Senator Durbin has helped me on a number of occasions with things that he could help with regarding Krysta. He has been so thoughtful about making things work out.

So I am happy for Krysta. I am happy for Trevor. She is going to have a little girl. My hope is that that little girl will turn out to be just like her mom—a person everybody loves, a person who is dependable and trustworthy, and a person whose friendship is so important to those she knows.

My friendship with Krysta is not going to end when I leave the Senate. It is forever.

So thank you, Krysta, for a job well done. I wish you and your family the best that life has to offer.

Now back to some other things. I am sorry to have taken so long, but that is sometimes the way things are.

## DONALD TRUMP

Mr. REID. Mr. President, I am very concerned about the integrity and the security of our democracy in America.

The United States is a nation that has always been and must always be governed by its people.

Later on today, I am going to see Ambassador Baucus. He is someone who has always talked about how we have to make sure the people determine what we do. America must never be subject to undue influence from foreign powers. Potential conflicts of interest involving our Nation's elected officials deserve our highest scrutiny. That is why I found yesterday's article by Kurt Eichenwald in Newsweek really frightening. I ask unanimous consent that the article be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[From Newsweek, Sept. 14, 2016]

HOW THE TRUMP ORGANIZATION'S FOREIGN BUSINESS TIES COULD UPEND U.S. NATIONAL SECURITY

#### (By Kurt Eichenwald)

If Donald Trump is elected president, will he and his family permanently sever all connections to the Trump Organization, a sprawling business empire that has spread a secretive financial web across the world? Or will Trump instead choose to be the most conflicted president in American history, one whose business interests will constantly jeopardize the security of the United States?

Throughout this campaign, the Trump Organization, which pumps potentially hundreds of millions of dollars into the Trump family's bank accounts each year, has been largely ignored. As a private enterprise, its businesses, partners and investors are hidden from public view, even though they are the very people who could be enriched by—or will further enrich—Trump and his family if he wins the presidency.

A close examination by Newsweek of the Trump Organization, including confidential interviews with business executives and some of its international partners, reveals an enterprise with deep ties to global financiers, foreign politicians and even criminals, although there is no evidence the Trump Organization has engaged in any ille-

gal activities. It also reveals a web of contractual entanglements that could not be just canceled. If Trump moves into the White House and his family continues to receive any benefit from the company, during or even after his presidency, almost every foreign policy decision he makes will raise serious conflicts of interest and ethical quagnutors.

#### THE MUMBAI SHUFFLE

The Trump Organization is not like the Bill, Hillary & Chelsea Clinton Foundation, the charitable enterprise that has been the subject of intense scrutiny about possible conflicts for the Democratic presidential nominee. There are allegations that Hillary Clinton bestowed benefits on contributors to the foundation in some sort of "pay to play" scandal when she was secretary of state, but that makes no sense because there was no 'pay." Money contributed to the foundation was publicly disclosed and went to charitable efforts, such as fighting neglected tropical diseases that infect as many as a billion peo-The financials audited ple. PricewaterhouseCoopers, the global independent accounting company, and the foundation's tax filings show that about 90 percent of the money it raised went to its charitable programs. (Trump surrogates have falsely claimed that it was only 10 percent and that the rest was used as a Clinton "slush fund.") No member of the Clinton family received any cash from the foundation, nor did it finance any political campaigns. In fact, like the Clintons, almost the entire board of directors works for free.

On the other hand, the Trump family rakes in untold millions of dollars from the Trump Organization every year. Much of that comes from deals with international financiers and developers, many of whom have been tied to controversial and even illegal activities. None of Trump's overseas contractual business relationships examined by Newsweek were revealed in his campaign's financial filings with the Federal Election Commission, nor was the amount paid to him by his foreign partners. (The Trump campaign did not respond to a request for the names of all foreign entities in partnership or contractually tied to the Trump Organization.) Trump's financial filings also indicate he is a shareholder or beneficiary of several overseas entities, including Excel Venture LLC in the French West Indies and Caribusiness Investments SRL, based in the Dominican Republic, one of the world's tax havens.

Trump's business conflicts with America's national security interests cannot be resolved so long as he or any member of his family maintains a financial interest in the Trump Organization during a Trump administration, or even if they leave open the possibility of returning to the company later. The Trump Organization cannot be placed into a blind trust, an arrangement used by many politicians to prevent them from knowing their financial interests; the Trump family is already aware of who their overseas partners are and could easily learn about any new ones.

Many foreign governments retain close ties to and even control of companies in their county, including several that already are partnered with the Trump Organization. Any government wanting to seek future influence with President Trump could do so by arranging for a partnership with the Trump Organization, feeding money directly to the family or simply stashing it away inside the company for their use once Trump is out of the White House. This is why, without a permanent departure of the entire Trump family from their company, the prospect of legal bribery by overseas powers seeking to influence American foreign policy, either through

existing or future partnerships, will remain a reality throughout a Trump presidency.

Moreover, the identity of every partner cannot be discovered if Trump reverses course and decided to release his taxes. The partnerships are struck with some of the more than 500 entities disclosed in Trump's financial disclosure forms; each of those entities has its own records that would have to be revealed for a full accounting of all of Trump's foreign entanglements to be made public.

The problem of overseas conflicts emerges from the nature of Trump's business in recent years. Much of the public believes Trump is a hugely successful developer, a television personality and a failed casino operator. But his primary business deals for almost a decade have been a quite different endeavor. The GOP nominee is essentially a licensor who leverages his celebrity into streams of cash from partners from all over the world The business model for Trump's company started to change around 2007, after he became the star of NBC's The Apprentice. which boosted his national and international fame. Rather than constructing Trump's own hotels, office towers and other buildings. much of his business involved striking deals with overseas developers who pay his company for the right to slap his name on their buildings. (The last building constructed by Trump with his name on it is the Trump-SoHo hotel and condominium project, completed in 2007.) In public statements, Trump and his son Donald Trump Jr. have celebrated their company's international branding business and announced their intentions to expand it. "The opportunities for growth are endless, and I look forward to building upon the tremendous success we have enjoyed," Donald Trump Jr. said in 2013. Trump Jr. has cited prospects in Russia, Ukraine, Vietnam, Thailand, Argentina and other countries.

The idea of selling the Trump brand name to overseas developers emerged as a small piece of the company's business in the late 1990s. At that time, two executives from Daewoo Engineering and Construction met with Trump at his Manhattan offices to propose paying him for the right to use his name on a new complex under development, according to former executives from the South Korean company, Daewoo had already worked with the Trump Organization to build the Trump World Tower, which is close to the Manhattan headquarters of the United Nations. The former Daewoo executives said Trump was at first skeptical, but in 1999 construction began on the South Korean version of Trump World, six condominium properties in Seoul and two neighboring cities. According to the two former executives, the Trump Organization received an annual fee of approximately \$8 million a year.

Shortly after the deal was signed, the parent company of Daewoo Engineering and Construction, the Daewoo Group, collapsed into bankruptcy amid allegations of what proved to be a \$43 billion accounting fraud. The chairman of the Daewoo Group, Kim Woo Choong, fled to North Korea; he returned in 2005, was arrested and convicted of embezzlement and sentenced to 10 years in prison. According to the two former Daewoo executives, a reorganization of Daewoo after its bankruptcy required revisions in the Trump contract, but the Trump Organization still remains allied with Daewoo Engineering and Construction.

This relationship puts Trump's foreign policies in conflict with his financial interests. Earlier this year, he said South Korea should plan to shoulder its own military defense rather than relying on the United States, including the development of nuclear weapons. (He later denied making that statement, which was video-recorded.) One of the

primary South Korean companies involved in nuclear energy, a key component in weapons development, is Trump's partner—Daewoo Engineering and Construction. It would potentially get an economic windfall if the United States adopted policies advocated by Trump.

In India, the conflicts between the interests of the Trump Organization and American foreign policy are starker. Trump signed an agreement in 2011 with an Indian property developer called Rohan Lifescapes that wanted to construct a 65-story building with his name on it. Leading the talks for Rohan was Kalpesh Mehta, a director of the company who would later become the exclusive representative of Trump's businesses in India. However, government regulatory hurdles soon impeded the project. According to a former Trump official who spoke on condition of anonymity, Donald Trump Jr. flew to India to plead with Prithvirai Chavan, chief minister of Maharashtra, a state in Western India, asking that he remove the hurdles, but the powerful politician refused to make an exception for the Trump Organization. It would be extremely difficult for a foreign politician to make that call if he were speaking to the son of the president of the United States

The Mumbai deal with Rohan fell apart in 2013, but a new branding deal (Trump Tower Mumbai) was struck with the Lodha Group, a major Indian developer. By that time, Trump had an Indian project underway in the city of Pune with a large developer called Panchshil Realty that agreed to pay millions for use of the Trump brand on two 22-floor towers. His new partner, Atul Chordia of Panchshil, appeared awed in public statements about his association with the famous Trump name and feted Trump with a special dinner attended by actors, industrialists, socialites and even a former Miss Universe.

Last month, scandal erupted over the development, called Trump Towers Pune, after the state government and local police started looking into discrepancies in the land records suggesting that the land on which the building was constructed may not have been legally obtained by Panchshil. The Indian company says no rules or laws were broken, but if government officials conclude otherwise, the project's future will be in jeopardy—and create a problem that Indian politicians eager to please an American president might have to resolve.

Through the Pune deal, the Trump Organization has developed close ties to India's Nationalist Congress Party—a centrist political organization that stands for democratic secularism and is led by Sharad Pawar, an ally of the Chordia family that owns Panchshilbut that would be of little help in this investigation. Political power in India rests largely with the Indian National Congress, a nationalist party that has controlled the central government for almost 50 years. (However, Trump is very popular with the Hindu Sena, a far-right radical nationalist group that sees his anti-Muslim stance as a sign he would take an aggressive stand against Pakistan. When Trump turned 70 in June, members of that organization threw a birthday party for the man they called "the savior of humanity.

Even as Trump was on the campaign trail, the Trump Organization struck another deal in India that drew the Republican nominee closer to another political group there. In April, the company inked an agreement with Ireo, a private real estate equity business based in the Indian city of Gurgaon. The company, which has more than 500 investors in the fund that will be paying the Trump Organization, is headed by Madhukar Tulsi, a prominent real estate executive in India.

In 2010, Tulsi's home and the offices of Ireo were raided as part of a sweeping corruption inquiry related to the 2010 Commonwealth Games held in New Delhi. According to one Indian business executive, government investigators believed that Ireo had close ties prominent Indian politicianwith a. Sudhanashu Mittal, then the leader of the Bharatiya Janata Party, India's second largest political party-who was suspected in playing a role in rerouting money earned Commonwealth Games contracts through tax havens into Ireo's real estate projects. A senior official with Ireo, Tulsi is a relative of Mittal's. No charges were ever brought in the case, but the investigation did reveal the close political ties between a prominent Indian political party and a company that is now a Trump partner

No doubt, few Indian political groups hoping to establish close ties to a possible future American president could have missed the recent statements from the Trump family that its company wanted to do more deals in their country. As the Republican National Convention was about to get underway in July, the Trump Organization declared it was planning a massive expansion in the South Asian country, "We are very bullish on India and plan to build a pan-India development footprint for Trump-branded residential and office projects." Donald Trump Jr. told the Hindustan Times. "We have a very aggressive pipeline in the north and east. and look forward to the announcement of several exciting new projects in the months a.head.

That is a chilling example of the many looming conflicts of interest in a Trump presidency. If he plays tough with India, will the government assume it has to clear the way for projects in that "aggressive pipeline" and kill the investigations involving Trump's Pune partners? And if Trump takes a hard line with Pakistan, will it be for America's strategic interests or to appease Indian government officials who might jeopardize his profits from Trump Towers Pune? Branding Wars in the Middle EastTrump already has financial conflicts in much of the Islamic world, a problem made worse by his anti-Muslim rhetoric and his impulsive decisions during this campaign. One of his most troubling entanglements is in Turkey. In 2008, the Trump Organization struck a branding deal with the Dogan Group, named for its owners, one of the most politically influential families in Turkey. Trump and Dogan first agreed that the Turkish company would pay a fee to put the Trump name on two towin Istanbul.

When the complex opened in 2012, Trump attended the ribbon-cutting and declared his interest in more collaborations with Turkish businesses and in making significant investments there. In a sign of the political clout of the Dogan family, Turkish President Recep Tayyip Erdogan met with Trump and even presided over the opening ceremonies for the Trump-branded property.

However, the Dogans have fallen out of favor, and once again, a Trump partner is caught up in allegations of criminal and unethical activity. In March, an Istanbul court indicted Aydin Dogan, owner and head of the Dogan Group, on charges he engaged in a fuel-smuggling scheme, Dogan has proclaimed his innocence; prosecutors are seeking a prison sentence of more than 24 years. According to an Arab financier with strong ties to Turkish political leaders, government connections with the Dogan family grew even more strained in May, when a consortium of news reporters released what are known as the Panama Papers, which exposed corporations, politicians and other individuals worldwide who evaded taxes through offshore accounts. One of the names revealed was that of Vuslat Dogan Sabanci, a member of Dogan Holding's board.

With the Dogans now politically radioactive, Erdogan struck at the family's business partner, Trump, for his anti-Muslim rhetoric. In June, Erdogan called for the Trump name to be removed from the complex in Istanbul and said presiding over its dedication had been a mistake

This is no minor skirmish: American-Turkish relations are one of the most important national security issues for the United States. Turkey is among the few Muslim countries allied with America in the fight against the Islamic State militant group; it carries even greater importance because it is a Sunni-majority nation aiding the U.S. military against the Sunni extremists. Turkey has allowed the U.S. Air Force to use a base as a major staging area for bombing and surveillance missions against ISIS. A Trump presidency, according to the Arab financier in direct contact with senior Turkish officials, would place that cooperation at risk, particularly since Erdogan, who is said to despise Trump, has grasped more power following a thwarted coup d'état in July.

In other words, Trump would be in direct financial and political conflict with Turkey from the moment he was sworn into office. Once again, all his dealings with Turkey would be suspect: Would Trump act in the interests of the United States or his wallet? When faced with the prospect of losing the millions of dollars that flow into the Trump Organization each year from that Istanbul property, what position would President Trump take on the important issues involving Turkish-American relations, including that country's role in the fight against ISIS?

Another conundrum: Turkey is at war with the Kurds, America's allies in the fight against ISIS in Syria. Kurdish insurgent groups are in armed conflict with Turkey, demanding an independent Kurdistan. If Turkey cuts off the Trump Organization's cash flow from Istanbul, will Trump, who has shown many times how petty and impulsive he can be, allow that to influence how the U.S. juggles the interests of these two critical allies?

Similar disturbing problems exist with the United Arab Emirates (UAE), another Muslim nation that is an important American ally. Trump has pursued business opportunities in the oil-rich nation for years, with mixed success. His first venture was in 2005, when the Trump Organization struck a branding deal with a top Emirates developer called Nakheel LLC, backed by Dubai's roval family, that planned to build a tulip-shaped hotel on a man-made island designed to look like a palm tree. In 2008, a bribery and corruption probe was launched involving the company's multibillion-dollar Dubai Waterfront project. Two Nakheel executives were charged with fraud and cleared. Nakheel's financial condition deteriorated amid a collapse in real estate prices; the Trump project was delayed and then canceled. So, in 2013, the Trump Organization struck another branding deal, this time with Nakheel's archrival, Damac Properties, a division of the Damac Group, that wanted the Trump name on a planned 18-hole PGA Championship golf course. The deal was negotiated by Hussain Ali Sajwani, chairman of Damac, who had engaged in controversial land deals with senior government officials in the UAE. He met personally with Trump about the project, and their relationship grew, ultimately leading to Damac working with the Trump Organization on two branded golf courses and a collection of villas in Dubai, According to the former executive with the Trump Organization, Trump has said he personally invested in some of the Dubai projects.

In this case, even the possibility of a Trump presidency has created chaos for the Trump Organization. On December 7, when Trump called for a "total and complete shutdown" of Muslims being allowed into the United States, the reaction in the UAE was instantaneous: There were calls to boycott the Damac-Trump properties. Damac put out a statement essentially saying its deal with the Trump Organization had nothing to do with Donald Trump personally, a claim that fooled no one. On December 10, Damac removed Trump's image and name from its properties. Two days later, the name went back up, setting off an even louder outcry. Damac's share price dropped 15 percent amid the controversy, and it was forced to guarantee rental returns for some of its luxury properties bearing the Trump name.

Other UAE businesses with connections to Trump are also shunning the brand. The Dubai-based Landmark Group, one of the Middle East's largest retail companies, said it was pulling products with Trump's name off of its shelves.

With Middle Eastern business partners and American allies turning on him, Trump lashed out. Prince Alwaleed bin Talal-the billionaire who aided Trump during his corporate bankruptcies in the 1990s by purchasing his vacht, which provided him with desperately needed cash—sent out a tweet amid the outcry in Dubai, calling the Republican candidate a "disgrace." (Alwaleed is a prodigious tweeter and Twitter's second largest shareholder.) Trump responded with an attack on the prince—a member of the ruling Saudi royal family—with a childish tweet, saying, "Dopey Prince @Alwaleed-Talal wants to control our U.S. politicians with daddy's money. Can't do it when I get elected. #Trump2016." Once again, Trump's personal and financial interests are in conflict with critical national security issues for the United States, During the Bush administration, Abu Dhabi, the UAE's capital, and Washington reached a bilateral agreement to improve international standards for nuclear nonproliferation. Cooperation is particularly important for the United States because Iran-whose potential development of nuclear weapons has been a significant security issue, leading to an international agreement designed to place controls on its nuclear energy efforts-is one of the UAE's largest trading partners, and Dubai has been a transit point for sensitive technology bound for Iran.

Given Trump's name-calling when faced with a critical tweet from a member of the royal family in Saudi Arabia, an important ally, how would he react as president if his company's business in the UAE collapsed? Would his decisions in the White House be based on what is best for America or on what would keep the cash from Dubai flowing to him and his family?

## A STRONGMAN'S BEST FRIEND

Some of the most disturbing international dealings by the Trump Organization involved Trump's attempts to woo Libvan dictator Muammar el-Qaddafi. The United States had labeled Qaddafi as a sponsor of terrorism for decades; President Ronald Reagan even launched a military attack on him in 1986 after the National Security Agency intercepted a communications that showed Qaddafi was behind the bombing of a German discotheque that killed two Americans, He was also linked to the bombing of Pan Am Flight 103, which exploded over Lockerbie, Scotland, killing 259 people, in 1988. But for the Trump Organization, Qaddafi was not a murdering terrorist; he was a prospect who might bring the company financing and the opportunity to build a resort on the Mediterranean coast of Libya. According to an

Arab financier and a former businessman from the North African country, Trump made entreaties to Qaddafi and other members of his government, beginning in 2008, in which he sought deals that would bring cash to the Trump Organization from a sovereign wealth fund called the Libvan Investment Authority. The following year, Trump offered to lease his estate in Westchester County, New York, to Qaddafi; he took Qaddaff's money but, after local protests, forbade him from staying at his property. "I made a lot of (Trump kept the cash.) money with Qaddafi," Trump said recently about the Westchester escapade. "He paid me a fortune."

Another business relationship that could raise concerns about conflicts involves Azerbaijan, a country the State Department said in an official report was infused with "corruption and predatory behavior by politically connected elites." According to Trump's financial filings, the Republican nominee is the president of two entities called OT Marks Baku LLC and DT Marks Baku Manaaina Member Corp. Those were established as part of deals the Trump Organization made last year for a real estate project in the country's capital. The partner in the deal is Garant Holding, which is controlled by Anar Mammadov, the son of the country's transportation minister. Ziva. Mammadov. According to American diplomatic cables made public in 2010, the United States possessed information that led diplomats to believe Ziya Mammadov laundered money for the Iranian military. No formal charges have been brought against either Mammadov.

Once again, however, this exposes potential conflicts between Trump's business connections and national security. While the development is currently on hold, it has not been canceled, meaning that Mammadov could soon be paying millions of dollars to Trump. If American intelligence concludes, or has already concluded, that his business partner's father has been aiding Iran by laundering money for the military, will Trump's foreign policy decisions on Iran and Azerbaijan be based on the national security of the United States or the financial security of Donald Trump?

### AN OLIGARCH IN D.C.

The Trump Organization also has dealings in Russia and Ukraine, and officials with the company have repeatedly stated they want to develop projects there. The company is connected to a controversial Russian figure. Vladimir Potanin, a billionaire with interests in mining, metals, banking and real estate. He was a host of the Russian version of The Apprentice (called Candidate), and Trump, through the Trump Organization, served as the show's executive producer. Potanin is deeply tied to the Russian government and obtained much of his wealth in the 1990s through what was called the loans-forshares program, part of an effort by Moscow to privatize state properties through auction. Those sales were rigged: Insiders with political connections were the biggest bene-

Hoping to start its branding business in Russia, the Trump Organization registered the Trump name in 2008 as a trademark for projects in Moscow, St. Petersburg and Sochi. It also launched negotiations with a development company called the Mos City Group, but no deal was reached. The former Trump executive said that talks fell apart over the fees the Trump Organization wanted to charge: 25 percent of the planned project's cost. However, the executive said, the Trump Organization has maintained close relations with Pavel Fuks, head of the Mos City Group. Fuks is one of the most politically

prominent oligarchs in Russia, with significant interests in real estate and the country's financial industry, including the Pushkin bank and Sovoombank.

The Trump Organization has also shown interest in Ukraine. In 2006, Donald Trump Jr. and Ivanka Trump met with Viktor Tkachuk, an adviser to the Ukrainian president, and Andriy Zaika, head of the Ukrainian Construction Consortium. The potential financial conflicts here for a President Trump are enormous. Moreover, Trump's primary partner for his lucrative business in Canada, a well-respected Russo-Canadian billionaire named Alex Shnaider, is also a major investor in Russia and Ukraine, meaning American policies benefiting those countries could enrich an important business connection for the Trump Organization.

Meanwhile, Trump has raised concerns in the United States among national security experts for his consistent and effusive praise for Vladimir Putin, the Russian ruler who also now controls much of Ukraine, With its founder in the White House, the Trump Organization would have an extraordinary entrée into those countries. If the company sold its brand in Russia while Trump was in the White House, the world could be faced with the astonishing site of hotels and office complexes going up in downtown Moscow with the name of the American president emblazoned in gold atop the buildings.

The dealings of the Trump Organization reach into so many countries that it is impossible to detail all the conflicts they present in a single issue of this magazine, but a Newsweek examination of the company has also found deep connections in China, Brazil, Bulgaria, Argentina, Canada, France, Germany and other countries.

Never before has an American candidate for president had so many financial ties with American allies and enemies, and never before has a business posed such a threat to the United States. If Donald Trump wins this election and his company is not immediately shut down or forever severed from the Trump family, the foreign policy of the United States of America could well be for sale.

Mr. REID. Mr. President, the piece is very, very thorough. So I am only going to quote a few things because of the time of the Senate. No. 1, the article says that, if elected, Donald Trump would be "the most conflicted president in American history," and "almost every foreign policy decision he makes will raise serious conflicts of interest and ethical quagmires."

The article details how Donald Trump, his family, and his businesses have multiple questionable partnerships with foreign governments, political parties, and even criminals.

The Newsweek article ends with this sound declaration: "Never before has an American candidate for president had so many financial ties with American allies and enemies, and never before has a business posed such a threat to the United States."

We face this from Donald Trump, a candidate and a notorious con artist. Donald Trump is only trying to help one person—Donald Trump. I don't care if he wants to be President or city commissioner. Donald Trump is in it to benefit Donald Trump.

If given the opportunity, Donald Trump will turn America into a big scam, just like Trump University. I can't make up this stuff. Here is what

one of its managers said at Trump University—head of sales: "a fraudulent scheme and that it preyed upon the elderly and uneducated to separate them from their money."

That is one of the managers of America needs our help fr Trump University. That is a direct son running for President? quote.

Mr. President, will the

But Trump University is only one example. Trump has been ripping off people for a long, long time—long before Trump University.

The list of people cheated by Donald Trump is a mile long, at least. A glass company in New Jersey, a children's singing group, real estate brokers, plumbers, painters, dishwashers, and many, many more all got fleeced by this so-called billionaire—Trump. When Trump gets sued for not paying, here is what he does: He hires lawyers—lots of lawyers, most of the time—to defend him for having cheated lots of people. Then, guess what. Many times he doesn't bother paying those lawyers so they have to sue him.

He rips off people only to reap profit for himself.

A lot of his business I don't understand very well, but I understand Atlantic City. I was chairman of the Nevada Gaming Commission for 4 very tumultuous years. I was there when we allowed Nevada operations to go to Atlantic City. So I understand what took place in Atlantic City. He will do anything to make a buck for himself. He applied for a license a number of years ago in Nevada. He got one. It was just perfunctory. If he applied for a license today after what he did in Atlantic City and what he has done since, he couldn't get a gaming license in Nevada.

Let's be clear about Donald Trump. He is a spoiled brat raised in plenty, who inherited a fortune, and used his money to make more money, and he did a lot of it by swindling working men and women.

Why would he change as President? The answer is simple. Trump won't change. He is asking us to let him get rich scamming America.

I know these are harsh words, but look at this man. He goes to Flint, MI, where people are desperate for help—desperate for help. He goes to an African-American church. What does he do? He just starts ranting about how horrible Hillary Clinton is. It was so bad that the woman who runs the church had to come up and say: Stop; you are not here to do this. And he stopped. This morning he said that, obviously, there was something wrong with her mentally.

Trump is a human leech who will bleed the country and sit in his golf resort, laughing at the money he has made, even though working people, many of them, will be hurt. Trump doesn't understand the middle class. How could he? How could he understand working people?

This report from Newsweek proves Trump's plan to take his rigged game straight to the White House. The integ-

rity and security of our democracy is really at stake. We can't chance the sovereignty of this Nation on a comman like Trump. Where are Senator McConnell and Speaker RYAN when America needs our help from this person running for President?

Mr. President, will the Chair announce the business of the day.

RESERVATION OF LEADER TIME

The PRESIDING OFFICER. Under the previous order, the leadership time is reserved.

#### WATER RESOURCES DEVELOPMENT ACT OF 2016

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of S. 2848, which the clerk will report.

The senior assistant legislative clerk read as follows:

A bill (S. 2848) to provide for the conservation and development of water and related resources, to authorize the Secretary of the Army to construct various projects for improvements to rivers and harbors of the United States, and for other purposes.

The PRESIDING OFFICER. Under the previous order, the time until 11:30 a.m. will be equally divided between the two leaders or their designees.

The Senator from Wyoming.

Mr. ENZI. Mr. President, I ask unanimous consent to speak as in morning business.

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

# OBAMACARE

Mr. ENZI. Mr. President, resisting the urge to counter the diatribe I just heard, I will talk on a topic that is really important to America. I don't always agree with what I read in the New York Times, but this caught my eye, and I want to share it with my colleagues:

So much for choice. In many parts of the country, Obamacare customers will be down to one insurer when they go to sign up for coverage next year on the public exchanges.

That is from the August 19, 2016, New York Times, "The Upshot."

Just a few years ago, in 2013, President Obama was telling us:

Just visit healthcare.gov, and there you can compare insurance plans, side by side, the same way you'd shop for a plane ticket on Kayak or a TV on Amazon. . . You'll find more choices, more competition, and in many cases lower prices.

Last year, Wyoming became one of the growing number of States that had one insurer on the ObamaCare exchange. In the environment created by ObamaCare, we have to hope that we can hold on to the one that we have left.

Before ObamaCare, Wyoming had many challenges in our health care system—particularly high costs and the serious access challenges that come with being a frontier State. By frontier State, I mean we are the least populated State in the Nation. We have less

than 570,000 people in our State. We have less than 20 towns or cities in which the population exceeds the elevation. We have a lot of distance between towns. We say Wyoming has miles and miles of miles and miles. It makes health care a difficult challenge. But we had choice. Under ObamaCare we saw one of the two carriers shut down by costs. Like other insurers across the country, this company focused on and dominated the Wyoming ObamaCare exchange in the first year, and then the economics of ObamaCare took hold. Patients were more costly than expected, premium rates didn't quite cover medical expenses—and then insolvency.

The changes to the health care system that President Obama and a completely Democratic-controlled Congress hammered through were sold as the positive change. It is absolutely stunning to me that not one out of the 60 Democrats who represent the people were being talked into it. Well, some of them were, I guess, because there were four extreme deals made for four States regarding Medicare Advantage that gave those States a little longer time than the rest of us would have to take care of our seniors. Two of the four are gone now. The other two may be going too.

As I said, we did have choice, but we have had one shut down, and I don't know if the other one can continue if they stay with the exchange.

The changes to the health care system that the completely Democratic-controlled Congress hammered through were sold as positive change. Many of us thought otherwise and said so at the time. We pointed out flaws in it, but we were ignored. We were called fearmongers, and here we are today.

Today Wyoming continues to be one of the most expensive States for health care premiums. Do you know the one thing ObamaCare has done for Wyoming? We have more competition from other States for having the most expensive health insurance premiums. Misery loves company, I guess. This year there are some States with premium increases over 50 percent for 2017.

We have seen our individual market damaged, and we are seeing changes in our employer-sponsored insurance as well. Everyone from the biggest corporation to small, one-person operations are paying more and are getting less.

As a former small business owner, I tend to look at these issues from that perspective. In Wyoming, according to the Small Business Administration, there are 63,289 small businesses. Those businesses employ 132,085 people. In Wyoming, that is almost one-third of all the adults in the State. Small business is the backbone of our economy. Now, that may not sound like many, but remember our low population, and it is just as important for each one of those people as it is for one out of 23 million. We are talking about individuals here. Small business owners in