

Global Volunteers, a nonprofit international development organization based in St. Paul, Minnesota.

The volunteers' goal is to help establish a foundation for peace through mutual international understanding. To this end, they invest personal time and resources to work anywhere from continental America to Africa, Europe or the Cook Islands. Citizens from throughout our country participate in projects determined and directed by the local communities, doing everything from teaching English to building and painting local facilities, such as classrooms and medical clinics.

As Susan Norman, a volunteer from Texas said: "It was great to actually be a part of a team doing repair work and maintenance so the peace process [in Ireland] can continue. I learned that peacemaking isn't just facilitating discussion but also repairing walls, cleaning toilets and doing a lot of behind-the-scenes work so the process can happen." It is because of thousand of volunteers like Susan that progress toward international peace and understanding is being made. These volunteers are a prime example of people who refuse to become frustrated in light of serious global problems, but rather attempt to solve them, step by step, through personal commitment and dedication.

Now, Global Volunteers had been granted special consultative status to the United Nations by the U.N.'s Economic and Social Council (ECOSOC). This privilege enables Global Volunteers to designate U.N. representatives and attend ECOSOC's meetings. Their consultative status allows the volunteers to make a contribution to the work programs and goals of the United Nations by serving as technical experts, advisers and consultants to governments and the Secretariat. I am confident that Global Volunteers will become a valuable asset to ECOSOC and will continue to build relationships and understanding in the relentless pursuit of global peace and understanding.

Mr. Speaker, I commend Global Volunteers President Bud Philbrook, his spouse Michele Gran, and the crews of volunteers for their hard work and dedication over the past 15 years and I wish them all the best in their ongoing efforts. They serve as ambassadors and role models for all of the citizens of America!

FICO ASSESSMENT ELIMINATION  
ACT OF 1999

**HON. FRANK D. LUCAS**  
OF OKLAHOMA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 9, 1999*

Mr. LUCAS of Oklahoma. Mr. Speaker, I rise today as a member of the Banking Committee having just introduced a bill that will infuse \$780 million annually into our economy. The FICO Assessment Elimination Act of 1999 will eliminate an assessment on banks and thrifts that is no longer necessary.

My legislation will eliminate FICO assessments for all financial institutions that are insured by either the Bank Insurance Fund or the Savings Association Insurance Fund. Under current law, banks and thrifts are as-

essed in order to pay obligations on bonds issued by the Financing Corporation in the last 80's.

Currently, the Bank Insurance Fund and Savings Association Insurance Fund are over-capitalized. There is far more money in these accounts than is needed to insure the safety of the institutions they safeguard. Moreover, these funds have been invested in Government bonds and generate approximately \$2 billion in interest earnings every year.

I propose that we use this excess income and reserve level in FDIC funds to pay for the interest due on FICO bonds, and eliminating the FDIC assessment on banks and thrifts completely. I see no reason to charge these institutions \$780 million a year when we have a fund that is growing in far excess of what we need to maintain prudential reserves.

Just imagine what that \$780 million accomplish in each of our communities. It is estimated that my bill would make \$10 billion of credit available next year. This is \$10 billion of new credit that would be available for banks and thrifts to lend. This is money that our financial institutions could lend to a first time home buyer or an individual interested in starting a small business. The opportunities this money could provide are endless.

Put this \$780 million to work in your community. Support the FICO Assessment Elimination Act of 1999.

TRIBUTE TO CHARLES McWHIRTER

**HON. RALPH M. HALL**  
OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 9, 1999*

Mr. HALL of Texas. Mr. Speaker, I rise today to pay my last respects to an outstanding citizen of the Fourth District of Texas, Charles Olin McWhirter, who died on August 21, 1999.

Mr. McWhirter was born in 1920 in Greenville, TX, and grew up to serve in the Coast Guard during World War II and take part in the D-Day invasion. He was a member of the class of 1942 at Texas A&M University, and that affiliation would become one of his passions in life.

He and his beautiful wife of 55 years, Marjorie Stanley McWhirter, have endowed several scholarships for deserving students who attend Texas A&M, and they have been patrons of the George Bush Presidential Library at Texas A&M. Mr. McWhirter was a sales executive for the General Electric Co. in Dallas for 32 years. He has been totally successful in every venture of his life. Charles McWhirter stood tall for his values and beliefs and will be remembered for his generosity, integrity and love of family.

He is survived by his wife, Marjorie; son Stan and daughter-in-law Pam; grandson Nicholas, a current student at Texas A&M; his sister, Kathleen Rosenberg; and nephews Ernest and Charles Rosenberg.

On a personal note, Mr. Speaker, I would like to add that Charles McWhirter was one of a group of Texas A&M alumnus who got together and voted to accept me as an Honorary Texas Aggie—one of the greatest rec-

ognitions I have ever received. I am invited to the annual Musters and will, in fact, be speaking to the Aggie Muster at the Texas A&M at Commerce campus on Friday of this week. As is customary, Charles McWhirter will live again with us on that day—a day that perpetuates the name and memory of all who knew the fellowship, the fraternal love, and the unbelievable spirit of Aggieland.

Mr. Speaker, as we adjourn today, I ask my colleagues to join me in remembrance of Charles McWhirter.

TRIBUTE TO RALPH HETTICK

**HON. JOHN SHIMKUS**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 9, 1999*

Mr. SHIMKUS. Mr. Speaker, I rise before you today to express my heartfelt gratitude and admiration for Ralph Hettick. His commitment to the country is demonstrated by his service in the infantry during World War II as well as his continued patriotism.

Born on a farm in Macoupin county, Ralph was drafted to fight in the South Pacific Islands during World War II. Proudly serving his country, he was appointed to a demolition crew which routinely handled heavy explosives to fight enemy soldiers. Ralph returned home after a serious chest injury caused by a Japanese sniper.

Since his service, he has worked in Illinois and raised a wonderful family. He is a member of the American Legion and the Disabled American Veterans. Ralph's patriotism is evident in his constant urging for children to respect the flag and our country. He also generously shares with them his personal experiences and the history of World War II.

I would like to thank Ralph Hettick for being a true example of what a great citizen can do for our country.

IN HONOR OF WILLIAM N.  
HUBBARD, ESQ.

**HON. CAROLYN B. MALONEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 9, 1999*

Mrs. MALONEY of New York. Mr. Speaker, I rise today to pay special tribute to William N. Hubbard, Esq. Mr. Hubbard is an honorable citizen who has worked tirelessly to improve the quality of life for countless New Yorkers.

Among Mr. Hubbard's many contributions to the health and well-being of New York City residents, he cofounded the Environmental Action Coalition and was associated with the New York Urban Coalition's Housing Rehabilitation Task Force.

Mr. Hubbard is chairman and president of Center of Development Corporation and of its predecessor, Center for Housing Partnerships, which he formed in 1971 to revitalize urban neighborhoods.

On December 6, 1999, Mr. Hubbard will be honored by Trees New York for his tremendous advocacy for trees and greening in New