but the fact that they have gone out of their way to communicate to me and every other Member of this body about their concerns over the Brownback amendment ought to set off alarm bells to each and every one of us. Rare is it, indeed, when the Secretary of the Army or the Secretary of Defense or military associations, such as the Veterans of Foreign Wars and others, write to Members of Congress about something such as this. Yet they feel so strongly about it that they are urging us not to succumb to the temptations of carving out this second most important financial arrangement that most Americans ever engage in: the purchase of the automobiles they need.

I would also point out that among the Better Business Bureau statistics, the single largest number of complaints—and the number hovers around 70 percent nationwide—aside from the military side, come in the area of automobile dealer financing arrangements; that is, almost 75 percent of all complaints are in this one area. What more information do you need to have about whether we ought to keep this section of the bill intact to make sure they are not going to be exempt from these kinds of activities?

So when the amendment comes up, I will speak further about this. But I wished to remind my colleagues particularly of the information we are receiving from our military organizations, from the military at the Pentagon, and others about how important this issue is.

I noticed the other day there were votes in the other body to increase the pay of our military men and women and I applaud that and agree with that. We have taken steps. JIM WEBB, our colleague from Virginia, recently got passed a bill of rights for our veterans, which we all applauded and supported.

As I said, the other day JACK REED and SCOTT BROWN of Massachusetts, by a vote of 98 to 1, got passed an amendment that creates within this bureau the only special section of this bureau designated to protect a class of our citizenry—one designed to protect our men and women in uniform. It is the only one. We do not have a section for the elderly or for students or for anyone else. The only class we protected by a vote of 98 to 1 is our military.

For, particularly, our junior age military, they do not own homes yet. They are too young. They are 18-, 19-, 20-, 21-year-olds. Their largest purchase is in the automobile area. What an irony it would be to have adopted an amendment to create a special division within the consumer protection area to protect our men and women in uniform—we are told by the Defense Department the single largest area of abuse of these young men and women is in automobile financing—and yet we are about, next week, to exempt it from this bill.

I cannot believe that will happen. I am hopeful my colleagues, as much as we respect our friend from Kansas—and I do. Senator BROWNBACK and I are very good friends. We work together. In fact, on several provisions of the bill, he and I support the same ideas. But on this one, I passionately disagree with what he is trying to do. I think it is a carve-out. It is a loophole.

There are 1,000 lobbyists in this town doing everything they can to gut one provision after another in this bill. Millions of dollars are being paid for them to walk the halls of these buildings to do everything they can to gut this kind of legislation. What a tragedy it would be that on the cusp of adopting this legislation, for the first time establishing a national Consumer Financial Protection Bureau in our Nation, that we would carve out an area that affects the very young people who are sitting in harm's way in Afghanistan, Iraq, and elsewhere around the world. My hope is we would not let that happen.

With that, I yield the floor and suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The bill clerk proceeded to call the roll.

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

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. DODD. Mr. President, this is not a unanimous consent request I am making, but just based on the conversations we have had between the majority and the minority in preparation for votes next week—I know Members will be interested about possible votes—there will be votes, we are hoping and planning, on Monday evening, I think it is fair to say, at sometime around 5:30 p.m.

At least the amendments I think we can have some votes on Monday evening involve the amendment of Senator UDALL of Colorado, dealing with credit scores; the amendment of Senator CORNYN of Texas, dealing with the International Monetary Fund, the IMF; the amendment of Senator ROCKEFELLER and Senator HUTCHISON, dealing with the Federal Trade Commission; the amendment of Senator BOND, Senator WARNER, and myself, dealing with angel investors as well.

Those are four amendments we may have recorded votes on. Some may be voice votes, but those are four we think we can have votes on, on Monday evening. So we are planning to have votes.

MORNING BUSINESS

Mr. DODD. Mr. President, I ask unanimous consent that the Senate proceed to a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

HONORING OUR ARMED FORCES

COLORADO'S HEROES

Mr. UDALL of Colorado. Mr. President, I rise today to pay tribute to our wounded warriors. This week at the Olympic Training Center in Colorado Springs, more than 200 wounded warriors from every branch of the military are competing in the inaugural Warrior Games. This event is the brainchild of Brigadier General Cheek, with whom I spent the day at Fort Carson last week visiting the Warrior Transition Unit there.

These soldiers do so much in defense of our country, yet we are not often in a position to cheer their performance. This week, we can. Although I am not able to be in Colorado to cheer them myself, I wanted to cheer them on here, from the Senate floor.

These games are a partnership between the Department of Defense, the U.S. Paralympics, and other organizations that are working together to give our wounded warriors an opportunity to push themselves, set goals, and demonstrate their abilities. The Army sent 100 competitors—chosen out of a pool of almost 9,000 wounded warriors—the Marine Corps sent 50, the Air Force 25, and the Navy and Coast Guard 25 combined. These military members and veterans have physical injuries as well as mental wounds of war, and they are competing in swimming, cycling, wheelchair basketball, archery, track, and sitting volleyball, among other events.

This week's Warrior Games is about the abilities of these warriors, not their disabilities. And it is about goal-setting, which can expedite the recovery process.

This mindset is important for all our wounded warriors, not just those competing in the Games this week. General Cheek has said that ''While we've made enormous progress in all the military services in our warrior care . . . it's not enough. . . . What we have to do with our servicemembers is inspire them to reach for and achieve a rich and productive future, to defeat their illness or injury to maximize their abilities and know that they can have a rich and fulfilling life beyond what has happened to them in service to their nation.''

I agree with General Cheek and believe that today the Army is working hard to help our wounded warriors in their difficult transition back to service or to life in the civilian world. But the Army acknowledges that it has faced some serious challenges when it comes to caring for our injured troops, especially those who have experienced brain injuries and psychological wounds. While I have seen real improvements in the quality of care, I also know that many of those same challenges still exist.

After my visit to the Warrior Transition Unit at Fort Carson last week, I am especially concerned about reports of overmedication and substance abuse among injured service members and

about delays in the disability evaluation process. I spent a few hours talking with separate groups of WTU soldiers, cadre, and clinicians in very frank discussions about their experiences and concerns. I heard positive stories too—of men and women facing life-changing injuries who said they couldn't have gotten back to active duty without the help of the WTU.

Our young men and women have a heavy burden—they are fighting two wars, often serving multiple tours of duty in Iraq and Afghanistan. We owe them the best care possible when they are injured, and I know the Army—from General Casey to the youngest privates who are watching out for their team mates—are working hard to provide this care.

This will be especially important now at Fort Carson as the 4th Brigade Combat Team, 4th ID begins to come home. A few hundred of the brigade's 3800 soldiers have returned so far, with another few hundred due home today and more due home in the coming weeks. These soldiers have been in Afghanistan for the last year, assisting the Afghan National Army with security, governance and peacekeeping operations in Kunar province, on the Pakistani border.

The need to provide resiliency training and specialized care for our soldiers continues before, during, and after deployments. Fort Carson's Mobile Behavioral Health Teams have already identified about 920 soldiers of the 4th BCT—approximately one-quarter of the brigade—as having risk factors for depression or anxiety, exacerbated by their sustained combat, who will receive additional evaluations after returning home. About 100 of the Brigade's soldiers are expected to join Fort Carson's Warrior Transition Unit upon their return. Major General Perkins and his team at Fort Carson have worked hard to get in front of behavioral health issues, initiating this program to put behavioral health teams in with the units and work with them even before they return home so that we can identify soldiers who need help.

As the 4th BCT comes home, I want to take a moment to remember the heroes that we lost in Afghanistan. Fifty brave soldiers from this unit and supporting units have died in the past year. Those who have fallen, their families, and their fellow soldiers will not be forgotten. Here are their names:

Steven Thomas Drees
Gregory James Missman
Jason John Fabrizi
Randy L.J. Neff, Jr.
Joshua James Rimer
Patrick Scott Fitzgibbon
Richard Kelvin Jones
Jonathan Michael Walls
Matthew Lee Ingram
Matthew Everett Wildes
Youvert Loney
Randy Michael Haney
Tyler Edward Parten
David Alan Davis
William L. Meredith
Justin Timothy Gallegos
Christopher Todd Griffin
Joshua Mitchell Hardt
Joshua John Kirk
Stephan Lee Mace
Vernon William Martin
Michael Patrick Scusa
Kevin Christopher Thomson
Kevin Olsen Hill
Jesus Olar Flores, Jr.
Daniel Courtney Lawson
Glen Hale Stivison, Jr.
Brandon Michael Styer
Kimble Andrus Han
Eric Nathaniel Lembke
Devin Jay Michel
Eduviges Guadalupe Wolf
Jason Adam McLeod
Kenneth Ray Nichols Jr.
Elijah John Miles Rao
Brian Robert Bowman
John Phillip Dion
Joshua Allen Lengstorf
Robert John Donevski
Thaddeus Scott Montgomery, II
Bobby Justin Pagan
John Allen Reiners
Jeremiah Thomas Wittman
Michael David P Cardenaz
J.R. Salvacion
Sean Michael Durkin
Michael Keith Ingram, Jr.
Grant Arthur Wichmann
Nathan Patrick Kennedy
Eric M. Finniginam

Each of these soldiers served with honor, valor, and pride in the mission. While we mourn those who fell, we will forever honor their memories, and we take great pride in the courage, determination, and heroism of the entire 4th Brigade Combat Team and its supporting units. Under the exemplary leadership of Colonel Randy George and Command Sergeant Major Sasser, the 4th BCT has achieved remarkable success in some of the most hostile terrain on earth. Their efforts clearly illustrate why Fort Carson is known as ''The Home of America's Best.'' On behalf of all Coloradans, I say ''welcome home, heroes, and thank you.''

CONSIDERATION OF THE NEW START TREATY

Mr. SESSIONS. Mr. President, I rise today to address some very important concerns that arise in my mind in the evaluation of the new Strategic Arms Reduction Treaty, START, that was submitted yesterday to the Senate for advice and consent to ratification. I do not believe that the Senate must ratify this treaty, as some of my colleagues suggest. But, rather, I begin with the proposition that a new treaty with Russia is not essential for our national security; may well be a distraction from addressing the real threats of nuclear proliferation by other nations and nuclear terrorism; and to the extent the President puts forth this treaty as a step toward his idea of a world without nuclear weapons, it is a naïve and potentially risky strategic approach.

Basically, the purpose of arms control is to reduce the risk of war by enhancing strategic stability and security and, if possible, lessen the costs of preparing for war. It is clear that the strategic balance between the United States and Russia is, for the most part, stable, while U.S. and Russian nuclear arsenals are already on a downward slope.

Both sides had made a commitment, under the 2002 Moscow Treaty, to reduce deployed nuclear weapons to a range between 2,200 and 1,700 warheads, which was a significant reduction from the START I level of 6,000 warheads. Furthermore, the United States has no plans to increase the size of its nuclear force, and it appears to most informed observers that Russia, for economic reasons, was headed to even lower levels. Quite simply, there is no responsible prospect of an expanding nuclear weapons competition between our two nations. The United States and Russian nuclear arsenals are not the real problem today. Regrettably, the one category of nuclear weapons in which there is a true imbalance—tactical nuclear weapons—is not addressed by the new treaty.

I would agree with my colleagues, such as Senator DICK LUGAR, that the verification provisions under START I should not have been allowed to expire with the treaty on December 5, but this could have been dealt with through a simple 5-year extension as permitted by the START I treaty. Instead, the administration was committed to a more ambitious approach which it has found to be more challenging than expected, which in turn has led to more U.S. concessions.

The President wanted to take a significant, tangible step toward his vision of a more peaceful world without nuclear weapons—a vision I find naïve at best and, if achieved, likely to make the world less safe. As nuclear strategist and Nobel laureate Thomas Schelling has recently observed, a world without nuclear weapons would be one in which countries would make plans to rearm in order to preempt other countries from going nuclear first. Schelling writes: ''Every crisis would be a nuclear crisis. The urge to preempt would dominate; whoever gets the first few weapons will coerce or preempt. It would be a nervous world.''

So far, at least, nuclear weapons have imposed restraint on world powers—what will happen to that restraint in the absence of nuclear weapons? What conclusions will the Russians and our allies draw from this vision of nuclear disarmament? Will our allies and partners, who have come to depend on U.S. nuclear security guarantees, pursue their own nuclear arms? Will Russia, which is increasing its dependence on nuclear weapons, interpret this as a sign of weakness and perhaps pursue a more muscular foreign policy directed against the west?

Additionally, if we draw our weapon numbers too low, the perverse result may be that smaller nations, or rogue states may believe they could become peer competitors.

In addition to the dream of nuclear disarmament, the administration's case for the new treaty rests on three