

The CFPB's final rule would provide small business owners, lenders, and the public with critical information about the \$1.7 trillion small business financing market. It would bring much needed transparency to small business lending and improve the ability of lenders and community organizations to meet the most critical needs of America's small businesses. This rule implements a long-overdue piece of the Dodd-Frank Wall Street Reform and Consumer Protection Act. It is also central to the effective implementation of the Community Reinvestment Act, which helps ensure that the needs of all borrowers—including low- and moderate-income borrowers—are met. But this Republican-led resolution would hinder the Government's ability to conduct oversight of abusive and predatory lenders, make it harder for 33 million small businesses across the country to assess lending opportunities and access capital, and make it more difficult for lenders and community groups to address the most acute gaps in capital access for minority- and women-owned businesses.

If enacted, this resolution would harm all those that stand to benefit from expanded transparency and accountability. By hampering efforts to promote transparency and accountability in small business lending, Republicans are siding with big banks and corporations over the needs of small business owners. Small businesses are the engines of our economy, and my Administration will not support policies that hurt their ability to thrive and grow.

Therefore, I am vetoing this resolution.

JOSEPH R. BIDEN, Jr.
THE WHITE HOUSE, December 19, 2023.

MESSAGE FROM THE HOUSE

ENROLLED BILL AND JOINT RESOLUTIONS SIGNED

At 2:22 p.m., a message from the House of Representatives, delivered by Mrs. Alli, one of its reading clerks, announced that the Speaker pro tempore (Mr. SMITH of Nebraska) has signed the following enrolled bill and joint resolutions:

H.R. 3315. An act to exempt for an additional 4-year period, from the application of the means-test presumption of abuse under chapter 7, qualifying members of reserve components of the Armed Forces and members of the National Guard who, after September 11, 2001, are called to active duty or to perform a homeland defense activity for not less than 90 days.

H. J. Res. 62. Joint resolution providing for the reappointment of Michael Govan as a citizen regent of the Board of Regents of the Smithsonian Institution.

H. J. Res. 63. Joint resolution providing for the reappointment of Antoinette Bush as a citizen regent of the Board of Regents of the Smithsonian Institution.

H. J. Res. 64. Joint resolution providing for the reappointment of Roger W. Ferguson as a citizen regent of the Board of Regents of the Smithsonian Institution.

The enrolled bill and joint resolutions were subsequently signed by the President pro tempore (Mrs. MURRAY).

ENROLLED BILL PRESENTED

The Secretary of the Senate reported that on today, December 19, 2023, she had presented to the President of the United States the following enrolled bill:

S. 788. An act to amend the Permanent Electronic Duck Stamp Act of 2013 to allow States to issue fully electronic stamps under that Act, and for other purposes.

REPORTS OF COMMITTEES

The following reports of committees were submitted:

By Ms. CANTWELL, from the Committee on Commerce, Science, and Transportation:

Report to accompany S. 1414, A bill to improve the instant messaging service used by the National Weather Service, and for other purposes (Rept. No. 118-140).

Report to accompany S. 1416, A bill to provide guidance for and investment in the upgrade and modernization of the National Oceanic and Atmospheric Administration Weather Radio All Hazards Network, and for other purposes (Rept. No. 118-141).

INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second times by unanimous consent, and referred as indicated:

By Mr. MURPHY (for himself and Mr. BRAUN):

S. 3557. A bill to require the Secretary of Health and Human Services to prepare a report that outlines a plan for completing a review of approved opioid analgesic drugs that considers the public health effects of such opioid drugs; to the Committee on Health, Education, Labor, and Pensions.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. COONS (for himself, Mr. CRUZ, Ms. ROSEN, Mr. SCOTT of South Carolina, Mrs. SHAHEEN, Mr. BARRASSO, Mr. MANCHIN, Mrs. BRITT, Ms. HASSAN, Mr. HAGERTY, Mr. BENNET, Mrs. BLACKBURN, and Mr. SULLIVAN):

S. Res. 515. A resolution condemning attacks by Iranian military proxies on the armed forces of the United States in Iraq and Syria and emphasizing the urgency of responding to and deterring such attacks; to the Committee on Foreign Relations.

By Mr. BOOKER:

S. Res. 516. A resolution commemorating the 50th anniversary of the passage of the Endangered Species Act of 1973; to the Committee on Environment and Public Works.

By Mr. CARDIN (for himself and Mr. RISCH):

S. Con. Res. 24. A concurrent resolution condemning the hostilities in Sudan and standing with the people of Sudan in their calls for peace and their democratic aspirations; to the Committee on Foreign Relations.

ADDITIONAL COSPONSORS

S. 131

At the request of Mr. BROWN, the name of the Senator from Massachusetts (Ms. WARREN) was added as a cosponsor of S. 131, a bill to amend chapter 81 of title 5, United States Code, to cover, for purposes of workers' compensation under such chapter, services by physician assistants and nurse practitioners provided to injured Federal workers, and for other purposes.

S. 132

At the request of Mr. BROWN, the name of the Senator from Arizona (Mr. KELLY) was added as a cosponsor of S. 132, a bill to require a pilot program on activities under the pre-separation transition process of members of the Armed Forces for a reduction in suicide among veterans, and for other purposes.

S. 234

At the request of Mr. CARDIN, the name of the Senator from Arizona (Mr. KELLY) was added as a cosponsor of S. 234, a bill to amend the Internal Revenue Code of 1986 to permanently extend the new markets tax credit, and for other purposes.

S. 441

At the request of Mr. BOOKER, the name of the Senator from Vermont (Mr. WELCH) was added as a cosponsor of S. 441, a bill to establish American opportunity accounts, and for other purposes.

S. 639

At the request of Mr. CARDIN, the names of the Senator from Kansas (Mr. MORAN), the Senator from Maine (Mr. KING) and the Senator from Ohio (Mr. BROWN) were added as cosponsors of S. 639, a bill to amend the Internal Revenue Code of 1986 to improve the historic rehabilitation tax credit, and for other purposes.

S. 1216

At the request of Mr. MERKLEY, the name of the Senator from Colorado (Mr. HICKENLOOPER) was added as a cosponsor of S. 1216, a bill to amend Public Law 91-378 to authorize activities relating to Civilian Conservation Centers, and for other purposes.

S. 1266

At the request of Mr. WARNOCK, the names of the Senator from New Hampshire (Ms. HASSAN), the Senator from Colorado (Mr. BENNET), the Senator from Michigan (Mr. PETERS), the Senator from New Jersey (Mr. BOOKER), the Senator from Maine (Mr. KING) and the Senator from Georgia (Mr. OSSOFF) were added as cosponsors of S. 1266, a bill to amend titles 10 and 38, United States Code, to improve benefits and services for surviving spouses, and for other purposes.

S. 2413

At the request of Mr. MENENDEZ, the name of the Senator from Colorado (Mr. HICKENLOOPER) was added as a cosponsor of S. 2413, a bill to expand and strengthen the Abraham Accords and the Negev Forum, and for other purposes.

S. 2464

At the request of Mrs. SHAHEEN, the name of the Senator from Rhode Island (Mr. WHITEHOUSE) was added as a cosponsor of S. 2464, a bill to amend title XXVII of the Public Health Service Act to prohibit group health plans and health insurance issuers offering group or individual health insurance coverage from imposing cost-sharing requirements with respect to diagnostic and supplemental breast examinations.

S. 2514

At the request of Mr. BENNET, the name of the Senator from California (Ms. BUTLER) was added as a cosponsor of S. 2514, a bill to amend the Colorado River Basin Salinity Control Act to modify certain requirements applicable to salinity control units, and for other purposes.

S. 2555

At the request of Mr. BLUMENTHAL, the name of the Senator from Washington (Ms. CANTWELL) was added as a cosponsor of S. 2555, a bill to amend the Animal Welfare Act to expand and improve the enforcement capabilities of the Attorney General, and for other purposes.

At the request of Mr. OSSOFF, his name was added as a cosponsor of S. 2555, *supra*.

S. 2696

At the request of Ms. BUTLER, her name was added as a cosponsor of S. 2696, a bill to amend the Food Security Act of 1985 to modify the water conservation or irrigation efficiency practice waiver authority.

S. 2698

At the request of Ms. BUTLER, her name was added as a cosponsor of S. 2698, a bill to require the Secretary of Agriculture to carry out a program to provide payments to producers experiencing certain crop losses as a result of a disaster.

S. 2861

At the request of Mrs. GILLIBRAND, the name of the Senator from Alabama (Mrs. BRITT) was added as a cosponsor of S. 2861, a bill to award a Congressional Gold Medal to Billie Jean King, an American icon, in recognition of a remarkable life devoted to championing equal rights for all, in sports and in society.

S. 3187

At the request of Ms. SINEMA, her name was withdrawn as a cosponsor of S. 3187, a bill to require the Department of Homeland Security to publish various publications and reports regarding the number of aliens seeking entry along the southern border of the United States.

S. 3271

At the request of Mr. PETERS, the name of the Senator from Rhode Island (Mr. WHITEHOUSE) was added as a cosponsor of S. 3271, a bill to award a Congressional Gold Medal to the Hmong people, in recognition of their highly distinguished service in the Vietnam war and the fight against communism.

S. 3367

At the request of Mr. WYDEN, the name of the Senator from New Mexico (Mr. LUJÁN) was added as a cosponsor of S. 3367, a bill to amend the Internal Revenue Code of 1986 to eliminate tax loopholes that allow billionaires to defer tax indefinitely through planning strategies such as “buy, borrow, die”, to modify over 30 tax provisions so that billionaires are required to pay taxes annually, and for other purposes.

S. 3423

At the request of Mr. WELCH, the name of the Senator from Massachusetts (Ms. WARREN) was added as a cosponsor of S. 3423, a bill to guarantee the right to vote for all citizens regardless of conviction of a criminal offense, and for other purposes.

S. 3470

At the request of Mrs. BRITT, the name of the Senator from North Dakota (Mr. CRAMER) was added as a cosponsor of S. 3470, a bill to amend the National Voter Registration Act of 1993 to permit a State to include as part of the mail voter registration form a requirement that applicants provide proof of citizenship, and for other purposes.

S. RES. 333

At the request of Mr. DURBIN, the name of the Senator from Minnesota (Ms. KLOBUCHAR) was added as a cosponsor of S. Res. 333, a resolution designating 2024 as the Year of Democracy as a time to reflect on the contributions of the system of Government of the United States to a more free and stable world.

S. RES. 505

At the request of Mrs. SHAHEEN, the names of the Senator from South Dakota (Mr. THUNE) and the Senator from Colorado (Mr. HICKENLOOPER) were added as cosponsors of S. Res. 505, a resolution condemning the use of sexual violence and rape as a weapon of war by the terrorist group Hamas against the people of Israel.

S. RES. 510

At the request of Ms. WARREN, the names of the Senator from Georgia (Mr. OSSOFF) and the Senator from Washington (Mrs. MURRAY) were added as cosponsors of S. Res. 510, a resolution expressing the sense of the Senate that the scientific judgement of the Food and Drug Administration that mifepristone is safe and effective should be respected, and law and policy governing access to lifesaving, time-sensitive medication abortion care in the United States should be equitable and based on science.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 515—CONDEMNING ATTACKS BY IRANIAN MILITARY PROXIES ON THE ARMED FORCES OF THE UNITED STATES IN IRAQ AND SYRIA AND EMPHASIZING THE URGENCY OF RESPONDING TO AND DETERMINING SUCH ATTACKS

Mr. COONS (for himself, Mr. CRUZ, Ms. ROSEN, Mr. SCOTT of South Carolina, Mrs. SHAHEEN, Mr. BARRASSO, Mr. MANCHIN, Mrs. BRITT, Ms. HASSAN, Mr. HAGERTY, Mr. BENNET, Mrs. BLACKBURN, and Mr. SULLIVAN) submitted the following resolution; which was referred to the Committee on Foreign Relations.:

S. RES. 515

Whereas, since the Iranian Revolution in 1979, the Islamic Republic of Iran and its proxies have terrorized neighboring countries and fueled regional instability and violence, including insurgencies and civil wars in Lebanon, Iraq, Syria, and Yemen and attacks on Israel and United States allies in the Persian Gulf;

Whereas the Islamic Republic of Iran, including through the Islamic Revolutionary Guard Corps, continues to provide financing, training, and other forms of support to militia groups in Iraq and Syria;

Whereas Iran-controlled militia groups operating in Iraq and Syria include Kata'ib Hizbullah, Asa'ib Ahl al-Haq, Harakat Hizbullah al-Nujaba, and Kata'ib Sayyid al-Shuhada;

Whereas Iran-backed militia groups frequently target United States Armed Forces in Iraq and Syria, including through loitering munitions, improvised explosive devices, rockets, and ballistic missiles;

Whereas, in November 2023, individuals associated with Kata'ib Hizbullah and Asa'ib Ahl al-Haq claimed that such groups were responsible for attacks on United States Armed Forces, along with Harakat Hizbullah al-Nujaba and Kata'ib Sayyid al-Shuhada;

Whereas the rate of attacks by Iran-backed militia groups against United States Armed Forces in the Middle East increased significantly following Hamas' October 7, 2023, terrorist attack against Israel;

Whereas, since mid-October 2023, Iran-backed militia groups have attacked United States Armed Forces at least 115 times in Iraq and Syria;

Whereas such attacks have injured more than 60 United States military personnel, including through shrapnel wounds, perforated eardrums, and traumatic brain injuries;

Whereas such attacks have damaged the military infrastructure of partner countries, including barracks housing members of the United States Armed Forces at Erbil Air Base, and pose an ongoing risk to the security of personnel, facilities, and citizens of partner countries;

Whereas, on December 8, 2023, Iran-controlled militias attacked the United States embassy in Baghdad with mortar fire;

Whereas, since the October 7 Hamas attack, the administration of President Joseph R. Biden, Jr., has moved warships, combat aircraft, air defense systems, and additional members of the United States Armed Forces to the Middle East to deter militant groups from widening the conflict;

Whereas United States Armed Forces have carried out a series of strikes in Iraq and Syria in direct response to attacks or impending attacks by Iran-backed militia