exercise speech takes on different meaning. We are a University which celebrates free expression, diversity of people and diversity of viewpoints. This is essential to our role in society. The University does not speak for our faculty, students and staff on these matters—they have their own voices, and I would venture to say, there are no doubt differences among our students and faculty on what Hamas did and how Israel is responding. For me to speak for them displaces their own freedom to speak.

Some of you who have followed recent discussions about free expression may see strong influence of the Chicago Principles, and you would not be mistaken. Regardless of what the University has done in the past, I do not foresee that I will be issuing statements on political, geopolitical or social issues that do not directly impact the core mission of our University, the education and futures of our students, or higher education. This reticence to speak out publicly as President Michael Schill will sometimes please and often infuriate members of our community. But I believe it is the right approach.

Just to be clear, as individuals in a democracy, we do not give up our rights to have and express our personal political and social viewpoints. We just need to make clear we are speaking for ourselves and not for all our students, faculty, staff and trustees. So, on Monday night when I stood with our students at a Vigil for Israel in Deering Meadow, I did that as Mike Schill. And I will continue to personally support, when my conscience demands it, issues that I care deeply about, always making the distinction in roles as clear as possible.

I will end by expressing my concern, my prayers and my hopes for a peaceful resolution of the current violence. We all have an obligation at a moment like this to care for one another . . . and most particularly our students and members of our community who have loved ones whose lives have been

taken, who are held hostage or who are engaged in combat. If you wish to relay my views to your respective communities, I ask that you stress that our community has resources available to help. Please contact Vice President for Student Affairs Susan Davis if you would like to inquire more about resources for students. Lorraine Goffe and Sumit Dhar can address resources for our staff and faculty.

Mr. McCONNELL. I can only hope that the leaders of America's universities recognize what time it is in America. This is a time for moral clarity, not a time for anti-Semitic hate dressed in faculty-lounge jargon. Leaders cannot afford to be silent. Terrorism is evil. Anti-Semitism is despicable. And Israel has a right to exist. It shouldn't take a Ph.D. to understand that, but it also shouldn't be so hard for a Ph.D. to acknowledge it.

CONSUMER FINANCIAL PROTECTION BUREAU

Mr. President, now on an entirely different matter, today, the Senate will vote on a Republican resolution to chip away at yet another example of the Biden administration's runaway regulatory state using the Congressional Review Act. The junior Senator from Louisiana, Senator KENNEDY, has put forward a measure that would block a proposed rule at the Consumer Financial Protection Bureau that would require financial institutions to collect and report personal information on small business loan applications, including data on race and sex. Apparently, as if the radical progressivism on campuses wasn't enough, Washington Democrats want to tie small business loans to diversity quotas.

Small businesses are the lifeblood of the American dream, and I am grateful to my colleague from Louisiana for giving the Senate an opportunity to stick up for them. I would urge each of our colleagues to join me in supporting his resolution later today.

I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. HICKENLOOPER). The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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

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

NATIONAL DEFENSE AUTHORIZATION ACT

Mr. THUNE. Mr. President, Israel and the world are still reeling from the surprise attack by Hamas on October 7 that left somewhere around 1,400 Israelis and at least 31 Americans dead. In scale and scope, the attack carried echoes of our 9/11. And as on 9/11, life changed in an instant.

I came down to the floor yesterday to talk about these attacks and the United States' commitment to standing with the Israeli people against terrorism. And today, I would like to talk about another important point these attacks raise: the importance of our national defense and military readiness.

It has been said that "Only the dead have seen the end of war." We live in a fallen world. And as long as we live in a fallen world, there will be evil men bent on aggression. And if we wish to continue living in peace and freedom, we must be always ready to defend against such men. Military preparedness is an essential and constant need. There is never a time where we can guarantee our peace and safety, and so there is never a time when we can afford to be ill-prepared to defend our peace and safety.

As citizens of the United States—an immense country with a reputation for military strength—it can be easy to become complacent and to assume that we will always be able to deter or defeat attacks, but that is a dangerous assumption. As strong as we are, we are not invulnerable, and we are not the only great power out there. And if we don't make the necessary investments in our military to back up our reputation of strength, we may find our ability to deter hostile countries quickly waning.

And the fact of the matter is, our military preparedness is not where it should be. Thanks to budgetary impasses and increased operational demands, by 2018, our readiness had eroded to the point that the bipartisan National Defense Strategy Commission released a report warning that we might struggle to win a war against a major power like Russia or China.

And while we have made progress since then, we are still a long way from where we need to be. We have military services that are struggling to meet recruiting targets. There is a persistent pilot shortage, and in a number of cases, we have too few mission-capable aircraft. And we are not doing an adequate job of maintaining the kind of supply we need of munitions.

That is not an acceptable situation for us to be in, and it could have very serious consequences. To give you just one example, recent U.S. war games envisioning a United States-China conflict following an attack on Taiwan have had grim results, showing enormous military and economic costs on both sides. One story on these war games noted: And while the ultimate outcome in these exercises is not always clear—the U.S. does better in some than others—the cost is clear. In every exercise, the U.S. uses up all its long-range air-to-surface missiles in a few days, with a substantial portion of its planes destroyed on the ground.

Let me just repeat that last line:

In every exercise, the U.S. uses up all its long-range air-to-surface missiles in a few days, with a substantial portion of its planes destroyed on the ground.

That is not a promising scenario, and it highlights our serious readiness shortages, shortages that other countries may not share. China, which is investing heavily in its military, is outpacing our military in modern capabilities like hypersonic missiles and has amassed a larger navy. And while

Russia is currently expending its military resources in its war of aggression against Ukraine, it too does not hesitate when it comes to military investment.

We have serious work to do on the readiness front. And as I said, we have made progress since 2018. But we still have a long way to go to ensure that our military is fully prepared to meet and deter 21st century threats, and this is a priority we need to address now, not when we are waking up one morning reeling from an attack on our country or on Americans abroad, but right now.

Investing in our military after we are threatened or attacked is too late. We can't scale up defense capabilities in an instant or suddenly produce an adequate supply of munitions out of thin air. We need to get and keep—and keep—our military where it needs to be on the readiness front so that we can deter threats and meet them, if needed, with overwhelming force.

And boosting our strength is important for our friends and allies as well. We can't and shouldn't send troops into every conflict, and we can't solve all the world's problems. But sooner or later, world events do affect us, and we can't retreat from the world stage and allow malign powers to fill the resulting vacuum, nor can we afford to concentrate on one threat or area of the world to the exclusion of others. Putin's war in Ukraine and Hamas's attack on Israel should be ample reminders that threats can come from both great powers and non-state actors alike.

So we need to get to work, and that should start with passing a final version of this year's National Defense Authorization Act and making progress on our annual appropriations bills, including the defense appropriations bill. And we should also take up a supplemental to provide the necessary support to our allies and to ensure that we provide any additional funding needed for our own military.

October 7 was the latest reminder that we live in a fallen and dangerous world. Let us ensure that we always are prepared to preserve the peace and to defend our Nation.

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

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

SMALL BUSINESS LENDING

Mr. BROWN. We know our middle class relies on strong, small businesses. Small business ownership is the second largest source of personal wealth in this country, only behind owning a home. Small businesses make up more than 40 percent of our economy—no better example than that of the Presiding Officer from Colorado and the

work that he did as he had the phenomenal success he did starting small businesses.

We know, to build strong businesses, entrepreneurs need credit. A loan lets you turn an idea into a business or invest in your company to hire more workers. That is why small business credit is so essential to our economy and to our middle class.

Today, small business lending takes place in the dark. We don't have good data about how lenders are serving the small businesses in their communities. We don't have good data about whom lenders might be leaving behind. Without transparency, it is all too easy for entrepreneurs in Ohio and around the country to lose out.

The data we do have suggests too many small business owners aren't getting a fair shot at a loan for their businesses. Take rural small businesses. We know that rural communities have seen bank branch close after bank branch close for years, drying up access to credit for lots of small businesses in rural Ohio. We need the data to understand how to reach these business owners and how to grow smalltown economies.

Or take small businesses owned by women or by people of color. The data we do have suggests they are more likely to be denied loans and they are more likely to be charged higher interest rates. You don't need reports and studies to know that most Ohioans don't get a fair shake from big banks and the financial system. You do need accurate information to fight back. That is why, in 2010, Congress required the Consumer Financial Protection Bureau to get that information; and this spring, the CFPB issued a rule to finally implement the law and to bring transparency to the small business lending market.

We are talking about basic data on the borrowers' demographics, loan pricing, application approvals, and other critical information—just like we do with mortgages. It is not that complicated and not that difficult and not that expensive. With this data, we will be able to see gaps in the small business lending market, allowing programs to expand access to credit for small businesses, especially like small businesses in rural areas. More data means more accountability, ensuring that lenders reach minority communities and helping to root out discrimination.

We have seen this model work before. After we began publishing data some years ago about home mortgages, more Americans of all races and backgrounds were able to achieve the dream of homeownership.

This still protects people's privacy. Borrowers are not required to submit information if they don't want to. Of course, big banks and their lobbyists are putting up a fight. They always do. Any time there is a rule that might change their behavior, they come up with the same song and dance: It is too

expensive. We have to hire new people. Actually, it helps them serve the community better.

I am not going to help Wall Street avoid accountability. There has been too much of that. When I took over chairmanship of this committee, it was called the Senate Banking Committee, and it was a committee all about Wall Street. We changed this. The colloquial name of this committee is the Senate Housing and Banking Committee. Our charge is to build more homes, to make them more affordable, to help with transit systems in places like Atlanta and Denver and Cleveland, and to look out, especially, to help small banks and communities. That is why we are going to hold Wall Street accountable.

I want to see more rural small businesses get loans and grow and be successful. We are not going to let the banking lobby stand in the way, as it all too often has.

I hope my colleagues will stand up for small businesses, will stand up for entrepreneurs, and will vote no on this resolution.

I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. OSSOFF). The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. KENNEDY. 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. KENNEDY. Mr. President, I ask for permission to speak for up to 20 minutes before the vote.

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

Mr. KENNEDY. Mr. President, the Consumer Financial Protection Bureau—we call it the CFPB—has struck again. It has made another bad decision—this by an Agency that has become famous for bad decisions. Here is what is going on.

You will remember the Dodd-Frank Act, of course, which this Congress passed after the financial meltdown in 2007, 2008, and 2009. There was a section in the Dodd-Frank Act called section 1071—fairly innocuous. Congress directed certain information to be collected about small business loans. We were curious about small business lending in America, so we directed, in this section 1071, certain covered financial institutions—I call them small banks because most business loans to small business people come from small banks. We directed small banks to start collecting information about their loans to small business people because we wanted to know and see if we could do something to make their services more efficient.

We, the Congress, asked that 13 pieces of information be collected. It is the sort of stuff that you would imagine, very routine stuff, like “What was the date of the loan, the small business loan? How much was the loan?” that sort of thing.

Well, the CFPB has taken our work and totally perverted it. The CFPB has

promulgated a rule that totally perverts our intention in section 1071 of the Dodd-Frank Act.

First, we intended for only small businesses to be covered in providing this information. Now, if you look at the definition of a “small business,” most people use the definition that has been put out by the National Federation of Independent Business. That is the NFIB. It says that a small business is a business that has 10 or fewer people and sales of about half a million dollars a year—not according to the CFPB. They want to cast the net as far and as wide as they can. Their definition of a “small business” will almost double that—more than double that. They say a small business is a company with \$5 million in revenue or less from the previous fiscal year, not \$500,000 but \$5 million. So this is going to throw the net of government much, much wider than Congress ever intended.

But, secondly, the most egregious thing the CFPB has done is they took our 13 pieces of information that we asked for, by Congress, and they expanded it to 81. All of a sudden, they want a book.

Here are some examples of what the CFPB is going to require small banks to ask of small business women and small business men when they come to the bank and ask for a loan. The bank has to ask the small business person how long it has been in business. That is fair. The bank has to ask the small business woman or small business man about its annual revenue. That is fair. But then it gets a little intrusive. It gets a lot intrusive.

The bank has to ask the small business woman or small business man what their race is. The bank has to ask the small business person about their ethnic background. The small bank has to ask the small business person if he is a male. The bank has to ask the small business person if she is a female. It should be obvious to many, but those questions have to be asked. The bank has to ask the small business person if that person is a lesbian. The bank has to ask the small business person if that person is gay. The bank has to ask that small business person if that small business person is bisexual. The small bank has to ask its customer, that small business person, if that small business person is transgender. The bank, according to the CFPB, has to ask that small business person who is applying for a loan, who just came in for a loan for the business, if that person is queer. The small bank has to ask that small business person if the small business person is intersex.

Not only does the bank have to ask those questions, those private questions, of the person from the small business applying for the loan, the person applying for the loan on behalf of the small business has to bring in every one of its owners who owns 25 percent or more, and the bank has got to start over with those people. Are you a male? Are you a female? What is

your race? Tell me about your ethnic background. Are you a lesbian? Are you gay? Are you bisexual? Are you transgender or are you queer or are you intersex?

Give me a break.

Then all of this information that is collected, this private information, has to be sent to the CFPB, and they are going to put it on their website. Are you gay? Are you lesbian? What race are you? They are going to put it on their website.

Now, the CFPB says: Well, it is going to be institutional-level data, just top-line data fields. Bull. You will be able to take this data, particularly if you are a small bank in a rural area, and be able to—the snoops will be able to go on that public website and identify small business people in their community—how much money they are borrowing, how they answered the question about whether they were gay, how they answered the question about whether they were intersex. This is incredibly private information.

And why? Why would the CFPB need this information? Well, the truth is, they don't, but I will tell you why. The CFPB is setting these small business people—but also these small banks—up for lawsuits. That is exactly what they are doing.

What happens if a small business person goes into the bank and the small banker says: Listen, I hate to have to ask you this, but the CFPB says I have to ask you. Are you gay?

As if that is anybody's business.

The small business person says: That is none of your business, and I am not going to answer that question. I am here for a loan, not to talk about my private life. What I do in the privacy of my bedroom with a consenting adult is my opinion, Mr. Banker.

The small banker says: You are right. I am sorry. I had to ask. They made me.

If the small business person won't answer the question, the small banker can get in trouble with the CFPB.

What has the world come to?

And the CFPB doesn't care about the cost. Do you know what this is going to cost to implement every year? Four hundred million dollars. Why? And that doesn't even include the cost of actually setting up this program. That will be hundreds of millions of dollars more.

It is not like the CFPB is exactly a wizard when it comes to data security. I mean, yes, it is going to be on their public website, but in terms of the granular information, the CFPB says: Oh, don't worry; we will protect it.

Right. Like they protected it a few months ago? The personally identifiable information of 256,000 consumers, which is being held by the CFPB, was breached. And do you know what the CFPB did? They didn't tell anybody for 2 months. They acted like a rock, only dumber. We are not talking about wizards here, wizards of financial data privacy and security.

You know, I hear it all the time, and the Presiding Officer probably hears it back in his State, perhaps. But people tell me all the time: Kennedy, what is wrong with Washington, DC? Why is common sense illegal there?

This rule. This rule. What has the world come to?

So my Congressional Review Act request is to have the Senate tell the CFPB that it is none of their business—none of their business—what a private American does with another private adult American in the privacy of their bedroom. We are free, so long as it doesn't break any laws, to express our sexuality however we want to, and it is none of the CFPB's business.

With that, I ask my Senate colleagues to overturn this rule.

The PRESIDING OFFICER. The majority leader.

Mr. SCHUMER. Mr. President, I ask unanimous consent that we start the vote now, 1 minute early.

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

VOTE ON S.J. RES. 32

Under the previous order, the clerk will read the title of the joint resolution for the third time.

The joint resolution was ordered to be engrossed for a third reading and was read the third time.

The PRESIDING OFFICER. The joint resolution having been read the third time, the question is, Shall the joint resolution pass?

Mr. SCHUMER. Mr. President, I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The bill clerk called the roll.

Mr. SCHUMER. I announce that the Senator from California (Ms. BUTLER) and the Senator from Illinois (Mr. DURBIN) are necessarily absent.

Mr. THUNE. The following Senator is necessarily absent: the Senator from Kentucky (Mr. PAUL).

The result was announced—yeas 53, nays 44, as follows:

[Rollcall Vote No. 260 Leg.]

YEAS—53

Barrasso	Grassley	Ricketts
Blackburn	Hagerty	Risch
Boozman	Hawley	Romney
Braun	Hickenlooper	Rounds
Britt	Hoeven	Rubio
Budd	Hyde-Smith	Schmitt
Capito	Johnson	Scott (FL)
Cassidy	Kennedy	Scott (SC)
Collins	King	Sinema
Cornyn	Lankford	Sullivan
Cotton	Lee	Tester
Cramer	Lummis	Thune
Crapo	Manchin	Tillis
Cruz	Marshall	Tuberville
Daines	McConnell	Vance
Ernst	Moran	Wicker
Fischer	Mullin	Young
Graham	Murkowski	

NAYS—44

Baldwin	Cantwell	Cortez Masto
Bennet	Cardin	Duckworth
Blumenthal	Carper	Fetterman
Booker	Casey	Gillibrand
Brown	Coons	Hassan

Heinrich	Murray	Smith
Hirono	Ossoff	Stabenow
Kaine	Padilla	Van Hollen
Kelly	Peters	Warner
Klobuchar	Reed	Warnock
Lujan	Rosen	Warren
Markey	Sanders	Welch
Menendez	Schatz	Whitehouse
Merkley	Schumer	Wyden
Murphy	Shaheen	

NOT VOTING—3

Butler	Durbin	Paul
--------	--------	------

The joint resolution (S.J. Res. 32) was passed, as follows:

S.J. RES. 32

Resolved the Senate and use of Representatives of the United States of America in Congress assembled, That Congress disapproves the rule submitted by the Bureau of Consumer Financial Protection relating to "Small Business Lending Under the Equal Credit Opportunity Act (Regulation B)" (88 Fed. Reg. 35150 (May 31, 2023)), and such rule shall have no force or effect.

(Mr. HICKENLOOPER assumed the Chair.)

The PRESIDING OFFICER (Ms. CORTEZ MASTO). The Senator from Oklahoma.

MORNING BUSINESS

Mr. LANKFORD. Madam President, I ask unanimous consent that the Senate be in a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

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

ISRAEL

Mr. LANKFORD. Madam President, earlier this year, I was with a bipartisan delegation. I traveled around the Abraham Accords countries. We were in Morocco, we were in Bahrain, we were in the UAE, and we were in Israel, talking about future advancement for peace. There was great optimism and engagement. There was economic activity, tourist activity. There was a lot of interaction with development on healthcare, on cyber protections, and cooperation together for energy and water.

Literally, there were families meeting each other, some of them for the first time in generations, to be able to have a conversation about a future in the Middle East based around peace. It was based off of an agreement that started on September 15, 2020, with the signing of the Abraham Accords, and it has continued to advance.

In fact, just as recently as a month ago, there was outspoken public support from Saudi Arabia and from Israel about advancing a normalization agreement between Saudi Arabia and Israel—what people thought would be unheard of just a few years ago.

There was an advance of conversation about how we could increase peace. And then, on the 7th of October, 1 day after the 50th anniversary of the start of the Yom Kippur War, a group of terrorists from Gaza penetrated the wall separating Gaza and Israel, and