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**Plane
Wreckage
Found At
School**

By The Associated Press

Federal investigators on Sunday recovered the wreckage of a small plane that nosedived into an eastern Arizona high school and exploded, killing all four people on board.

Firefighters cleared the way for investigators with the Federal Aviation Administration and National Transportation Safety Board by putting out hot spots that remained after the single-engine Piper crashed Friday afternoon into the empty two-story school building in the small town of Eagar.

Investigators were able to find all major structural components of the plane, NTSB investigator Joshua Cawthra said.

"The airplane was severely fragmented and there was definitely a lot of fire damage," he said.

The wreckage was being transported to a secure facility in Phoenix, where investigators would continue to comb over the charred pieces, looking for any clues to what may have caused the crash.

"We've got a lot left to do," Cawthra said. "We'll be looking at everything — man, machine and environment."

Investigators will try to determine if there were any mechanical anomalies with the aircraft as well as examine the flight plan, the pilot's history, the weather conditions at the time of the crash and if any safety related issues could have contributed.

**Families Of Missing
Visit Campground
Of Ark. Flash Flood**

LANGLEY, Ark. (AP) — Anxious family members toured the campground Sunday where their loved ones were staying when they were swept away by a flash flood, allowed to see for themselves the steep terrain that made escaping the rising water in darkness so difficult.

About 20 people from two families were brought to the site — the only people still remain- ing at a nearby church to wait for word of the missing. Rescue commanders helped the families find their loved ones' campsites and to gather heartbreaking mementos, including baby pictures and a child's blanket.

"It's just overwhelming for them. It looks like a war zone here," said the church's pastor, Graig Cowart, who accompanied the group.

As the search went from one of rescue to recovery, 19 people had been confirmed killed in the pre-dawn Friday flood. Searchers recovered one body Sunday in a debris pile, and State Police Capt. Mike Fletcher said that one person remained missing. He didn't say whose body was found, and said earlier police reports that three people were missing were incorrect.

Many people first feared missing are now not believed to have been camping at the Albert Pike Recreation Area, the part of Ouachita National Forest hardest hit by flooding. State Police spokesman Bill Sadler said. Those people are believed to be camping elsewhere in the state, out of cell phone range, he said.

"Typically when people go on vacation or camping trips, they want to turn those cell phones off," Sadler said. "That's the reason they're on vacation."

Floodwaters rose as swiftly as 8 feet per hour, pouring through the remote valley with such force that it peeled asphalt from roads and bark off trees. Cabins dotting the river banks were severely damaged, and mobile homes lay on their sides.

Forecasters had warned of the approaching danger in the area during the night, but campers could easily have missed those advisories because the area is isolated.

Most campers were asleep when the Little Missouri river flooded, and by the time they awoke it was likely too late for many. At 2 a.m., the campground was under 4 feet of water, and by 5 a.m., it was under 23.4 feet.

Crews have searched over 50 miles of rivers and tributaries at least twice since Friday, and three or four times in some places, Forest Service Incident Commander Mike Quesinberry said Sunday. On Sunday, crews used bulldozers and chain saws to look through the tangled piles of debris that lined the banks of the Little Missouri River.

The last time someone was found alive was late Friday morning, and hopes of finding anyone else alive wilted in the oppressive heat and humidity. Temperatures Sunday reached 90 degrees.

The storm surge leveled trees, forming debris piles that reached up to 30 feet high and snagged articles of clothing and camping gear.

Bud Dunson, the assistant emergency coordi- nator for Howard County who coordinated Sunday's search efforts, warned volunteers to use caution when cutting and picking through the list- ing heaps.

"They can shift and fall on you," Dunson said.

NATION/WORLD DIGEST

75,000 Flee Ethnic Violence In Kyrgyzstan

OSH, Kyrgyzstan (AP) — Kyrgyz mobs burned Uzbek homes and cafes and slaughtered Uzbek villagers Sunday in the worst ethnic rioting this Central Asian nation has seen in 20 years. More than 75,000 Uzbeks fled across the border into Uzbekistan, trying to dodge bullets in a frantic dash to safety.

Triumphant crowds of Kyrgyz men took control of Osh, the second-largest city in Kyrgyzstan, on Sunday as the few Uzbeks still left barricaded themselves in their neighborhoods. Fires set by rioters raged across the city of 250,000, and food was scarce after widespread looting. Police or military troops were nowhere to be seen.

The rioting that began Thursday night appeared aimed at undermining Kyrgyzstan's interim government, which came to power after former President Kurmanbek Bakiyev was ousted in a bloody uprising in April and fled the country. Uzbeks have backed the interim government, while many Kyrgyz in the south have support the toppled president.

The United States, Russia, and the U.N. chief all expressed alarm about the scale of the violence and discussed how to help the refugees. Russia sent in an extra battalion to protect its air base in the northern part of the country.

Most of the Uzbek refugees at the border were elderly people, women and children, with the men having remained behind to defend their property. Many arrived with gunshot wounds, the Uzbekistan Emergencies Ministry said, according to Russian media.

15 Killed In Attempted Iraqi Bank Robbery

BAGHDAD (AP) — Gunmen wearing military uniforms stormed Iraq's central bank Sunday in an apparent robbery attempt, bat- tling security forces in a three-hour standoff after bombs exploded nearby in a brazen daylight attack that left at least 15 people dead.

The assault on Iraq's top financial institution stoked fears that insurgents are taking advantage of political deadlock after incon- clusive March 7 national elections to try to derail security gains.

The 325-member parliament was due to convene Monday, but analysts have said agreement on a new government could still be months away.

Iraqi military spokesman Maj. Gen. Qassim al-Moussawi blamed the attack on al-Qaida in Iraq but said no money had been stolen from the bank, which holds gold deposits as well as U.S. and Iraqi currency.

The violence began with the bombings — which sent plumes of smoke over the city skyline — although there were conflicting reports about the number and nature of the blasts. Some Iraqi police and hospital officials, who spoke on condition of anonymi- ty because they weren't authorized to release the information, put the casualty toll as high as 26 dead and more than 60 wounded.

Inconsistent Security Observed At World Cup

JOHANNESBURG (AP) — Someone walks through a metal detector and the buzzer sounds. Smiling guards wave him forward without making him empty his pockets or even explain why the alarm might have gone off.

That scene, unthinkable at an airport terminal, has been repeated many times at several stadiums in the first days of the World Cup. With the attention of billions of soccer fans, the monthlong event hosted by South Africa could be a tempting tar- get for terrorists.

The laid-back security treatment at stadiums and the main media center appears to be reserved mostly for credentialed visi- tors such as journalists and VIPs. Bag searches are often cursory or nonexistent, and credentials often are not closely examined.

Horst Schmidt, a senior FIFA security expert who is an adviser to the World Cup organizers, expressed confidence that regular fans were being rigorously screened, but said it was possible that people with credentials were treated with more deference.

"Maybe it's more relaxed," he said. "But there are strict orders... They checked my accreditation. They looked into my face to compare with the photograph."

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REFORM

From Page 1

DERIVATIVES:

These are the complex, unregulated securities that many corporations typically use as a hedge against market fluctuations. For instance, an airline may try to soften the cost of a potential rise in fuel prices by betting in the derivatives market that fuel prices will rise. But derivatives have become instruments for risky speculation. The legislation would require that they be traded in regulated exchanges.

The toughest Senate provision would force banks to shed most of their lucrative derivatives business — the trades they conduct for themselves and the markets they create for clients would have to be spun off into separate subsidiaries.

The proposal's chief advocate is Sen. Blanche Lincoln, D-Ark., who survived liberal and labor attacks during a hard-fought primary runoff largely by spotlighting her anti-Wall Street stance.

The Obama administration and bank regulators, including Federal Reserve Chairman Ben Bernanke, have said her proposal goes too far. Advocates say it would limit the type of risky bank behavior that led to the financial crisis.

Large banks are simply apologetic, watching as it gains strength over time. Lincoln's political success had two effects: It boosted her strength as a member of the House-Senate conference committee working on a compromise and it showed other Democrats that her Wall Street criticism worked in a tough political year for incumbents.

With seven Senate Democrats and five Senate Republicans on the conference committee, Frank and Dodd, D-Conn., can't afford to lose her vote.

VOLCKER RULE

After the Great Depression, depository banks and investment banks had to be separate and independent enterprises. Congress and the Clinton administration changed that in 1999. Now, huge financial institutions such as Goldman Sachs, Morgan Stanley, JPMorgan Chase, Bank of America combine commercial and investment banking operations.

A Senate plan known as the Volcker rule, after former Fed Chairman Paul Volcker, would prohibit banks from betting on the markets with their own money. It would give regulators the authority to determine the best way to put into place that prohibition, which would apply to all securities trades, not just derivatives.

Unlike Lincoln's plan, it would not stop banks from creating trading markets for their clients.

Volcker is the proposal's leading champion. But he and several Democratic lawmakers want to strengthen the Senate bill by giving

regulators less latitude to modify the prohibition. The idea has been pushed by Democratic Sens. Carl Levin of Michigan and Jeff Merkley of Oregon.

Prompted by a Securities and Exchange commission case against Goldman Sachs, their plan also would prevent financial firms from betting against securities they assemble for their clients.

Large banks see billions of dollars in trades slipping away. They prefer a House plan that merely says regulators could ban such trades. But Frank last week dashed those hopes.

"The general direction that Sens. Merkley and Levin were moving in is a direction that a lot of people are supportive of," he said. "The final version, we'll see. But it will be tougher than the House."

DEBIT CARD FEES

People in the U.S. use debit cards more frequently than credit cards. But their use costs merchants money: For every swipe, merchants pay 1 percent to 2 percent to banks and credit card networks such as Visa and MasterCard.

A proposal that passed the Senate 64-33 requires the Federal Reserve to limit those fees, and it has created a lobbying donnybrook between banks and retailers.

Most of the fees go to banking giants such as Bank of America and JPMorgan Chase. But the face of the lobbying effort has been small community banks and credit unions that say they will be disproportionately hurt if they lose such fees.

The proposal specifically excludes banks with assets under \$10 billion. Officials at small banks say their banks still would have to lower fees to compete with bigger banks or drop their debit card programs.

Though the House did not take up the measure, the Senate vote sent a strong signal.

"When you have 64 senators voting for something like that after a lot of controversy it's unrealistic to think it's going to go away," Frank said.

Analysts say the measure could be amended, perhaps by expanding the conditions that the Fed would have to consider in setting the fees.

CONSUMER PROTECTIONS

The final legislation will create a government consumer financial protection entity. This development was once considered the most contentious element sought by the administration.

The House bill exempted accountants, tax preparers, real estate agents and auto dealers from bureau oversight. The Senate bill has no such exceptions.

Auto dealers have lobbied fiercely to be excluded from the law's reach, arguing that they assemble loans but don't administer them. Obama has fought back, elevating the issue to a test of White House strength.

The Senate passed a resolution instructing negotiators to carve car dealers out of the bill, but that guidance isn't binding.