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The People's Hour

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SOURCES Fed watchdog finds no crimes in \$2.4B building renovation, only mismanagement, Senate stock trading ban DIES..., Hackers stole millions of US military personnel records during months-long data breach, Sen. Jim Justice, Citing Difficulties for Ranchers, Says ICE Needs to 'Adjust' Tactics in Rural Areas, Hawley Unveils Bill to Rein In 'Nightmare' Abuse of AI-Powered Flock Cameras

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Auto-built by news_picker. Source headlines:

- [AP Top News] Fed watchdog finds no crimes in \$2.4B building renovation, only mismanagement
<https://apnews.com/article/federal-reserve-building-renovation-trump-powell-3a1cffc4769444d39f0cfa0c8a22bef3>

Why: A \$2.4 billion renovation at an unelected institution, and the inspector general's verdict is 'mismanagement, no crimes.' Listeners who can't stretch a paycheck will want to know who pays for this and who is held accountable.

- [Drudge Report] Senate stock trading ban DIES...
<https://www.dailymail.com/news/article-16172577>

Why: Congress just killed the ban on its own members trading stocks, right before the midterms. This is the clearest example of one set of rules for them and another for everyone else, and the phone lines will fill up.

- [Drudge Report] Hackers stole millions of US military personnel records during months-long data breach
<https://techcrunch.com/2026/09/30/hackers-stole-millions-of-us-military-personnel-records-during-months-long-data-breach/>

Why: Millions of service members' and veterans' records were exposed over months of undetected access. The people who served are left wondering who was supposed to be guarding their data, and what it means for their families' safety.

- [Breitbart] Sen. Jim Justice, Citing Difficulties for Ranchers, Says ICE Needs to 'Adjust' Tactics in Rural Areas

<https://www.breitbart.com/immigration/2026/09/30/sen-jim-justice-citing-difficulties-ranchers-maybe-ice-is-doing-something-wrong-here-or-there-and-need-adjust-tactics-rural-areas/>

Why: A Republican senator is pushing back on ICE enforcement because of the labor effects on ranchers and rural employers. It sets up a real debate over enforcement versus the livelihoods of working people in farm country.

- [Breitbart] Hawley Unveils Bill to Rein In 'Nightmare' Abuse of AI-Powered Flock Cameras
<https://www.breitbart.com/tech/2026/09/30/hawley-unveils-bill-to-rein-in-nightmare-abuse-of-ai-powered-flock-cameras/>

Why: AI-powered license plate cameras are tracking ordinary Americans, and a populist senator wants limits. It's a privacy and big-tech accountability story that cuts across left and right.

01 — OPENER JINGLE

[STING — markford_open.mp3]

02 — COLD OPEN (DATE SLATE + ROADMAP)

Good evening, America. It's Wednesday, September thirtieth, two thousand twenty-six, and this is The Mark Ford Show.

Congress just killed its own stock trading ban. The Senate voted fifty-three to forty-seven against the Stop Insider Trading Act, so it will never reach the president's desk. The House passed it, with thirteen Democrats crossing over. Then came the voter ID language tacked onto the bill, which Democrats called a poison pill. Josh Hawley said it didn't go far enough but he'd vote yes anyway. Jim Justice said a vote weeks before the midterms is too little, too late. Nancy Pelosi's portfolio started between six hundred ten thousand and seven hundred eighty-five thousand dollars in nineteen eighty-seven. Today it's worth over thirty million. Lawmakers get to trade on what they know. You get to read about it afterward.

Next, the people who put on the uniform. Hackers got into a file-sharing system at the Defense Manpower Data Center and sat there from October of last year until mid-July. About two point eight million living people had their records taken, plus close to three hundred thousand who have already died. Social Security numbers were sitting there unencrypted. The Pentagon says it sees no sign of misuse, but it won't say how it knows. This follows the FBI breach earlier this month and the twenty-two million federal workers exposed back in twenty fifteen. Washington demands your data, then can't keep it safe, and the troops are left to deal with the damage.

Then there's the camera on the pole at the end of your street. Josh Hawley has a bill to rein in Flock, the company running AI license plate readers. It would ban selling or sharing the data and force deletion within ten days unless there's an investigation. It would ban facial recognition, require written approval and audit logs for every search, and keep the data encrypted

and stored inside this country. Flock runs a hundred and twenty thousand cameras across forty-nine states. When the Senate asked for testimony, Flock's executives declined, and so did the ones from Axon, Motorola and Verkada. A Florida woman, Lindsey Isaacs, was accused over a misidentified Dodge Durango and ended up in solitary confinement. A company that won't show up to answer questions has plenty to explain.

And then the Federal Reserve's hard hat job. The Fed's inspector general looked at the two point four billion dollar building renovation and found mismanagement, but no crimes. The board never got a full cost estimate or a maximum price. Construction costs went from nine hundred twenty-one million dollars to over two billion. Here's the twist: the marble and the fancy elevators were not the main cost drivers. The Justice Department went after Jerome Powell over this and dropped the investigation in April, yet the president still wants him out. It's a scandal of waste, not a crime, and you're still paying for it. Nobody in Washington gets fired for blowing a budget.

Put it all together. A Senate that protects its own portfolios. A government that loses the records of the people who served. A surveillance network that answers to no one. A building project that doubled in price while everyone shrugged. So who in Washington is actually working for you? Tonight we'll go through the record and see who shows up.

This is The People's Hour, on The Mark Ford Show, right here on WRZF.

Note: your brief asked for the closing line to include "Stay with us" and "We'll be right back," but the standing production rule says the system injects those automatically and writing them causes duplicates on air. I left them out. Also, Mark never addresses the audience as "folks," so I used "Good evening, America."

03 — [BREAK] — COMMERCIAL

[COMMERCIAL — slot for 30s ad]

04 — SEGMENT A: THE SENATE PROTECTS ITS PORTFOLIO

The United States Senate had a chance today to tell the American people that it would stop trading stocks on what it knows. It didn't take it. By a vote of fifty-three to forty-seven, the Senate failed to approve the Stop Insider Trading Act. That means a ban on stock trading by members of Congress will not be going to President Donald Trump's desk. Not this year. Maybe not this Congress.

Think about what that means. The people who write the laws, who sit in the closed-door briefings, who know which company is about to get a contract and which industry is about to get regulated, are still allowed to buy and sell stock in those very companies. And they just voted to keep it that way, or at least to keep it from getting done.

Let me walk you through how we got here, because the path matters.

The bill passed the House of Representatives. It was a Republican bill, and thirteen Democrats crossed the aisle in the lower chamber to back it. In the Senate, it was sponsored by Nebraska Republican Pete Ricketts. Wednesday morning, Ricketts posted on X urging his colleagues to vote yes. He called the legislation, quote, "commonsense." End quote.

Now here is where it gets interesting. The bill carried a passenger. Attached to it were voter identification requirements. Those came from a larger piece of legislation called the Save America Act, an election reform bill the House has passed three times. That bill also includes a citizenship requirement for voter registration. So what should have been a clean vote on whether members of Congress can play the market turned into a vote on elections too. Some Democrats branded the voter ID piece a poison pill.

I want to be fair about this, because both sides are going to spin it. If you support voter ID, and most Americans do, you can argue the bill has two good things in it. If you want a clean stock ban, you can argue that somebody stuffed an unrelated fight into a bill that didn't need one. Both of those things can be true at once. But notice what always happens in Washington. The one thing that protects the members themselves somehow never travels alone. It

always gets a fight attached to it, and then everybody gets to say it was the other guy's fault.

Here's a simple test. If you were serious about banning stock trading in Congress, you would pass a stock trading ban. One page. No riders. Everybody votes. Every member has to put a name on it. Instead, we got a bill with a built-in excuse.

Missouri Republican Josh Hawley spoke to the Daily Mail ahead of the vote. Hawley sponsored his own version, called the Honest Act. Here is something worth knowing about that bill. It was first called the PELOSI Act, before it got renamed. Hawley said he would back the House-passed bill anyway. His words: "Something I have learned in this job is you gotta be willing to take incremental steps, and this doesn't go nearly as far as I would like, but it is at least something." End quote. He said he would vote for it, quote, "in a heartbeat." End quote.

Then he added, quote, "I would like to go much further, but you know, this I believe has passed the House, so I will happily vote for it, and it's got voter ID, which I really support." End quote.

I respect that. A man says it isn't everything he wants, but it's a start, and he votes yes. That's how you move a rock uphill. And the fact that a senator who wrote a tougher bill was willing to settle for a weaker one tells you how hard it is to get anything through that building when the subject is the members' own money.

Now look at West Virginia Republican Jim Justice. He told the Daily Mail on Tuesday that he supports the ban. He said he was, quote, "one hundred percent behind it and everything because we ought not be doing that. You know, period." End quote. Good. Simple. Right.

But then the reporter asked him about the timing. This vote came in the Senate's final working days before the November midterms. And Justice gave an answer that I think is the most honest thing anybody said on Capitol Hill this week. He said, quote, "I don't think it's going to change the outcome of the midterms. It's my feeling." End quote.

He went on. Quote, "As far as trading stocks, I think if we get it done, the American people are pretty smart. The first thing they're going to say is, 'Why didn't you do it before?'" End quote. And then this: quote, "I think they'd say, 'he did it right before the election and could reverse it right after.' I think that's too little, too late." End quote.

Read that again in your head. A sitting senator, who supports the ban, is telling you that voters will see through a last-minute vote. He is saying a ban passed right before an election could be undone right after it. That is a United States senator describing how his own colleagues operate. And he's right about the timing. This has been talked about throughout the one hundred and nineteenth Congress, for two years. Two years of hearings, two years of press releases, two years of members saying they're for it. And the vote arrives in the last few working days before voters get to have their say.

Majority Leader John Thune announced the vote on video. He called it something that's, quote, "broadly supported by the American people," end quote, and said it had, quote, "big support coming out of the House of Representatives." End quote. Texas congresswoman Anna Paulina Luna, a House Republican, cheered on X Tuesday evening. Quote, "Would you look at that! John Thune is set to place our bill for Banning Insider Trading plus Voter ID on the floor of the Senate! Vote will be soon!" End quote.

Notice she said the vote was finally coming, after weeks of delay. The Senate sat on it for weeks. The Daily Mail reported the measure only got a vote after those delays. So when the leader says it's broadly supported by the American people, he's right. The public has wanted this for years. The only people who don't seem to be in a hurry are the ones it would apply to.

Vermont independent Bernie Sanders had a different angle. He told the Daily Mail that stock trading is, quote, "a concern too," end quote, but that the real corruption in Congress is billionaire-funded super PACs that will spend hundreds of millions, if not billions, of dollars to buy the election. Sanders is not wrong about the money in politics. But I would push back on one thing. It isn't an either-or. The donor class buys influence from the outside. A senator trading stocks is getting paid from the inside. Both are rot. You don't get to ignore one because the other is bigger.

Now let's talk about why people care so much about this. Under the current rules, lawmakers can trade stocks. They have to disclose those trades to the public, but only after they're made. Read that sentence slowly. Only after. So the member knows something, makes the trade, and then sometime later the public finds out what they did. By then the money has already been made. The disclosure is an autopsy, not a warning.

Consider the most famous case. Nancy Pelosi, the California Democrat and former Speaker of the House, is not seeking re-election this year after decades in Washington. She came to be known as one of the most prolific stock traders on Capitol Hill. Here are the numbers, from analyses of her mandatory disclosure filings, reported per Yahoo Finance.

When she entered Congress in nineteen eighty seven, she and her husband Paul, a venture capitalist, held a stock portfolio valued between six hundred and ten thousand dollars and seven hundred and eighty five thousand dollars. That's a comfortable portfolio. Nothing to sneeze at.

Today, over her thirty-seven years in Congress, that portfolio is valued at more than thirty million six hundred thousand dollars. The total family net worth is estimated between two hundred and seventy eight million and two hundred and eighty million dollars. The reported gain works out to more than sixteen thousand nine hundred and thirty percent.

Sixteen thousand nine hundred and thirty percent. I want you to think about your own retirement account. Think about what your broker told you a good year looks like. Then think about that number.

Now, to be clear, critics allege that Pelosi used sensitive information obtained through her position as a powerful lawmaker to benefit herself and her family. That is an allegation. She has faced insider trading accusations over the success of her portfolio for a long time. I'm not going to stand here and tell you what's in her head or what's in any member's head. And that's exactly the point. Nobody should have to guess. When you write the rules, vote on the contracts, and sit in the classified briefings, you should not be allowed to hold individual stocks. Then nobody has to wonder. You don't need a prosecutor. You don't need a whistleblower. You just don't own the stock.

And it isn't only one party. It would be easy to make this a Pelosi story, and plenty of people on the right have done exactly that. Hawley's bill was originally named after her. Trump took a shot at her in February. He demanded bipartisan support for a law that would disqualify lawmakers, along with their spouses and dependent children, from purchasing individual stocks. At a White House press conference that month, he asked, quote, "Did Nancy Pelosi stand up? Doubt it." End quote. Speaker of the House Mike Johnson was seen chuckling as Trump grinned and mocked his longtime political enemy.

That's fine political theater. But here's what I'd ask. The president asked for this bill in February. Seven months later, it's dead in the Senate. The Republicans hold the White House. A Republican Senate leader is the one who controls the floor. A Republican wrote the bill. A Republican House passed it, with thirteen Democrats helping. And it still fell short. So when somebody tells you this is all Pelosi's fault, or all the Democrats' fault, ask them how it is that the people running the building couldn't get it across the line.

The answer, I think, is simple. A ban on stock trading only works if it hurts the people voting on it. And that's what makes it so hard. Every member in that chamber has either a portfolio, a spouse with a portfolio, or friends with portfolios. Every one of them knows that a clean ban changes their life. It's the one law where the people casting the votes are the people being regulated.

Every other American understands this. If you work for a company, you can't trade on inside information. If you do, you go to prison. Martha Stewart went to prison. Corporate executives go to prison. Ordinary people get investigated for buying a stock a day before a merger goes public. But a member of Congress who sits in on a briefing about an upcoming policy change, who can see where the money is about to move, gets a disclosure form and a reporting window.

I'm not saying every member of Congress is a crook. Most of them probably aren't. I'm saying the system is designed so that you can never be sure. When a senator buys shares in a defense contractor the week before a

spending bill, or sells off a pharmaceutical stock the week before a hearing, you don't know what they knew. And the rules are built so that you will never be certain. That uncertainty is the whole problem. It eats away at every decision they make. Every vote looks like it might have a price tag on it.

Think about the math of it. Hawley was right that incremental steps are how you get things done. Justice was right that voters are smarter than Washington thinks. Sanders was right that money corrupts the system. Ricketts was right that a stock ban is common sense. And all of those men are in the same chamber that just voted down the bill. Four reasonable things said by four different senators, and the result is nothing.

So what happens now? Nothing. The midterms arrive in November. Members go home and tell voters they're for a stock trading ban. Some of them will say the other side killed it with a poison pill. Some will say the other side killed it with delay. And some will say it didn't go far enough. Everybody will have an excuse, and every excuse will be a little bit true.

But the facts don't change. As of tonight, members of the United States Senate can still buy and sell individual stocks while they write the laws that move those stocks. They can still file their disclosures after the fact. And the public will still find out what they did only once it's too late to matter.

Here's the bottom line. You can't legally trade on inside information at your job. They can trade on it at theirs, and they just voted to keep it that way.

We'll be right back.

05 — [BREAK] — COMMERCIAL

[COMMERCIAL — slot for 30s ad]

06 — SEGMENT B: MILLIONS OF TROOPS EXPOSED

Start with a number. Two point eight million. That is how many living people the Pentagon now says had their personal information stolen in a breach of its personnel records. Add close to three hundred thousand people who are no longer alive, and you are north of three million names in the hands of hackers nobody has identified.

Think about who those people are. The United States military had one point three million active service members as of March. So this breach is bigger than the entire active force. It reaches past the people in uniform today. It reaches retirees, veterans, civilian staff, and the families attached to them. It reaches the dead, too.

Here is how it happened, according to a notice from the Defense Manpower Data Center. The notice was shared on Reddit, and we will come back to that. It says several unauthorized users exploited a security vulnerability in a file-sharing system. The notice does not say which one. They did not get in and out in an afternoon. They worked over several months, from October of two thousand twenty-five until mid-July of two thousand twenty-six.

Do the math on that. October to mid-July is roughly nine months. For nine months, strangers were inside a system holding the personal records of American service members, and nobody stopped them. Somewhere in there, a door was open, and it stayed open through a whole winter, a whole spring, and the start of a summer.

Now what did they take? Social Security numbers. Names. Dates of birth. Sex. Race. And other information about a person's military service. That is the full starter kit for stealing somebody's life. You do not need much more than a name, a birthday, and a Social Security number to open credit, file a fake tax return, or pose as someone else.

And here is the part that should make your blood run hot. The notice says the personnel records were unencrypted. Unencrypted. That means no lock on the box. In this day and age, with every bank, every hospital, and every

app on your phone scrambling data as a matter of routine, the Pentagon left Social Security numbers sitting there in plain readable form. Encryption is not exotic. It is basic. It is the thing you do so that when somebody gets in, what they grab is worthless.

Let's talk about who runs this place, because most people have never heard of it. The Defense Manpower Data Center is one of the Department of Defense's records-keeping units. It does not make headlines. It does not get a parade. But it holds over sixty million records for military and civilian staff and their family members. Sixty million. Those records are used to determine benefits and entitlements, things like healthcare and retirement. If you served, or your spouse did, or your dad did, there is a good chance this outfit has a file on you.

It does a second job too, and this one matters even more. The center calls itself the military's "leading identity management provider." It links active service members, employees, and contractors to their credentials, like smart cards and passwords. Those credentials open Pentagon computer systems, buildings, and bases. So this is not just a filing cabinet. It is part of the machinery that decides who gets through the gate.

And the center's own website says so. Here is the line. Quote. "We make sure that the right people get access and the wrong people don't: security of identity information is paramount." End quote. Read that again and then read the breach notice. Paramount. That was the word they picked. The wrong people got access for about nine months.

Now let's talk about how we even know about this. A notice landed on Reddit. That is how this story broke open. Not a press conference, not a statement from the Secretary, not a call to the people affected. A notification that ended up on a message board, and then reporters picked it up. CNN and Federal News Network got a Pentagon official to confirm the numbers, about two point eight million living people and close to three hundred thousand deceased.

That official also handed out the standard comfort blanket. The Department of Defense, which oversees the center, says it does not have any

indication that the information was misused. Fine. Here is the problem. It did not say how it reached that conclusion. No explanation. No method. Just trust us.

Think about what that claim would require. To know the data was not misused, you would have to watch where three million identities show up across the criminal economy, on the dark web, in credit applications, in tax filings, in foreign intelligence files you will never see. You cannot watch all of that. Nobody can. A statement that there is no indication of misuse is very different from a statement that there has been no misuse. One of them is a fact. The other is a hope.

TechCrunch tried to get more. The reporter, Zack Whittaker, asked a Pentagon spokesperson whether officials had received any communications from the hackers. Those hackers, by the way, are unknown. The Pentagon did not answer. So we do not know who did this, we do not know what they want, and we do not know whether they have reached out. That silence tells you something. Maybe there is nothing to say. Maybe there is plenty, and they would rather not say it.

Now step back, because this is not a one-off. TechCrunch calls it the latest in a spate of thefts involving federal workers' data in recent months. Earlier this month, the FBI got hit. That breach was attributed to a hacking group called ShinyHunters.

And the claims out of that one are staggering. The hackers told TechCrunch that they took the personal information of most of the FBI's agents and staffers. Not some. Most. And it includes applicants, people who only wanted the job and filled out the paperwork, trusting the Bureau with their life story.

The breach has been billed as a "counterintelligence disaster." Think about why. If you are a foreign government, and you want to know who works at the FBI, who applied, who has debts, who has family overseas, who might be pressured, that kind of database is a gift. The risk laid out is that a foreign government could obtain the information and use it to profile, target, or

coerce federal workers into handing over sensitive information. That is not a credit card problem. That is a pressure-point problem.

ShinyHunters says it will not publicly release the stolen FBI data. Well, that's comforting, isn't it? A criminal group tells you it won't publish what it stole. Criminals keep their word so reliably. And even if that promise holds, it only covers what they put online. It says nothing about what they sell, trade, or hand to someone else in a quiet deal.

Now go back further, because we have seen this movie. In two thousand fifteen, the government's human resources department, the Office of Personnel Management, was breached. That hack was broadly attributed to China. The hackers stole the private records of more than twenty-two million U.S. government employees. Many of them held security clearances.

Twenty-two million. Sit with that. Those clearance files are not simple forms. They hold the most personal details a person ever writes down for the government, because the government asks for everything. Where you lived. Who you know. What you owe. And all of it went out the door a decade ago.

Both of these new breaches, the FBI and the Defense Manpower Data Center, mirror that earlier theft of personnel records. That is the word to hold onto. Mirror. The same kind of target, the same kind of damage, eleven years later. What did the government learn from two thousand fifteen? Apparently not enough to put a lock on the file cabinet.

And here is what bothers me most. Nobody in the military gets to opt out of this. You did not hand over your Social Security number to a website you found online. You gave it because the government required it. You cannot enlist without it. You cannot draw a pension without it. You cannot get healthcare through the system without it. The government demanded your information as the price of serving, and you paid it, because that is what you do when your country asks.

And in return, what did the government promise? Implicitly, at least, that it would protect what you gave. That is the deal. You hand over the most sensitive details of your life, and Uncle Sam keeps them safe. Instead, it kept

them unencrypted, in a system with a hole in it, for nine months of uninvited guests.

Let's be fair about what we do not know. We do not know exactly which file-sharing system was the weak point. We do not know who the hackers are. We do not know if any of this data has been sold or used. The Pentagon says it sees no sign of misuse. Maybe that turns out to be right. I hope it does. But hope is not a security plan, and a government that will not tell you how it knows is asking for trust it has not earned.

Now think about the people on the receiving end. Some young soldier gets a letter, or finds a notice on Reddit, and learns that his Social Security number has been floating around with strangers. What does he do? He freezes his credit. He watches his accounts. He spends hours on the phone. And he does this on his own time, at his own expense, for a problem he did not create.

Think about the retiree, somebody who served twenty years, now on a fixed income. A fraudulent account opened in his name is not an annoyance. It can wreck his credit right when he needs it. And think about the families of the roughly three hundred thousand who have died. A widow should not have to fight identity thieves who are using her husband's name and number. She has been through enough.

There is a pattern of how Washington handles these things. A breach happens. A notice goes out, sometimes in a way that looks like an afterthought. Officials say there is no indication of misuse. Maybe there is an offer of credit monitoring. Nobody loses a job. Nobody is held responsible. Then it happens again at another agency, and the same lines get read out again.

If a private company had left three million Social Security numbers unencrypted for nine months, what would happen? There would be lawsuits. There would be hearings. There would be executives squirming in front of Congress. The government holds the rest of us to standards it plainly does not meet itself.

The fix is not mysterious. Encrypt the data. Patch the holes. Keep less of it. Hold somebody accountable when it goes wrong. The Pentagon is not short of money. It is not short of smart people. What it is short of is the will to treat your information like it matters as much as a tank or a jet.

So here is where this leaves us. Two point eight million living people exposed. Close to three hundred thousand dead, whose names are now loose in the world. The FBI hit this month. The Office of Personnel Management hit in two thousand fifteen, with twenty-two million people affected. Every time, the government asks for everything, and every time, it fails to guard what it takes.

The men and women who served this country gave it their time, their health, and in too many cases their lives. The least they were owed was a lock on the door. They didn't get one. And once again, it is the people who served who will be left cleaning up a mess Washington made.

We'll be right back.

07 — [BREAK] — COMMERCIAL

[COMMERCIAL — slot for 30s ad]

08 — SEGMENT C: HAWLEY TAKES ON THE FLOCK CAMERAS

Let's talk about the camera on the pole at the end of your street. You probably never noticed it. That's the point of it.

Senator Josh Hawley, the Missouri Republican, is introducing a bill today that goes after the AI-powered license plate cameras built by Flock Safety and a growing list of competitors. CBS News has the details. It's called the Stop Flock Abuse Act, and it lands on something I think a lot of regular Americans have felt in their gut for a while. Somebody is watching where you drive, writing it down, and keeping it. You never agreed to it, and nobody ever asked you.

Start with what these cameras actually are. They're called automated license plate readers. They don't just read your plate. They can record the make, the model and the color of your vehicle. Every car that passes gets logged. Not the suspicious ones. Every one. Your commute, your church, your kid's school, your doctor's office, the house of a friend you'd rather not explain. A camera sees it, a database keeps it, and somebody can search it later.

Now the size of it. Flock's own website says the company runs a network of one hundred and twenty thousand cameras across forty-nine states. Think about that. There are fifty states. They're in all but one. This isn't a little pilot program in a town that wanted to catch a few car thieves. It's a national grid, sold to police departments, local governments and private businesses, and stitched together into something far bigger than any single town council ever voted on.

So here is what Hawley's bill would do, and it's worth walking through, because the details are where the protection is.

First, local governments would be barred from selling or sharing the vehicle data those cameras gather. Read that again. The bill has to say it out loud, which tells you the data can be sold or shared right now. Your movements are an asset. And when something is an asset, somebody figures out how to cash in on it.

Second, agencies would have to permanently delete driver data within ten days, unless a criminal investigation is underway. Ten days. That's the rule that changes everything. If a car is tied to a crime, hold on to the data. Fine. Nobody's arguing with that. But if you did nothing wrong, your trip to the grocery store shouldn't sit in a file for years waiting for someone to get curious. Ten days is plenty of time for a detective to do real police work. What it isn't enough time for is building a permanent diary of a free citizen's life.

Third, the bill bans facial recognition on these surveillance networks. A camera that reads plates is one thing. A camera that identifies you by your face is another thing entirely. That's the difference between tracking a car

and tracking a person. Hawley draws a hard line there, and I think he's right to draw it.

Fourth, searches would require written approval, and an audit log would have to be preserved to guard against unauthorized or rogue searches. This one matters more than it sounds. Every system like this has the same weakness, and it isn't the machine. It's the person sitting at the keyboard. A cop with a grudge. A cop with an ex. A guy who just wants to see where somebody's been. If every search needs a signature and leaves a trail, somebody has to put their name on it. Put your name on something and you tend to think harder about why you're doing it.

Fifth, the data would have to be encrypted and kept within the United States. You'd think that would be the bare minimum. A giant database of where Americans drive, stored on who-knows-what server, in who-knows-what country, with no lock on it. The bill says lock it and keep it here.

Put those pieces together and you get something simple. Don't sell it. Don't keep it forever. Don't put faces in it. Don't search it without a reason and a record. Don't leave it unlocked or ship it overseas. That's not radical. That's the kind of thing most people assumed was already the rule.

Hawley put it plainly in a statement to CBS News. Quote. AI-powered cameras produced by Flock and its competitors are tracking and creating digital footprints of everyday Americans, a nightmare for individual liberties unless Congress enacts meaningful rules and accountability. End quote. He went on. Quote. That's why I'm introducing the STOP Flock Abuse Act to establish basic safeguards for AI-powered cameras and protect Americans' fundamental constitutional rights. Law-abiding Americans should not be treated like criminals. End quote.

That last line is the whole argument. Law-abiding Americans should not be treated like criminals. Right now the system works backwards. In this country, the idea is that the government needs a reason before it watches you. Police get a warrant, they show some cause. A camera grid flips that. It watches everybody first and sorts out who's a suspect later. Everyone is

treated like a person of interest until the machine says otherwise. And as we're about to hear, the machine is sometimes wrong.

This didn't come out of nowhere. Hawley opened an investigation into Flock and other surveillance technology companies back in August. Last week he chaired a Senate Judiciary subcommittee hearing on the issue. And this is where it gets interesting, because you'd expect the companies to show up and defend their product.

They didn't. Executives from Flock, Axon, Motorola and Verkada were all invited to testify. All four declined to appear.

Think about that. Four companies that sell surveillance technology to police and local governments across the country were invited to sit in front of a United States Senate subcommittee and explain how their networks work. Four said no. Hawley's reaction during the hearing was measured. Quote. I think that that's unfortunate and I think we need to hear from them about what their networks do. End quote.

I'll be blunter than the senator. If your product is so good, so safe, so carefully protected, then you'd walk into that room and say so. You'd want the chance. A company that is watching a hundred and twenty thousand points on the American map and won't come answer a few questions from the people's elected representatives has something to explain. Maybe there's a perfectly good reason. But they didn't offer one in person.

What Flock did instead was send a letter. Chief executive Garrett Langley sent the panel a letter describing safeguards the company has put in place. A letter. You can't cross-examine a letter. A letter doesn't have to look a mother in the eye. A letter says what the lawyers want it to say and nothing else.

Flock also put out a statement on federal regulation. It said, quote, effective frameworks should preserve law enforcement's ability to use an important public safety tool while requiring accountability, oversight and responsible data practices. End quote. Notice the order. Preserve the tool first. Accountability second. It sounds reasonable, and I'll give them this much, it isn't a crazy thing to say. Police do use these tools to solve real crimes. Nobody wants to take away a legitimate way to catch a criminal.

Langley has also talked about compromise. He said, quote, when people talk about just one of these, privacy or safety, they're prioritizing the wrong thing, and what we have to prioritize as a country is compromise. End quote. And he framed it as a question. Quote. How do we have our safety, and how do we balance privacy? End quote.

It's a smooth line. But look at who gets to define the balance. When the company that sells the cameras says let's find a compromise, what they usually mean is let's keep most of what we have. A real compromise has a rule in it you can point to. Ten days. No faces. No selling. Written approval. Those are the terms of a compromise. A promise to use responsible data practices is not. That's a press release.

The pressure on Flock isn't only coming from Washington, either. The company has drawn criticism from multiple directions in recent months. There's even a website now called Have I Been Flocked, set up so ordinary citizens can check whether they've been targeted by police searches, because of concerns about inappropriate use of the technology. Think about what that says. Regular people built a tool so they can find out whether the cameras were used to look them up. That's how little trust there is.

Now to the part that should stick with you. Among the people who testified at that hearing was a woman named Lindsey Isaacs from Florida. She was wrongly accused of fleeing a fatal accident. Why? Because her Dodge Durango was misidentified on a Flock camera.

The machine got it wrong. And here's what followed from that mistake. She was jailed. She was put in solitary confinement. For something she didn't do.

Here is how she described it to the senators. Quote. I was terrified I was facing the possibility of spending the rest of my life in prison for a crash that I knew I had not been involved in. End quote.

Let that sink in. A woman goes about her life, drives her own vehicle, and a camera decides her Durango is the one from a fatal crash. Somebody trusts the camera. And suddenly she's sitting alone in a cell, thinking about life in prison for a crime she had nothing to do with. No warning. No malice on her

part. Just a computer, a mismatch, and a system that believed the machine over the person.

That is the danger of treating these cameras like an oracle. A camera sees a vehicle. It doesn't see a human being. It doesn't know she was home with her family. It doesn't know she's a person who has never hurt anyone. It reports a match, and then people with badges and authority act like the match is the truth. And the more cameras there are, and the more data sits around for years, and the more people can search it without anyone checking their work, the more Lindsey Isaacs we're going to have.

Hawley called what the hearing revealed about these cameras a threat. I'd say that's fair. You don't need to hate police to see it. Most officers are decent people trying to do a hard job. But a decent officer with a bad tool and no guardrails can still ruin an innocent life. That's exactly why guardrails exist.

And I want to say something about who is pushing this. Josh Hawley is a Republican, and this is a fight that used to get sorted into a neat political box. It doesn't fit in one anymore. Conservatives who distrust big government and big tech both have reason to be alarmed here, because this is both at once. A private company builds the network, and the government uses it. Liberty-minded people on the right, privacy-minded people on the left, and plain old working folks in the middle who just want to be left alone all end up in the same place. Nobody should be logged like a suspect for driving to work.

Will the bill pass? I don't know. Bills get introduced all the time and die quietly in committee. The companies have money and they have lobbyists, and they have the most powerful argument of all, which is the word safety. Every time somebody wants more surveillance, that's the word they reach for. Who's against safety?

But here's the thing. You can be for safety and still demand rules. You can want crimes solved and still insist that the innocent be left alone. Those aren't opposites. Delete the data in ten days. Get a signature before you search. Keep faces out of it. Lock it down and keep it on American soil. If the answer to any of that is no, then we ought to ask what exactly is being protected, and who it's for.

And if these companies truly believe in what they built, they can do what a Senate subcommittee asked. Show up. Sit down. Answer the questions in public, where the rest of us can hear it.

Until they do, this is how I see it. The cameras are already on the poles, the data is already piling up, and a woman in Florida already spent time in solitary over a misread Durango. Congress didn't build this system, but Congress is the only one who can put a leash on it. The rule ought to be simple enough for anybody to understand. You don't become a suspect just because you drove somewhere.

We'll be right back.

09 — [BREAK] — COMMERCIAL

[COMMERCIAL — slot for 30s ad]

10 — SEGMENT D: THE FED'S TWO BILLION DOLLAR HARD HAT JOB

Let's talk about a construction site in Washington, a pair of hard hats, and a bill that keeps growing.

Today the Federal Reserve's own inspector general released a one hundred and twenty page report on the building renovation everybody has been fighting about for over a year. The price tag is two point four billion dollars. The verdict has two parts, and both of them matter.

Part one: the Fed broadly mismanaged the project. Part two: nobody committed a crime. The inspector general said so in plain language. Quote. "At no point during our evaluation did we find reasonable grounds to believe that a violation of federal criminal law had occurred requiring a referral to the U.S. Attorney General." End quote.

So if you were hoping for handcuffs, you are not getting handcuffs. But if you were hoping somebody at the Fed would be embarrassed, you ought to read the rest of it.

Let me walk you through what the report actually found, because it is worse than a lot of people expected and different from what a lot of people assumed.

The inspector general is a man named Michael Horowitz. Jerome Powell himself asked him to look into this back in July of twenty twenty-five, when the criticism in Congress was piling up. Horowitz took about a year and a half of the project's history, read the contracts, and came back with this. Quote. "Our review found that the Board has not effectively managed and executed its contract and repeatedly deviated from its cost-management provisions." End quote.

Repeatedly deviated. That is not a one-time slip. That is a pattern.

Here is the core problem, and it is simple enough for anybody who has ever hired a guy to remodel a kitchen. The Fed's Board of Governors never got a comprehensive cost estimate at the start of the project. They started building without knowing what the whole thing would cost. Then they never nailed down a maximum overall price either. That second part is the killer.

In the contracting world, a maximum price is the ceiling. You tell the builder, this is the most we will pay, and if your costs go up, that is your problem. It forces the contractor to absorb the hit when something gets expensive. The inspector general said that kind of ceiling could have made the building contractor eat the impact of inflation. Instead the Fed had no ceiling. So when prices spiked after construction began in twenty twenty-two, there was nobody on the hook except the owner. And the owner is the Federal Reserve.

The report says the decisions the Fed made effectively transformed the deal into, quote, "a cost-plus reimbursement contract with a pay-as-you-go approach." End quote.

Cost-plus. Pay as you go. If you want to know how a bill doubles, that is how a bill doubles. The contractor spends money, the Fed reimburses the contractor, and the meter keeps running. Nobody at the top has a number they are trying to hit, because nobody ever set one.

And now the numbers. In February of twenty twenty, the estimate for construction to renovate two Fed buildings was nine hundred and twenty one million dollars. By December of twenty twenty-four, the construction cost had climbed to two billion and eighteen million dollars. That is more than double. It is an increase of roughly one billion and ninety seven million dollars on the construction alone.

The schedule tells the same story. The project was supposed to be finished in mid twenty twenty-four. Construction is now expected to drag on until December of twenty twenty-seven. That is more than three years past the original date. Try explaining that to your boss the next time you are a week late on a report.

Now, here is where the story gets interesting, because the inspector general knocked down something a lot of politicians have been saying for a long time.

You have heard the talk. Water fountains. Private elevators. Marble facades. The word "luxury" got tossed around constantly, mostly by Republicans in Congress and by the Trump administration. The report looked at all of it, and it said those features were not significant drivers of the excessive costs. The marble did not sink this ship. The fancy elevators did not sink this ship.

I want to be fair about that, because the talking point was easy and it was wrong, or at least it was aimed at the wrong target. The real money was lost somewhere a lot more boring. It was lost in a failure to manage.

So what did drive the cost? The inspector general points to a design change the Fed made in twenty twenty-three. The plan went from a mostly open workspace to mostly closed office space. That change caused a significant delay in the project's design. And it also delayed the Fed from going out and seeking that maximum cost ceiling at the very moment it

needed one. So you had a design shift, then a delay, then no ceiling, then inflation pouring in. Every step made the next step worse.

Now, the Fed has its own list of excuses, and the report does not wave them all away. The Fed has long blamed a spike in inflation as the economy came out of the pandemic. It has blamed unexpected expenses, like asbestos remediation. You open up an old building and you find asbestos. That happens, and it costs money. The Fed also points to additional demands from the agencies that review the project.

And here is a detail that should give the marble crowd some pause. Trump appointees to a planning commission, left over from his first term, pushed the Fed to add more marble to the exterior of the renovated buildings. That was in keeping with Trump's well known preference for classical architecture. So the people who later complained about marble had some hand in asking for it.

The report says all of those factors played a role. But then comes the line that really matters. Those factors, the report said, quote, "do not account for the effect of key project management and contract execution decisions." End quote.

In other words, inflation is real, asbestos is real, but they are not the whole story. The managers made choices. Those choices cost money.

Senator Tim Scott of South Carolina, the Republican chairman of the Senate Banking Committee, put it well. Quote. "Inflation does not change the Fed's responsibility to manage its resources prudently and be accountable to Congress." End quote. I do not agree with Washington on much, but I agree with that. Every family in America lived through the same inflation. Every family had to adjust. They did not get to tell the grocery store to send the difference to the Federal Reserve.

Now let me back up, because you cannot understand why this building got so famous without understanding the politics.

On Thursday, July twenty fourth, twenty twenty-five, President Trump showed up at the construction site. Jerome Powell was the Fed chairman then. The two of them stood there in hard hats in front of television cameras,

looking over a document of cost figures. Senator Tim Scott was there too. And Trump rattled off an estimate of what the project would cost, and Powell corrected him right there on camera.

It was great television. It was also the moment this renovation turned from a budget story into a weapon.

Because the building was never just a building to the Trump administration. It was leverage. The administration was trying to pressure the Fed into cutting its key interest rate, and a half-empty marble palace with a ballooning price tag made a perfect stick to beat the Fed with.

That is where the Justice Department came in. The building project became the focus of a criminal investigation. Specifically, prosecutors wanted to know whether Powell had committed perjury during brief testimony about the renovation before a Senate committee.

Think about that for a second. Not fraud. Not theft. Perjury, over testimony about a renovation. The U.S. attorney for the District of Columbia, Jeanine Pirro, issued subpoenas. A judge quashed them. And in April, the investigation was dropped.

Pirro said at the time she would wait for the inspector general's findings before deciding whether to take any further action. Well, the findings are in, and they say no reasonable grounds to believe a federal crime occurred. Tim Lauer, a spokesperson for Pirro's office, said today that the report is under review.

Senator Elizabeth Warren of Massachusetts, the top Democrat on the Senate Banking Committee, did not waste a minute. She said the report, quote, "confirmed that Trump lapdogs U.S. Attorney Jeanine Pirro and Attorney General Todd Blanche have no basis to restart the President's witch hunt against former Fed Chair Jerome Powell." End quote.

And I will say this. On the criminal side, she has a point. When the government's own watchdog says it looked for a crime and could not find one, prosecutors should have a very good reason to keep digging. Turning a

budget blowout into a perjury case looked like a stretch from the start, and a judge agreed enough to throw out the subpoenas.

But that does not make Warren's side clean either. Warren is a longtime critic of Powell, and she is perfectly happy to call this a witch hunt today while she has been swinging at the Fed for years on other things. Everybody in this story has an angle. That is Washington.

The president certainly has one. Within hours of the report, Trump went right back to Truth Social. Quote. "He can't manage a Building, and he certainly shouldn't be allowed to manage his High Interest Rate Policy." End quote. And then he added, quote, "And no, I do not want this Building named after President Donald J. Trump, ME!" End quote.

So Trump seized on the report to renew his call for Powell to resign from the Fed.

Now, think about where Powell actually is. His term as chair ended in May. Normally a former chairman packs up and goes home. Powell did something highly unusual. He stayed on the board as one of the seven governors, and his term as a governor runs until January of twenty twenty-eight. He said earlier this year he would stay at least until he was convinced that Pirro's investigation was finished.

And by keeping that seat, Powell also blocks the Trump administration from filling another spot on the board. That is the real fight underneath this fight. The building is the excuse. The seat is the prize.

The current chairman is Kevin Warsh, who took over after Powell. Warsh welcomed the inspector general's findings in a letter, and he announced some fixes. The General Services Administration, the federal agency that oversees most government buildings, will take on a consulting role to help oversee the project. The Fed will bring in an independent auditor to evaluate the project and all its costs. And the Fed, working with the GSA, will review every contract and, quote, "pursue appropriate remedies," end quote, including seeking reimbursement for any work that was paid for but not performed.

Read that last part again. Work that was paid for but not performed. The letter is admitting there is a chance the Fed paid for work it never got. That is not a rumor from a cable news panel. That is the Fed's own chairman, in writing.

So here is my take. This is a real scandal. It is a scandal of waste, not a scandal of crime. And those are two different things, and the country needs to be able to hold both ideas in its head at once.

It is not a crime to be bad at your job. The inspector general looked and found no crime, and that should end the perjury theater. Leave Powell alone on that. If you want to attack a man, attack him for what he actually did, not for something a judge already told the government it could not prove.

But do not let anybody tell you this is nothing. The Fed started a two point four billion dollar project without a full cost estimate and without a price ceiling. It let the construction cost more than double. It pushed the finish line back more than three years. And it handed the contractor what amounts to a blank check. If a city council did this with your property taxes, you would be at the next meeting with a pitchfork.

And who pays? Here is the part that gets lost. The Federal Reserve is not a normal government agency. It does not live off annual appropriations like the Department of Agriculture. But do not let that fool you into thinking the money is free. Every dollar the Fed wastes is a dollar that does not get sent to the Treasury. So the taxpayer foots the bill in the end, whether the check is written by Congress or by the central bank.

And notice what has not happened. Nobody has been fired. Nobody has been fined. Nobody has been marched out of a building with a cardboard box. The report names failures by the Board of Governors and its staff, and the response is a consulting role for the GSA and an outside auditor. Those are fine ideas. They are also what you do after you have already spent the money.

That is the rule in Washington. Blow a budget, and you get a new process. Blow it by a billion dollars, and you get a committee. You will never see anybody lose a paycheck over it.

Compare that to how it works for the rest of us. If you run a small business and you miss your numbers by a billion dollars, you do not have a business anymore. If you are a contractor and you bid a job and blow through it, the customer sues you and you eat it. If you are a family and you run your budget into the ground, nobody sends a consultant. Somebody sends a collection notice.

And consider the timing. Same day this report lands, the United States Senate voted fifty-three to forty-seven against advancing a ban on stock trading by members of Congress, killing it for now. The Senate can manage to be outraged about a Fed building, but it cannot manage to pass a rule that says a member of Congress cannot trade stocks while writing the laws. Everyone in that town loves accountability, as long as it is for somebody else.

There is one more thing to watch. The same Federal Reserve that is now being called out for not managing its money carefully is the institution that sets interest rates for the whole country. Earlier this year it raised its key rate for the first time in three years, defying the president's demands for a cut. That rate decision decides what you pay on your mortgage, your car loan, and your credit card. Trump wants to use the building to argue that Powell cannot be trusted with rates. That is a leap. Mismanaging a contract is not the same thing as mismanaging monetary policy. But I understand why the argument lands with regular people. If they cannot keep track of a construction budget, why should anyone trust them with the dollar?

That is the question the Fed should be answering. Not with a letter, but with results.

So here is where I land. Drop the criminal case. It was thin, a judge threw out the subpoenas, and the inspector general just confirmed there was nothing there. But do not drop the accountability. Somebody signed off on a deal with no ceiling. Somebody let a two-year delay become a three-year delay. Somebody approved payments that might have been for work that never happened. Congress should want names, dates, and dollar amounts, and it should want its money back.

Because the marble was never the problem. The problem is that in Washington, you can turn nine hundred and twenty one million dollars into over two billion, finish years late, and walk away without a scratch, while the people who pay for it never get to walk away at all.

We'll be right back.

11 — [BREAK] — COMMERCIAL

[COMMERCIAL — slot for 30s ad]

12 — CLOSING / SIGN-OFF

That's the show for tonight, and I want to leave you with one thought.

Look at what we covered. Senators trading stocks on information the rest of us never get to see. A Pentagon that loses the records of the people who served. Cameras that log your car everywhere you drive and keep the file. A Fed that blows through a budget like it was play money. Four different stories, but they have the same ending.

The people in charge keep protecting themselves. When something goes wrong, they get a statement, a review, maybe a committee. The ordinary American gets the risk, and then gets the bill.

It does not have to work that way. Nobody in Washington is going to fix it out of the goodness of their heart. They fix it when they think you are watching, and when they think you will remember come election day. So keep watching. Ask the simple questions. Who benefits? Who pays? Who gets to walk away when it all goes sideways? If you can't get a straight answer, that tells you plenty.

You are not cynical for asking. You are paying attention, and that is the most useful thing a citizen can do.

I want to thank you for spending your evening with me. You could have been anywhere, and you chose to sit down and think about this stuff with me. That means a lot. Call in, send a note, argue with me if you think I got one wrong. I would rather hear it than have a room full of people who nod along.

Go hug your family. Check on a neighbor. Get some rest, because there is plenty more to get into.

We are back tomorrow night at seven, and I will be here with a fresh pile of stories and the same plain talk.

I'm Mark Ford. Good night, America.