

## TRIBUTE TO RUTH A. GELLER

• Mr. LIEBERMAN. Mr. President I rise today to pay a well-deserved tribute to Ruth A. Geller, MSW on the occasion of her retirement from the Connecticut Mental Health Center after 25 years of service as a psychiatric social worker supervisor.

Ruth has demonstrated exceptional compassion, dedication, and professionalism in caring for the severely, chronically mentally impaired of Connecticut. As a mentor and teacher, Ruth has trained a generation of mental health professionals with the same devotion she has brought to her clinical work. As a result, Ruth has instilled in them the ability to become respectful, empathetic mental health providers.

I am proud to stand before the Senate to congratulate Ruth Geller upon her retirement and thank her for an outstanding career which has enhanced the lives of so many. I wish her continued success in the years ahead. •

## TRIBUTE TO IRENE AUBERLIN

• Mr. ABRAHAM. Mr. President, I rise today to pay tribute to the late Irene Auberlin, the "Mother Teresa" of Detroit.

Mrs. Auberlin is the founder of World Medical Relief (WMR), an organization which, to date, has distributed more than \$500 million worth of medical goods both in Detroit area, where she lived, and abroad.

Mrs. Auberlin was a quiet home-maker until she saw a television program about orphans in Korea in 1953. She provided supplies to the nuns who ran the orphanage, thus beginning over 46 years of service to the poor. Since then, WMR has sent food, medical equipment, and supplies throughout the United States and to over 120 countries. In 1966, WMR began a monthly prescription program that still exists today, providing medicine to elderly poor in the Detroit area.

Mrs. Auberlin received over 60 awards and commendations, including The President's Volunteer Action Award and Silver Medal, presented to her by President Reagan.

On behalf of the residents of Michigan, the United States, and elsewhere, I want to thank Irene for all that she did to help those in need. •

NATIONAL BLUE RIBBON SCHOOLS  
IN MARYLAND

• Mr. SARBANES. Mr. President, I am pleased to announce that ten elementary schools throughout Maryland have been named Blue Ribbon School Award winners by the United States Department of Education. These schools are among only 266 elementary schools nationwide to be honored with this award, the most prestigious na-

tional school recognition for public and private schools.

The designation as a Blue Ribbon School is a ringing endorsement of the successful techniques which enable the students of these schools to succeed and achieve. Over the past few years, I have made a commitment to visit the Blue Ribbon Schools and have always been delighted to see first hand the interaction between parents, teachers, and the community, which strongly contributed to the success of the school. I look forward to visiting each of these ten schools and congratulating the students, teachers and staff personally for this exceptional accomplishment.

According to the Department of Education, Blue Ribbon Schools have been judged to be particularly effective in meeting local, state and national goals. These schools also display the qualities of excellence that are necessary to prepare our young people for the challenges of the next century. Blue Ribbon status is awarded to schools which have strong leadership; a clear vision and sense of mission that is shared by all connected with the school; high quality teaching; challenging, up-to-date curriculum; policies and practices that ensure a safe environment conducive to learning; a solid commitment to family involvement; evidence that the school helps all students achieve high standards; and a commitment to share the best practices with other schools.

After a screening process by each State Department of Education, the Department of Defense Dependent Schools, the Bureau of Indian Affairs, and the Council for American Private Education, the Blue Ribbon School nominations were forwarded to the U.S. Department of Education. A panel of outstanding educators from around the country then reviewed the nominations, selected schools for site visits, and made recommendations to Secretary of Education Richard Riley.

The ten winning Maryland elementary schools are as follows:

Ashburton Elementary School, located in Bethesda, is home to 515 students and 64 staff members which provide for a richly diverse school community with an exemplary record of student achievement and an outstanding academic program. This award also credits the SHINE Program—Successful, Helpful, Imaginative, Neighborly, and Enthusiastic—with recognizing students who participate positively in the school community.

Brook Grove Elementary School, located in Olney, not only has a commendable academic strategy, but also is recognized as a school that encourages excellence in the arts and in athletics, and values individuality and diversity as critical to the well-being of the student body.

Our Lady of Mercy School is a co-educational Catholic school in Poto-

mac that combines traditions of academic excellence, intellectual curiosity and fundamental moral and religious values in a successful program that has almost half of its 283 students meeting the criteria of giftedness set by the Institute for the Academic Advancement of Youth.

Oak Hill Elementary School, the most culturally and economically diverse school in the Severna Park area, prioritizes parental involvement in the successful pursuit of quality education for its students. The concept of the "Oak Hill School Family" aims to provide a safe and nurturing school environment, a strong academic program and a philosophy that encourages community involvement.

Salem Avenue Elementary School, located in Hagerstown, has made great strides in the last decade and, as a leader in Washington County, is a school of many "firsts," including being the first Title 1 school to receive a satisfactory or excellent rating in all areas of the Maryland School Performance Assessment Program (MSPAP); the first elementary school to be named a Blue Ribbon School; the first to create and appoint the position of Curriculum Coordinator; and the first to be named a National Distinguished School.

Templeton Elementary School, located in Riverdale, is an award winning Prince George's County school which has made dramatic gains on the Maryland School Performance Assessment Program (MSPAP). Templeton's mission is to provide its diverse student body with the knowledge and skills to be productive members of society.

Vienna Elementary School, located in Vienna, is a small, rural school which draws from a large geographical area and is an integral part of the community. With virtually no staff turnover and a strong School Improvement Team, students, staff and parents form a close-knit community and serve as a model in the district for student achievement, staff commitment and participatory leadership, including development of character and ethical judgment.

West Annapolis Elementary School, situated in downtown Annapolis, was used as an example by the Maryland State Department of Education for two videotapes highlighting outstanding teachers. This award also credits West Annapolis' belief in the importance of a united school community as evident in its concept of TEAM/excellence which works to improve the teaching and learning environment in which students can excel.

The Summit School is a non-profit school that was created 10 years ago to promote literacy and school success among children with unique educational needs, namely bright students that are disabled readers. Summit, located in Edgewater, enables students

to come to understand their own unique learning styles by identifying their strengths and weaknesses through a variety of individualized strategies.

The Trinity School, located in Ellicott City is an independent, co-ed Catholic school that was designated as an Exemplary School by the U.S. Department of Education in 1990. Trinity offers a challenging curriculum while also offering a variety of community outreach programs to involve students and their families in extracurricular activities.

These ten elementary schools in the State of Maryland represent a model for schools across the nation. Their hard work and dedication has resulted in a tremendous achievement for the students, teachers, parents and community. This committed partnership proves that a concerned community can produce excellent results.●

#### VIRGINIA CHAMBER OF COMMERCE CONGRESSIONAL DINNER

Mr. ROBB. Mr. President, Richard D. Fairbank, Chairman and Chief Executive Officer of Capital One Financial Corporation, delivered remarks at the Virginia Chamber of Commerce Congressional Dinner last month. Capital One, headquartered in Falls Church, Virginia, is one of the fastest growing private employers in my state. Mr. Fairbank's remarks offered invaluable insight into the challenges and opportunities the technology revolution is producing in both the private and public sectors, and I ask that they be printed in the RECORD.

The remarks follow:

REMARKS BY RICHARD D. FAIRBANK, VIRGINIA CHAMBER OF COMMERCE CONGRESSIONAL DINNER, APRIL 29, 1999

Members of Congress, distinguished guests, ladies and gentlemen. Let me first take the opportunity to thank the Virginia Chamber for supporting Virginia's business community. It is an honor to join you this evening to share a bit of the Capital One story and give you my thoughts about the challenges facing the Virginia business community as we move into the 21st Century.

First, a comment about Virginia. What a wonderful state we live in! I am reminded of that everyday. The irony is, Virginia was not where I was supposed to live. I grew up in California, and thought I would always live in California. When I graduated from business school, I applied only to California firms, except for one company in D.C., and only because they were just about to start a San Francisco office. When my wife and I came out here, we fell in love with Virginia, and never went to that San Francisco office. So now we've been Virginians for 18 years, and we're here to stay. My wife and I and our four children live right here in Fairfax County.

And our larger family—our COF family—now numbers 8,000 associates in Virginia—in Richmond, Chesterfield, Fredericksburg and Northern Virginia. Virginians have a wonderful blend of Southern charm and tradition mixed with a very positive spirit that be-

lieves in possibility. It's a magical combination. It's made Virginia a great home for COF. Capital One's growth has at times surpassed our capacity to hire here in Virginia, so we have expanded into Florida, Texas, Washington State, Massachusetts and the UK. But our first choice is always to grow as much as we can right here at home. Just last year, we added 3,500 new jobs here in Virginia. This year we've announced we're adding another 3,000 new jobs in Virginia, but truth be told, we'll probably exceed that number significantly.

Tonight I've been asked to talk about how the business world is changing, using Capital One as an example. I think the story of Capital One is a story of what happens when a band of believers fixates on a vision of how the world is changing, and pours everything they have into getting there. Today, Capital One is one of the fastest growing companies in the country. But it wasn't always that way. In fact if you had asked anyone 12 years ago to bet even one dime on Nigel Morris and myself and the dream we had, you wouldn't have found many takers. I know that for a fact. Because we were out there asking. And they weren't taking.

Our dream was this. We believed information technology could revolutionize the way marketing is done. The most basic truth of marketing is that every person has unique needs and wants. Yet from the beginning, companies have tended to respond to those needs with a one-size fits-all approach, because they can't accommodate the unique needs of thousands or millions of customers. But we saw the possibility to change all that. To use technology and scientific testing to deliver the right product to the right customer at the right time and at the right price—a strategy we call mass customization. And we saw the credit card as a perfect candidate for this strategy. Ten years ago, virtually every credit card in the U.S. was priced at 19.8 percent interest rate with a \$20 fee. Yet people varied widely in their default risk, their financial circumstances and their needs.

Our dream was to build a high-tech information-based marketing company to change all that. The problem was we had no money and no experience in the credit card business. We needed a sponsor. So, Nigel and I embarked on a national journey to every financial institution that would talk to us. The good news is that we got audiences with the top management of 20 of the top 25 banks in America. The bad news is that every one of them rejected it. But finally, a year into our journey, we found a sponsor right here in our backyard. Signet Bank in Richmond.

And so Capital One was born. For years we worked to build the business, to build the technology and operations to customize decision-making at the individual account level. Four years into it, we still had no success. Yet Signet never lost faith, despite nearly going under themselves with real estate loan problems. Finally, we cracked the code of mass customizing credit cards. And in 1992 we launched credit cards at dramatically lower prices for consumers with good credit. And we've never looked back.

Today we have thousands of product variations for our customers. Including products like our Miles One card that gives mileage credit on any airline, with no blackout period, and with a 9.9 percent fixed interest rate. We can price this low because we use technology and information to make sure that our low-risk customers don't have to subsidize high-risk customers. By 1994, we had grown to 6 million customers. Signet

Bank spun off Capital One, and we became a fully independent company.

But our dream was just beginning. Because we never defined ourselves as a credit card company. We're a technology-based marketing company. So, we have taken this very same strategy and expanded into other financial products like deposits, installment loans and auto loans. We've also taken our strategy internationally to the UK and Canada so far. And, we even entered the telecommunications industry, creating a company called America One, where we are marketing wireless phones. While everyone else markets wireless phones through stores, we are selling direct, tailoring each offer to our customers' needs. The strategy appears to be working. We are now in 41 states. And America One is now the largest direct marketer of wireless phones in the U.S. Our next frontier at Capital One is the Internet, which is a perfect medium for our strategy of information-based mass customization. We are mobilizing a major effort to be a big player in the Internet. So from credit cards to wireless phones, from the U.S. to the UK, and from the mailbox to the Internet, we've been able to keep the growth going at Capital One. We now have 18 million customers, and are growing by 15,000 customers a day.

Capital One's success in many ways has come simply from understanding and embracing the inexorable implications of the technology revolution. First, that marketing will be revolutionized. And second, that technology is changing the leverage of the human mind. This insight has massive implications for human resources. One hundred years ago, in factories and farms, the smartest or most educated workers were not necessarily the most productive. But the computer and the Internet can take the human mind to a quantum new level. In the technology age, the key asset in a company is its knowledge capital.

And to us, this meant that our greatest imperative is recruiting and developing incredibly talented workers. If there's one thing that is talked about the most and delivered upon the least, it is this—recruiting the best people. At Capital One, we have made it the number one corporate imperative. In fact, I believe that the single biggest reason for Capital One's success is a totally fanatical commitment to recruiting. It is the most important job for every executive and manager in the company. The average executive at Capital One spends about one full day a week recruiting. It's an incredible commitment. Our future depends on it.

So that's the Capital One story. I believe that many of the things I've said about Capital One have direct relevance to Virginia and its challenges. Like Capital One, Virginia is enjoying exceptional growth, fueled significantly by being a leader in technology. The good news is that the entire Commonwealth is benefiting from the booming economy. It seems that economic expansions are announced every week in Virginia. But Virginia cannot rest on its laurels. While Virginia has done a good job at attracting high quality, high salaried jobs providing unprecedented opportunities for all Virginians, we continue to face many challenges that need attention from both our political and business leaders. Let me mention just a few . . .

The greatest challenge for Virginia's rapidly growing companies is to attract and retain the most talented employees who have the technical skills to lead our businesses into the 21st century. There are nearly 25,000 unfilled technology related jobs in Northern