

the health professions, and for other purposes.

S. 3454

At the request of Mr. SCOTT of Florida, the name of the Senator from Florida (Mr. RUBIO) was added as a cosponsor of S. 3454, a bill to prohibit the use of Federal funds to purchase at-home tests for SARS-CoV-2 from certain foreign entities.

S. 3466

At the request of Mr. MORAN, the name of the Senator from Georgia (Mr. OSSOFF) was added as a cosponsor of S. 3466, a bill to require the Secretary of Veterans Affairs and the Comptroller General of the United States to submit to Congress reports regarding security and safety at facilities of the Department of Veterans Affairs, and for other purposes.

S. 3491

At the request of Mr. SCHMITT, the name of the Senator from Missouri (Mr. HAWLEY) was added as a cosponsor of S. 3491, a bill to prohibit United States contributions to the Intergovernmental Panel on Climate Change, the United Nations Framework Convention on Climate Change, and the Green Climate Fund.

S.J. RES. 49

At the request of Mr. CASSIDY, the names of the Senator from Louisiana (Mr. KENNEDY) and the Senator from Nebraska (Mrs. FISCHER) were added as cosponsors of S.J. Res. 49, a joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the National Labor Relations Board relating to a "Standard for Determining Joint Employer Status".

S. RES. 74

At the request of Mr. WYDEN, the name of the Senator from North Dakota (Mr. HOEVEN) was added as a cosponsor of S. Res. 74, a resolution condemning the Government of Iran's state-sponsored persecution of the Baha'i minority and its continued violation of the International Covenants on Human Rights.

S. RES. 500

At the request of Mr. WARNOCK, the names of the Senator from Wisconsin (Ms. BALDWIN) and the Senator from Georgia (Mr. OSSOFF) were added as cosponsors of S. Res. 500, a resolution designating November 8, 2023, as "National First-Generation College Celebration Day".

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. CARDIN (for himself and Mr. VAN HOLLEN):

S. 3544. A bill to designate the visitor and education center at Fort McHenry National Monument and Historic Shrine as the "Paul S. Sarbanes Visitor and Education Center"; to the Committee on Energy and Natural Resources.

Mr. CARDIN. Madam President, I am pleased to join Senator VAN HOLLEN in

introducing legislation to honor my friend and former colleague, the late Senator Paul S. Sarbanes, for his ceaseless efforts to preserve Fort McHenry in Baltimore, MD. Senator Sarbanes worked tirelessly to honor the site and elevate the history of the War of 1812 in the national consciousness throughout his career. This legislation acknowledges his long-term advocacy for the preservation of the site and the improvement of the visitor experience by designating the visitor and education center the Paul S. Sarbanes Visitor and Education Center.

I first got to know Senator Sarbanes when he first ran for public office in 1966. We both were elected to the Maryland General Assembly that year, and we became good friends. Delegate Sarbanes at that point made a name for himself on the House Judiciary Committee in the Maryland General Assembly and was a rising star from his first day in the Maryland General Assembly. He shortly thereafter ran for the U.S. House of Representatives, where he served three terms with a very distinguished record. His service in the House occurred during the Watergate scandal. Representative Sarbanes was on the Judiciary Committee and was given the responsibility of the first Article of Impeachment against President Nixon. That article dealt with obstruction of justice. It was the key article against President Nixon on impeachment, and it is very telling that a relatively young and junior Member of the House of Representatives was entrusted with pursuing and presenting it. It was because of his work ethic, his commitment to scholarship, and his understanding of legal issues that he was entrusted with such an awesome responsibility.

Paul Sarbanes then served five terms in the U.S. Senate, the longest term for any Senator in Maryland's history, which Senator Barbara Mikulski ties 10 years later. Paul Sarbanes was known as a Senator's Senator for his integrity and for his principled commitment to public service. He was a Rhodes Scholar who chose to serve the public rather than using his skills in the private sector for his own personal gain. His entire life was devoted to public service. What a legacy he has left us by his incredible public service. In 2002, the Enron scandal hit America, and Senator Sarbanes, then chairing the Banking Committee, teamed up with House Financial Services Committee Chair Michael Oxley to pass the Sarbanes-Oxley legislation. Then-President George W. Bush called the Sarbanes-Oxley bill "the most far-reaching reforms of American business practices since the time of Franklin Delano Roosevelt." From Watergate to Enron and beyond, Paul Sarbanes stepped into the breach and he delivered on behalf of the American people. It is a fitting tribute to name the Visitor Center at Fort McHenry National Monument and Historic Shrine after a true American hero: Paul S. Sarbanes.

By Mr. REED (for himself, Mr. MERKLEY, Mr. BROWN, Ms. SMITH, Mr. BLUMENTHAL, Ms. STABENOW, Mr. WARNOCK, Mr. WHITEHOUSE, Mr. SCHATZ, Mr. WYDEN, Mr. BOOKER, Mr. LUJÁN, Mr. FETTERMAN, Mr. WELCH, Mr. PADILLA, and Ms. BUTLER):

S. 3549. A bill to amend the Truth in Lending Act to extend the consumer credit protections provided to members of the Armed Forces and their dependents under title 10, United States Code, to all consumers; to the Committee on Banking, Housing, and Urban Affairs.

Mr. REED. Madam President, today I am reintroducing the Predatory Lending Elimination Act along with along with Senator MERKLEY, Senate Banking Committee Chairman BROWN, and many of my colleagues. This important legislation would extend the bipartisan Military Lending Act's, MLA, protections for Active-Duty servicemembers and their families to all Americans by imposing a nationwide 36-percent cap on the annual percentage rate APR for most extensions of consumer credit.

To The MLA was enacted on a bipartisan basis in 2006 to rein in payday and other unscrupulous lenders that targeted American troops with abusive and predatory loans. Unfortunately, the MLA does not protect veterans or Gold Star families from these exploitative practices. Our servicemembers and their families should not lose important consumer protections simply because they retire, separate from honorable service, or lose their loved ones. As such, our legislation would extend the MLA's protections to veterans and Gold Star families as well as ensure that all Americans are shielded from predatory loans.

Hundreds of millions of American consumers could benefit from a 36-percent APR cap. In States that do not have such a cap, predatory lenders are permitted to offer loans with triple-digit APRs that trap individuals in cycles of debt. For instance, the Consumer Financial Protection Bureau found that 80 percent of payday loans are rolled over or renewed within 2 weeks. This practice can subject borrowers not just to high nominal interest rates but also to high fees that can quickly surpass the amount of money originally borrowed. These are hallmarks of predatory lending and poor underwriting.

According to a coalition of community organizations, payday lenders are known to target the most vulnerable, including seniors, veterans, and low-income borrowers. Many in these communities were already struggling to make ends meet before the COVID-19 pandemic, and continuing to pay exorbitant APRs may cause them to fall deeper into economic insecurity. This is why it is important to extend strong protections against unscrupulous lenders to all Americans.

The MLA's successful track record demonstrates that providing reasonable, responsible limits on interest

rates does not cut off consumers' access to credit. According to a May 2021 report from the Department of Defense, "credit cards, auto loans, and personal loans are widely available at risk-based rates under the 36 percent [military] APR" and "[s]ervice members continue to have ample access to necessary credit."

Moreover, this legislation would follow the trend in many States towards greater protections against predatory loans. Nineteen States and the District of Columbia have enacted 36 percent APR caps or banned payday loans. Lenders in these States have incentives to offer more affordable loans that borrowers have an ability to repay. The same incentives should apply across the Nation.

I thank the 170 consumer advocacy groups, faith-based organizations, veteran service organizations, and trade associations that support this bill, including the Consumer Federation of America, the National Consumer Law Center on behalf of its low-income clients, the Center for Responsible Lending, Americans for Financial Reform, Amalgamated Bank, the Military Officers Association of America, and the National Military Family Association.

I urge our colleagues to join us in supporting this important legislation.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 503—CONGRATULATING THE FLORIDA STATE UNIVERSITY SEMINOLES FOR WINNING THE 2023 ATLANTIC COAST CONFERENCE FOOTBALL CHAMPIONSHIP

Mr. SCOTT of Florida (for himself and Mr. RUBIO) submitted the following resolution; which was referred to the Committee on Commerce, Science, and Transportation:

S. RES. 503

Whereas, on December 2, 2023, the Florida State University Seminoles football team won the 2023 Atlantic Coast Conference (ACC) Football Championship;

Whereas this marks a conference-leading 16th ACC Football Championship that the Seminoles have won since they joined the ACC in 1992;

Whereas the Seminoles defeated the nationally-ranked University of Louisville football team in the 19th ACC Football Championship game;

Whereas the Seminoles finished the regular season undefeated for the sixth time in program history;

Whereas the Seminoles were 1 of only 3 undefeated Power Five conference teams in America.

Whereas this marks the 109th ACC title for Florida State University Seminoles Athletics;

Whereas the Seminoles led all schools with 8 Seminoles players selected to the ACC All-Conference First Team;

Whereas the Seminoles led all schools with 17 ACC All-Conference selections on the first, second, and third teams;

Whereas Seminoles quarterback Jordan Travis—

(1) earned the 2023 ACC Football Player of the Year award; and

(2) earned the 2023 ACC Offensive Player of the Year award;

Whereas Seminoles Head Coach Michael Norvell—

(1) won his first ACC Football Championship in only his fourth season as head coach; and

(2) is only the fourth coach in program history to finish the regular season undefeated;

Whereas the Seminoles were the only undefeated Power Five Conference Champion to ever be left out of the playoffs;

Whereas the Seminoles were never ranked lower than fifth in any College Football Playoff rankings;

Whereas the Seminoles were jumped in the final College Football Playoff rankings by 2 teams with 1 loss despite the Seminoles having an undefeated record;

Whereas for the first time in the 10-year history of the College Football Playoffs system, 2 teams below the top 6 in the penultimate rankings each made an unprecedented jump of 4 spots to make the playoffs in the final rankings;

Whereas the 13-member College Football Playoff Selection Committee has continually operated under an opaque structure and decision-making process during its 10-year history, culminating in the unprecedented decision to leave out the undefeated Seminoles from the playoffs;

Whereas the College Football Playoff Selection Committee failed to adhere to its own College Football Playoff Selection Committee Protocols and Guiding Principles during the selection process;

Whereas the College Football Playoff Selection Committee did not follow its own precedent, such as when in 2014 the Committee admitted a 1-loss team into the playoffs, despite starting and winning its conference championship game with a third-string quarterback;

Whereas, despite facing substantial adversity throughout the entire season and the loss of numerous key players to injuries, the Seminoles finished the season undefeated and as the ACC Football Champions; and

Whereas the entire Seminoles roster, the coaches, and the support staff should be recognized for their outstanding season and contributions to an outstanding season: Now, therefore, be it

Resolved, That the Senate—

(1) congratulates the Florida State University football team, and the students, alumni, faculty, staff, and trustees of Florida State University, for winning the 2023 Atlantic Coast Conference Football Championship and completing an undefeated season; and

(2) respectfully directs the Secretary of the Senate to transmit an enrolled copy of this resolution to—

(A) the President of Florida State University, Richard McCullough;

(B) the Athletic Director of Florida State University, Michael Alford; and

(C) the Head Coach of the Florida State University football team, Michael Norvell.

SENATE RESOLUTION 504—REQUESTING INFORMATION ON ISRAEL'S HUMAN RIGHTS PRACTICES PURSUANT TO SECTION 502B(C) OF THE FOREIGN ASSISTANCE ACT OF 1961

Mr. SANDERS submitted the following resolution; which was referred to the Committee on Foreign Relations:

S. RES. 504

Whereas there have been 5 rounds of fighting between Israel and Hamas in the last 15 years;

Whereas the current round of conflict began on October 7, 2023, when Hamas, a terrorist organization, unleashed a brutal attack against Israel, killing some 1,200 innocent men, women, and children, and taking more than 200 hostages;

Whereas United States citizens were among those killed and abducted by Hamas;

Whereas the Senate has unanimously reaffirmed Israel's right to defend itself against Hamas terrorism and respond against the perpetrators of the October 7, 2023, attack;

Whereas Israel has conducted retaliatory military operations against targets in Gaza since October 7, 2023, relying heavily on the use of airstrikes and artillery bombardment;

Whereas, as of December 14, 2023, nearly 19,000 people have been killed and more than 50,000 wounded in the Israeli counteroffensive in Gaza since October 7, 2023;

Whereas 70 percent of those killed in Gaza are reported to be women and children;

Whereas the United Nations, World Health Organization, human rights monitors, outside academic studies, the Government of Israel, and United States officials find these figures to be broadly reliable;

Whereas the United Nations, United States officials, and outside experts believe the current death toll is likely higher, with thousands of bodies trapped beneath the rubble in Gaza;

Whereas 135 United Nations aid workers have been killed in Gaza since October 7, 2023;

Whereas nearly 1,900,000 people, more than 85 percent of the population, have been displaced across the Gaza Strip since October 7, 2023;

Whereas, on November 24, 2023, the United Nations reported that "across the Gaza Strip, over 234,000 housing units have been damaged and more than 46,000 homes have been completely destroyed, amounting to over 60 [percent] of the total housing stock";

Whereas 43 United Nations facilities have sustained direct hits, 60 United Nations installations have sustained collateral damage, and 11 bakeries have been destroyed in the bombardment;

Whereas academic analysis of satellite radar data confirms the United Nations assessment that some 60 percent of the buildings in northern Gaza have been severely damaged and, across the Gaza Strip, "between 82,600 and 105,300 buildings have been left in ruins, according to the estimate, which counts buildings where at least half the structure was damaged";

Whereas Robert Pape, Professor of Political Science at the University of Chicago, said that "over the space of two years, between 1943 and 1945, the Allied bombing of 61 major German cities razed an estimated 50 percent of their urban areas," and that the Allied bombing of Dresden severely damaged 56 percent of that city's non-industrial buildings and half of its homes, a threshold the bombing in Gaza has matched in 2 months;

Whereas the Israeli military has made extensive use of Mark 84 2,000-pound bombs, Mark 83 1,000-pound bombs, Mark 82 500-pound bombs, and 155mm artillery in densely populated urban areas with a large civilian presence;

Whereas these munitions are manufactured in the United States and supplied to Israel by the United States;

Whereas the Washington Post reports that, in the first 6 weeks after October 7, 2023, the Government of Israel dropped more than 22,000 guided and unguided bombs on Gaza that were supplied by the United States;

Whereas CNN reports, based on United States intelligence assessments, that 40 to 45 percent of the 29,000 air-to-ground munitions