

America decided they wanted to have a fighting chance against banks, that they would come together, pool their savings, and loan to one another with reasonable interest rates. We rewarded this credit union model by saying we would not consider them for-profit banks. We would exempt them from certain Federal taxation because they were different—different in their goals, different in their principles, different in their business models.

But the more I watch them on issue after issue, there is not a dime's worth of difference between the big banks and the credit unions when it comes down to the really tough issues. As soon as the big banks snap, the Credit Union Association jumps. That is what is going on here. It is unfair to those who honor the credit union movement and what it stands for, and it is unfair that their leaders do not have at least the vision to understand that this kind of approach is at the long-term expense of the reputation of a fine association which has served so many millions of Americans, including my family, for a generation.

The banks also argue that because my amendment requires debit fees to be reasonable and proportional to the cost of processing a transaction, they will not be able to cover the possible risk of fraud. That is a pretty bold argument for them to make.

Visa, MasterCard, and the banks for years have been urging consumers to use payment methods that run higher fraud rates. On April 21, an article ran in the *American Banker* entitled "Counterintuitive Pitch for Higher-Fee Debit Category." The article discusses how JPMorgan Chase, one of the Nation's largest debit card issuers, has urged all its customers to sign for its debit transactions rather than enter a PIN number. As the article points out, entering a PIN number greatly reduces the risk of fraud. The reason JPMorgan Chase urged its cardholders to use signature debit cards is the interchange fees for signature cards are higher. They make more money when you sign than when you use a PIN number. They are willing to absorb the possibility of fraud in a signature rather than in a PIN number, which is more secure. The banks do not appear to be nearly as concerned about lower fraud as they are about higher fees.

Visa, MasterCard, and the banks have also been blocking the introduction of fraud-proof card technology in the United States, again because they want to keep interchange rates high. For example, many countries have chip and PIN cards where a card has a microchip that can only be activated by the use of a PIN number. The banks and card companies in this country have stifled that technology.

When debit fraud does happen today, the big banks usually try to charge back the fraud loss to the merchants on the grounds that the merchants somehow violated Visa's and MasterCard's operating rules.

As long as big banks are guaranteed the same interchange revenue no matter how much or how little fraud they have, the banks have no incentive to keep fraud costs low. My amendment will give big banks a real incentive to reduce fraud.

Finally, I hear the banks argue that by reducing debit interchange fees, my amendment would force the banks and card companies to raise fees on customers. I try not to laugh when I hear this one because when were the banks and card companies not raising fees on their customers? Didn't we just see them fall all over themselves to gouge cardholders before last year's Credit CARD Act took effect? I cannot tell you how many letters I received in the mail during the grace period before the law went into effect announcing higher interest rates on the credit cards my family uses. It is not as if banks and card companies were reducing fees to cardholders as interchange rates were being hiked over the last few years. Rather, they ratcheted up fees on both the cardholder side and on the merchant side. They try to take advantage of both sides whenever they can.

We need to ensure that this system works fairly both for consumers and for small businesses. And last year's Credit CARD Act and my amendment will work together to do so.

In conclusion, I call on my colleagues to stand up for the merchants and small businesses across America, to push this amendment across the finish line in the conference committee on Wall Street reform. This amendment represents one of the biggest wins for small businesses and consumers in years. It will help small businesses grow and create more jobs. Do not let the Wall Street lobbyists and the friends of the credit unions who are working for them fool you. This is all about big bank profits. Do not let them kill this amendment. Do not let them bring down this broad, bipartisan effort to give small businesses a fighting chance against Visa and MasterCard.

Mr. President, I yield the floor. I see my colleague from North Dakota is with us.

The PRESIDING OFFICER. The Senator from North Dakota.

BP'S RESPONSIBILITY

Mr. DORGAN. Mr. President, I come to the floor to speak about the START treaty briefly. Before I do, let me mention, as I have previously, that I have been sending messages to the Justice Department and others. I was pleased with the Attorney General's comments today about the oilspill in the gulf, the gusher of oil that continues in the gulf, and about BP's responsibility.

There is no question that BP has said they pledged to cover legitimate costs as a result of this oilspill. The question I have is, Is that a binding agreement? And the answer from the Justice Department at a hearing recently was, no, it is not binding. If that is the case,

if it is not binding—and I believe it is not—we need to move to take steps to make that pledge binding.

There are people today who are trying to figure out how on Earth do they get through this situation. In addition to oil spilling out into the gulf—and it has been doing that I think for 52, 53 days—there are people on a dock in a small town somewhere who are fishermen and women. They have a boat and they fish for a living. But their boat is idle at the end of the dock because they cannot fish. Yet they have to make a payment on that boat at the end of the month. Up and down the gulf, there are significant consequences of this situation. The question is, Who is going to reach out to help those folks? They did not cause these problems.

I think it is important for BP to be asked to put a significant amount of money into a fund, a recovery fund of sorts, and that fund be handled by a special master and perhaps by a counselor from BP.

In any event, it is important to turn this from a pledge into a binding commitment and to do so soon so that money begins flowing to those who are substantially disadvantaged by what has happened and this disaster that has occurred in the Gulf of Mexico.

START TREATY

Mr. DORGAN. Mr. President, let me speak for a moment with respect to the New START treaty. Strategic arms reductions are very important. We do not think about them very much. We deal with big issues and small issues in the Senate. Sometimes the small issues get much more attention than the big issues. But one is coming for sure to the floor of the Senate that is a very big issue; that is, the Strategic Arms Reduction Treaty that was negotiated with the Russians. This is really a big issue and very important. I want to describe why and describe why I feel so strongly about it. I have spoken on the floor previously about this, but I want to do it again, describing a *Time* magazine article from March 11, 2002. The March 11, 2002, *Time* magazine article referred back to 2001, right after 9/11—It said this:

For a few harrowing weeks last fall, a group of U.S. officials believed that the worst nightmare of their lives—something even more horrific than 9/11—was about to come true. In October, an intelligence alert went out to a small number of government agencies, including the Energy Department's top-secret Nuclear Emergency Research Team, based in Nevada. The report said that terrorists were thought to have obtained a 10-kiloton nuclear weapon from the Russian arsenal and planned to smuggle it into New York City. "It was brutal," a U.S. official told *Time*. It was also highly classified and closely guarded. Under the aegis of the Whitehouse's Counterterrorism Security Group . . . the suspected nuke was kept secret so as not to panic the people of New York. Senior FBI officials were not in the loop.

Some while later, Graham Allison, who is an expert on nuclear proliferation wrote about this incident in a book titled "Nuclear Terrorism: The Ultimate Preventable Catastrophe." In his book, he points out:

One month to the day after the attacks of 9/11, a CIA agent codenamed Dragonfire reported that al-Qaida terrorists had stolen a ten kiloton Russian nuclear bomb from the Russian arsenal and may have smuggled it into New York City. Vice President Cheney moved to a secret mountain facility along with several hundred government employees. They were the core of an alternative government that would operate if Washington, DC were destroyed. President Bush dispatched Nuclear Emergency Support Teams to New York to search for the suspected nuclear weapon. To not cause panic, no one in New York City was informed of the threat, not even Mayor Giuliani. After a few weeks, the intelligence community determined that Dragonfire's report was a false alarm.

But as they did the postmortem on this, they understood that no one claimed it could have been impossible that a nuclear weapon could have been stolen from the Russian arsenal. No one claimed it would have been impossible—having stolen a Russian nuclear weapon—to smuggle it into New York City or a major American city. No one claimed it would have been impossible for a terrorist group—who wanted to kill several hundred thousand people with a nuclear weapon—to have been able to detonate that nuclear weapon.

Now, as I indicated, I describe that as it was described in *Time* magazine in 2002, and as it was written about in the book by Graham Allison, a former Clinton administration official, in his book titled, "Nuclear Terrorism: The Ultimate Preventable Catastrophe." I describe that and the apoplectic seizure that existed in parts of the U.S. government when it was thought that 1 month after 9/11 al-Qaida had stolen a nuclear weapon and was prepared to detonate it in an American city. And on that day, we wouldn't have had 3,000-plus Americans murdered, we would have had hundreds of thousands of Americans losing their lives. Yet that was about one nuclear weapon—one, just one. The loss of one nuclear weapon.

Now, it turns out it Dragonfire's report wasn't true. The FBI agent codenamed Dragonfire heard it, passed it along, but it turned out it was not accurate. But that was just one nuclear weapon. There are about 25,000 nuclear weapons on this planet. This chart shows the Union of Concerned Scientists' estimate for 2010 estimate that Russia has 15,100 nuclear weapons, the United States has 9,400, China about 240, France 300, Britain 200, and Israel, India, Pakistan, and North Korea each have some. So 25,000 nuclear weapons, and I have described the terror of having just one end up in the hands of a terrorist group. If it ever happens—when it ever happens, God forbid—and hundreds of thousands of people are killed, life on this planet will be changed forever.

Now, Mr. President, we have a lot of nuclear weapons on this planet of ours,

and we understand the consequences of their use. These pictures from August of 1945 show the consequences of the dropping of two nuclear weapons—one in Hiroshima and one in Nagasaki. Those pictures are, all these years later, still very hard to look at. That is the consequence of two nuclear weapons.

I was recently in Russia visiting a site that we fund in the Congress under the Nunn-Lugar program. I want to show some photographs about what we have been doing to try to back away from the nuclear threat, to try to see if we can reduce the number of nuclear weapons and the number of delivery vehicles to deliver those nuclear weapons.

This is a photograph of the dismantlement of a Blackjack bomber. This Blackjack bomber was a Russian bomber—a Soviet Union bomber prior to Russia—that would carry a nuclear weapon that would potentially be dropped on the United States, then an adversary during the Cold War. You can see that we dismantled that Russian Blackjack bomber, and this is a piece of a wing strut.

I ask unanimous consent to show a couple of samples.

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

Mr. DORGAN. This is a piece of a wing strut of a Russian bomber. We didn't shoot it down. We cut the wing off. I happen to have a piece of it. This was happening because our colleagues, Senators NUNN and LUGAR, put together a program by which we actually paid for the dismantlement of Russian bombers.

I also have copper wiring from the ground-up copper of the electrical wires of a Russian submarine. We didn't sink that submarine. We paid money to have that submarine destroyed, as part of our agreement with Russia to reduce that country's nuclear weapons.

This is a hinge from a silo in the Ukraine that previously housed a missile with warheads aimed at the United States. There is now planted on that ground sunflowers, not missiles, because we paid the cost of reducing delivery vehicles and reducing nuclear weapons in the stockpile of the former Soviet Union.

This is a program that works—a program that is unbelievably important. And as I and some others viewed these programs in Russia, we understood again the importance of what we have been doing under the Nunn-Lugar program: The Ukraine, Kazakhstan, and Belarus are now nuclear weapons free. That didn't used to be the case. There are no nuclear weapons in those three countries. Albania is chemical weapons free. We have deactivated, under the Nunn-Lugar program, 7,500 former Soviet nuclear warheads. And the numbers of weapons of mass destruction that have been eliminated, and their delivery vehicles, are 32 ballistic missile submarines—gone, eliminated;

1,419 long-range nuclear missiles; 906 nuclear air-to-surface missiles, and 155 nuclear bombers. All of this has been done under a program that very few people know about—the Nunn-Lugar program. It works. It is a great program.

But, as I have indicated, there are still thousands and thousands and thousands—it is estimated this year 25,000—of nuclear weapons on this planet. So what do we do about that? This administration engaged with the Russians for a new treaty because the old START treaty had expired. This new treaty—the New Strategic Arms Reduction Treaty—was negotiated over a lengthy period of time. It required a lot of patience, a great deal of effort, but this administration stuck with it. They negotiated, completed, and signed this treaty.

The President of Russia and our President met in Prague, the Czech Republic, and signed this treaty. Now it needs to be ratified by the Senate.

I want to talk just a bit about the need to do that. I think all of us understand the urgency. There are some who feel strongly that perhaps we should begin the testing of nuclear weapons. I don't support that. I don't think we should. I think we need to be world leaders on these issues. We have stopped nuclear testing. Others have stopped nuclear testing as well, and we ought to continue that posture.

There are some who feel we should begin building new nuclear weapons. I don't believe we should. That doesn't make any sense. That is the wrong signal for us to send to the world.

There are some who believe that we need to make additional investments in the area of life extension programs and investments in making certain that the nuclear weapons that do exist in the stockpile are weapons in which we have the required confidence that those weapons are available, if needed. The President has asked that funding to do that be made available.

I chair the subcommittee that funds those programs, and I believe we will make available what the President requests. It is reasonable, it seems to me, to not only proceed—hopefully, on a bipartisan basis—to address something as important as the START treaty, but at the same time make sure that the programs that we have always had—the life extension programs and the programs that make sure that we have sufficient confidence in the weapons that exist—are funded appropriately. That is what the President has recommended in the budget that he has sent to the Congress.

It just seems to me there is so much to commend to this Congress the need to ratify an arms control treaty here. Mr. Linton Brooks, the NNSA Administrator under George W. Bush, said this, talking about the newly negotiated treaty and the President's budget request:

START, as I now understand it, is a good idea on its own merits, but I think for those

who think it's only a good idea if you have a strong weapons program, I think this budget ought to take care of that. Coupled with the out-year projections, it takes care of the concerns about the complex and it does very good things about the stockpile and it should keep the labs healthy.

I don't quote Henry Kissinger very often, but Henry Kissinger says it pretty well when he says:

It should be noted I come from the hawkish side of this debate, so I'm not here advocating these measures in the abstract. I try to build them into my perception of the national interest. I recommend ratification of this treaty.

Henry Kissinger says he recommends ratification of this treaty. And, finally, the Chairman of the Joint Chiefs of Staff, Admiral Mullen:

I, the Vice Chairman, and the Joint Chiefs, as well as our combatant commanders around the world, stand solidly behind this new treaty, having had the opportunity to provide our counsel, to make our recommendations, and to help shape the final agreements.

It is not just us, but it is our children and their children that have a lot at stake with respect to reducing the number of nuclear weapons, reducing the delivery vehicles. It is the case that the amount of plutonium that will fit in a soda can, the amount of highly enriched uranium the size of a couple of grapefruits will produce a nuclear weapon that will have devastating consequences. So one of our obligations is to try to make sure nuclear material—the material with which those who wish to make nuclear weapons can make those weapons—stays out of the hands of terrorists. That is one of our jobs. We are working very hard on that. We have programs that work on that constantly.

Second is to stop the proliferation of nuclear weapons. I described the countries that we know have nuclear weapons. Now we have to stop the proliferation and stop other countries from getting nuclear weapons. That is our responsibility. We have to be a world leader to do that.

As I said, if, God forbid, somehow in the future—5 years, 10 years, or 20 years from now—a nuclear weapon is exploded in a major city, and hundreds of thousands are killed, life on this planet is not going to be the same. That is why it seems to me that a very important start—and this is just a start, not a finish—is to take this treaty that has been negotiated, bring it to the floor of the Senate, and have this discussion. I would expect there will be Republicans and Democrats who will come down on the same side of this issue—that it is a better world, a safer world when we meet our responsibility to lead on the issues of nonproliferation, when we meet our responsibilities to lead on the matter of reducing nuclear weapons and reducing delivery vehicles.

That is what this New START treaty does. It does it in a very responsible way. So my hope will be that in the coming 2 months or so that we will

have a robust discussion of the START treaty and have the celebration of having had the debate and had the vote and then exclaiming to the world that this was a success—that this treaty was a success. Yes, a first step but a success.

Beyond this treaty, there will be other negotiations that will take us to other areas in reductions. I think, as a result, if we do what we should be expected to do, this can be a safer world.

Mr. President, I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mr. BURRIS). Without objection, it is so ordered.

RECOGNIZING THE DAILY SPARKS TRIBUNE

Mr. REID. Mr. President, I rise today to extend my warmest congratulation to the Daily Sparks Tribune of Sparks, NV, on their historic milestone.

The Daily Sparks Tribune is celebrated throughout Nevada for its first-class journalism, which continues this week for the 100th consecutive year.

The Tribune has been in circulation since 1910, representing news of both Sparks, NV, and the greater State. In 1901, Senator Thomas A. Kearns bought the newspaper, along with three other regional papers. The newspaper now circulates to over 5,000 businesses and homes in Nevada.

The Nevada Press Association has honored the work of the Daily Sparks Tribune on many occasions for their outstanding investigatory, editorial, journalistic, photographic, and philanthropic accomplishments. In 2009 alone, the newspaper received 17 awards in the annual Nevada Press Association awards.

Not only has the Daily Sparks Tribune provided Nevadans with a spectacular news source, but it has also become a central part of our community.

I join with Nevadans throughout the Silver State to honor the Daily Sparks Tribune for its 100 years of circulation. It is one of Nevada's oldest community newspapers, and we wish it many more decades of success and readership.

HONORING OUR ARMED FORCES

MAJOR RONALD W. CULVER, JR.

Mrs. LINCOLN. Mr. President, today I honor MAJ Ronald W. Culver, Jr., 44, of El Dorado. Major Culver was killed May 24 in Numaniyah, Iraq, in support of Operation Iraqi Freedom. According to initial reports, Major Culver died of injuries sustained when an improvised explosive device detonated near his vehicle. Major Culver was assigned to the 2nd Squadron, 108th Cavalry, Army National Guard, Shreveport, LA.

My heart goes out to the family of Major Culver, who made the ultimate sacrifice on behalf of our Nation. Major Culver's wife and children reside in El Dorado. His mother and father live in Shreveport, LA.

As a member of the Louisiana National Guard, Major Culver served three tours of duty in Iraq. During his military career, he was awarded numerous service medals and was posthumously awarded two Bronze Stars and a Purple Heart, as well as a Combat Action Badge from the State of Louisiana.

Culver was an active member of the El Dorado community, serving in various capacities with Boy Scouts, Campfire Girls, Union County 4-H Foundation board, Saddle Club, Main Street El Dorado, and the John C. Carroll VFW Post 2413, where he was the post commander at the time of his death.

Along with all Arkansans, I am grateful for the service and sacrifice of all of our military servicemembers and their families. More than 11,000 Arkansans on Active Duty and more than 10,000 Arkansas reservists have served in Iraq or Afghanistan since September 11, 2001.

It is the responsibility of our Nation to provide the tools necessary to care for our country's returning servicemembers and honor the commitment our Nation made when we sent them into harm's way. Our grateful Nation will not forget them when their military service is complete. It is the least we can do for those whom we owe so much.

HEALTH CARE REFORM

Mr. BARRASSO. Mr. President, I rise today to address comments made on the floor of the U.S. Senate on June 8, 2010. The senior Senator from Montana accused me of slandering an individual. That individual is President Obama's nominee to be the next Centers for Medicare and Medicaid Services, CMS, Administrator, Dr. Donald Berwick.

The Senator from Montana is incorrect. I want the record to accurately reflect the foundation on which I made my comments on the floor. I told the Senate that the nominee to be the next CMS Administrator "loves the British health care system and says we are going to need to ration care. The new Director of Medicare is planning to ration care."

I based my comments solely on historic statements made and articles written by the nominee about the British health care system and rationing care. These statements include:

1. "The decision is not whether or not we will ration care—the decision is whether we will ration with our eyes open." You can find this statement in: "Rethinking Comparative Effectiveness Research," An Interview with Dr. Donald Berwick, Biotechnology Healthcare, June 2009.

2. "I fell in love with the NHS to an American observer, the NHS . . . is