

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.