

I had the great fortune of knowing Bill over the years, and I saw firsthand his deep affection for his family and friends, and his fine work for his community, his party and his country. I am very sorry he will no longer be with us, and I send my condolences to his wife, Valerie, seven children and 14 grandchildren.

Bill Crotty was an American success story. He was born in a small town during the Great Depression to a loving family. This set of experiences instilled in him a work ethic and a love of family and community that guided his life. Bill graduated from college and law school, succeeded in the business world and spent years giving back to his community and country.

I would like to take a moment to cite some examples of Bill Crotty's work in his community that demonstrate the value of his contributions. He was chair of the Capital Fund Drive for Bethune-Cookman College. He was a member of the Board of Counselors of Bethune-Cookman College. He was chair of the membership drive for the Volusia County Society for Mentally Retarded Children. He was a member of the Board of Directors of the United Fund of Volusia County and of the Richard Moore Community Center, Inc. He was a charter member of W.O.R.C., an organization dedicated to the rehabilitation of the disabled.

I could cite more examples, but these help provide a flavor of the kind of person Bill Crotty was. I feel privileged to have known him over the years. As a husband, father and grandfather, as a friend and as a public servant, Bill Crotty will be sorely missed.

Mr. GRAHAM. Mr. President, I rise to offer a tribute to a great Floridian and a great American: Mr. E. William "Bill" Crotty of Florida, the United States Ambassador to Barbados and the Eastern Caribbean.

Bill Crotty died Sunday, October 10, 1999, at Shands Teaching Hospital in Gainesville, Florida. Funeral mass and burial will take place today in Bill's hometown of Daytona Beach, Florida.

Among Bill Crotty's many friends in this world, some of his closest friends are members of this body. On behalf of them and the United States Senate, we offer our heart-felt sympathy to Bill's wife, Valerie, and to his large and loving family.

During his rich and full life, Bill Crotty was many things: a five-sport athlete, lawyer, proud parent of seven children, successful businessman, Irish story-teller and political and civic activist. Above all, Bill Crotty was an ambassador. His smile, his laugh, his easy manner and his sense of humor were lifelong gifts to the countless individuals he encountered during his 68 years on this earth.

Bill Crotty was an ambassador for his alma mater—Dartmouth College in his native New England. He was an ambassador for his adopted home of Daytona Beach, and its Bethune-Cookman College and International Speedway. The

local Chamber of Commerce declared him Citizen of the Year in 1992.

Late in life, Bill Crotty was officially certified as an ambassador. Last year, after Senate confirmation, he reported to our embassy in Barbados. He and Valerie have done an outstanding job representing the people of the United States in this important neighboring region. One of their efforts has been to help restore the historic home in Barbados where young George Washington once lived with his older brother.

Like me, Bill Crotty was born during the Great Depression. Demographers note that America's birth rate declined during the Depression, prompting some social commentators to remark that the parents of those born during this troubled era were passionate or crazy or both.

Bill was born with few material possessions. His strong family, his sharp mind, and agile body propelled him to top educational institutions and success in life.

Most importantly, Bill Crotty was my friend. I fondly recall repeat visits to his home in Daytona Beach, and his tradition of preparing bountiful breakfasts to start the day. In addition to his cooking skills, Bill was rightfully proud of his agility on the tennis court.

Mr. President, we mourn the loss of our friend, Ambassador Crotty, while recognizing and celebrating his many achievements in Daytona Beach, in Florida, in America, and throughout our hemisphere.

HISPANIC HERITAGE MONTH 1999

Mr. DOMENICI. Mr. President, as I attend dinners and events to celebrate Hispanic Heritage Month, I have been impressed with the energy that the Latino people are adding to our nation. They are having an impact in the work place, the market place, in politics and in our culture. Hispanics will surpass blacks as our nation's largest minority by the year 2005.

For my colleagues who do not understand my own link to the Hispanic people, I would like to remind you, I grew up in an immigrant household. My father spoke and wrote Italian. He was fluent in Spanish and English, but did not write English. His customers and employees were Hispanics, mainly in the Albuquerque area. He spoke Spanish at home and at work.

In the downtown area of Albuquerque, where I grew up, my Hispanic friends spent hours at our family home, and I spent hours in their homes. Personally I understand more Spanish than I speak, despite all the credit I get for being Spanish-speaking. My wife and I are enchanted by the Spanish masses in New Mexico. The guitars and singing add a beautiful and clearly Hispanic dimension to a worship service.

In my twenty-six years as a Senator from New Mexico, I have only grown in my appreciation for the Spanish influence in my home state. Although New

Mexico is surpassed in absolute numbers of Hispanics by states like California, Texas, Illinois, New York, and Florida, no other state has a higher percentage of Hispanic people than New Mexico. Forty percent, or about 680,000 New Mexicans are of Hispanic origin.

Because of our unique history, Hispanics in New Mexico are influential in all areas of life. There are well educated Hispanics in our national laboratories, our universities, in the legal and medical professions, and in virtually every business, including ranching and farming. Spanish architecture and culture add a significant depth to life in New Mexico.

It is clear to me that Hispanics in every state, not just New Mexico, want to be part of the American mainstream. They want to get ahead and succeed. Hispanics want to own businesses and buy their own homes, and they want their children to get a good education. Recent national surveys confirm that Hispanics want what most Americans want. They want the American Dream. They want to earn good money, buy their own homes, drive nice cars, send their children to safe schools, provide for a college education for their children, and invest in the future.

The great majority of Hispanics are working class Americans who work hard. For most Hispanics, the American dream is a reality or approaching reality. About one in four Hispanics remains in poverty, twice the national poverty rate. Recent studies show slight declines in the Latino poverty rates. This is good news, but it could be better, as I will discuss soon.

Latinos are forming their own businesses at the highest rates in the nation. The United States Small Business Administration (SBA) reports that the 1.4 million Latino businesses in 1997 represent a 232 percent increase over 1987.

Two years later, in 1999, there are more than 1.5 million Latino businesses in the United States, with projections for reaching 3 million businesses by the year 2010. Hispanics were a major force in the California economic recovery, where it is now estimated that 400,000 Latino businesses are established and growing. The most common name of home buyers in Los Angeles is Garcia, followed by Gonzales, Rodriguez, Hernandez, Lopez, and more Spanish names. Los Angeles has 6 million Latinos, more than the total population of most states.

In 1997, national Hispanic business receipts were estimated at \$184 billion or 417 percent higher than 1987, and employment in these businesses was up 464 percent over 1987.

The first Hispanic business in America exceeded one billion dollars in annual revenues this year. This important milestone was accomplished by MasTec Inc of Miami, a large construction firm headed by Jorge Mas Jr. whose father was a Cuban exile leader.

As a Time magazine article about Hispanics concluded a few years ago, "Hispanics are coming and they come bearing gifts." In July, of this year Adweek observed in a paraphrase of the Time comment, "Hispanics are here and they come bearing profits."

Besides becoming home owners as fast as they can and starting businesses faster than any other ethnic group, Hispanic consumers are also a growing market force.

The impact of Latinos in our domestic and international markets is huge. Alert executives have welcomed these new markets and profits by serving the needs of Latino consumers right here in the United States. Adweek recently made this observation about this growing market force, "Many of the top American companies are already courting the market intelligently and aggressively. Procter & Gamble, Sears & Roebuck, Western Union, Colgate-Palmolive, McDonalds, Allstate and many more are already profiting from the Hispanic market. It's because Hispanics are smart consumers who are loyal to the brands that serve them best and to manufacturers who ask for the order."

Recent headlines report the impact of Latino activities on the mainstream culture. Major magazines this year have had such headlines such as: "Young Hispanics Are Changing America" and "Latino Power Brokers are Making America Sizzle."

This month, the Albuquerque Tribune had a story with the headline, "Hispanic Influence, Power on the Rise." Sammy Sosa's home runs are featured in sports headlines, and Ricky Martin and "La Vida Loca" win Grammy awards while Latin music is a \$12.2 billion industry.

There are other major indicators of the growing Hispanic or "Latino" influence in our markets, our labor force, and in our schools. Some of these indicators are:

- 31 million Hispanics now live in America. This is nine million more than the 22.2 million Hispanics reported in the 1990 census.

- Latinos account for over 11% of our national population—one in nine Americans is Latino. It is predicted that one in four Americans will be Latino by the year 2050.

- Hispanic buying power in America has increased 65% since 1990 to almost \$350 billion today, more than the entire GNP of Mexico.

- 4.3 million Hispanics voted in 1996 and 5.5 million are expected to vote in the year 2000 elections. Over 12 million Latinos are eligible to vote.

- Spanish-speaking America is already the world's fifth largest Hispanic nation. In ten years, only Mexico will have a larger Hispanic population.

- Spanish-speaking America is already the world's fifth largest Hispanic nation. There are 400 million Hispanics in the western hemisphere.

- There are proportionally more Medal of Honor winners among Hispanics than any other ethnic group in America.

It is no wonder that George W. Bush and Al Gore are speaking their best Spanish to Latino audiences. Some are

even asking, "Who is assimilating whom?"

Some say we need "English Only" as a protection from the growing numbers of Spanish speakers. I say we need to apply "English Plus" other languages like Spanish. Our nation will be better prepared for the future by adding Spanish, Italian, German, Japanese, and other languages to our national strengths. I will oppose movements like "English Only" that are so brazenly aimed at Hispanics and Hispanic culture. "English Plus" is a much more healthy approach to our economic and cultural future.

Hispanics are proud to remind us that they are represented among Medal of Honor winners more than any other ethnic group in our country. Names like Lopez, Jimenez, Martinez, Rodriguez, Valdez, Gonzales, and Gomez are among the recipients of our nation's highest military honor. Many are New Mexico Hispanics who were over-represented in the infamous Bataan Death March of World War II.

Having surveyed the major indicators of Hispanic growth and economic potential over the past decade and the important prospects for further growth and influence, I must now stress to my colleagues that Hispanic people in America today still face two major obstacles that I see.

First, capital is the key to growing business in our great country, and Hispanics do not have sufficient access to capital that their numbers and ideas might indicate. Second, and even more important for our future, the drop-out rate of Hispanics is unacceptably high. Let me elaborate.

As Hector D. Cantu observed in his Hispanic Business Column (July 1, 1999) for Knight Ridder News, "Put Latino entrepreneurs in any room and they soon start talking about capital. Or rather, the lack of it. So many business plans, they might say, and so few banks willing to lend them money."

The Federal Reserve Bank of Chicago, in a June 22, 1999, study of small business finance in two Chicago minority neighborhoods, found that "Black and Hispanic owners start their businesses with less funding than owners in the other ethnic groups. Black and Hispanic owners also depend on personal savings for a higher proportion of their start-up funding and are more likely to use personal savings as their only source of start-up funding."

This study also noted that with the following baseline characteristics: "eating/drinking place, high school education, proficient in English, no previous experience as an owner, aged 37 years, male, and business started 12 years ago," "A White owner . . . starts with 167 percent more funding (\$54,564) than a comparable Hispanic (\$20,414); and Asian owner starts with 32 percent more (\$26,921); and an owner in the Other category starts with 49 percent more (\$30,479)." A Black owner in this study started with "an estimated 46 percent smaller pool of funds (\$11,104) than a comparable Hispanic."

To help remedy situations like this all around the country, the U.S. Small Business Administration (SBA) gave us some good news last month about business loans to Hispanics throughout the nation. They reported that SBA-backed loans (bank loans guaranteed by SBA) have more than doubled from \$286 million in FY 1992 to about \$635 million in FY 1999. This represents more than 21,000 loans worth about \$3.7 billion in loans to Hispanic-owned businesses in this seven year period.

Even with these impressive improvements in SBA participation and growth rates of 232% in Hispanic-owned businesses in the last decade, Hispanics still own only about 5 percent of the businesses in the United States.

As Hispanic influence is felt in our markets, I will encourage continued SBA support for improving bank lending. I would like to note for my colleagues that, on the private sector side of the ledger, Merrill Lynch is reportedly seeking more Hispanic mortgage lending, economic empowerment initiatives, and small business lending.

Merrill Lynch has launched a \$77 million pilot called the Southern California Partnership for Economic Achievement. In his article about this on April 8, 1999, Hector D. Cantu (Knight Ridder) noted that a vice president of Merrill Lynch in California made this observation about his company: "The history of Merrill Lynch has been a company that has prided itself on being one step ahead of the competition and positioning itself where great wealth is being created." He noted that after World War II, "We saw great wealth being created in the suburbs. In the 1980s, we saw worldwide economic explosions. We went to Japan and Europe to be positioned globally as we saw capitalism breaking out."

"To this list, Merrill Lynch is now adding the U.S. Hispanic market." "It's not a trend that started last year. It's something that has been decades in the making. We see it reaching critical mass in very specific ways. In small business creation. In home ownership. In pure demographics."

With this kind of economic future and solid demographics to back the Hispanic markets, there is still a disturbing weakness in the underbelly of these numbers and hopes.

As many have noted during Hispanic Heritage Month, education is key to Hispanic success in America. I feel that the break-down in our public education system affects minorities and Hispanics more than others.

Federal programs that reach our public schools and universities account for about 7 percent of all their resources. A disproportionate share of these federal resources reaches minority students in such programs as Title I of the Elementary and Secondary Education Act (ESEA). Yet, the effectiveness of this federal investment is still questionable for many reasons, mainly significant and continuing lags in educational attainment and drop outs. Clearly, these are related.

Bilingual education is most often funded with federal support, even though two-thirds of Spanish-speaking Latinos in our country are educated in English only classrooms. The federally funded TRIO programs help to identify and tutor minority students bound for college, and federally subsidized student loans help to keep students in college.

In an era when we face competition from countries all around the world like Mexico and China, we need to do all we can to keep our national competitive advantage, especially in the scientific and technical fields. There is no question that the required formal education is now higher for these fields, and it is disheartening to see so many Latinos dropping out of high school.

I will personally be looking more closely at successful programs like "Cada Cabeza Es Un Mundo" ("Each Mind Is A World") in California and Aspectos Culturales (Cultural Aspects) of Santa Fe, New Mexico. As we debate ESEA reauthorization, I will encourage more locally based efforts to include parents and other role models to participate in improving the educational environment for all students, especially those most likely to drop out.

Dropout rates among newer Latino immigrants are the highest among all ethnic groups with the exception of American Indians, who make up less than one percent of our population. Current reports by the Congressional Research Service (CRS) place the dropout rate for Hispanics who are born outside the U.S. at 38.6%.

For first generation Hispanics the drop-out rate is 15.4%. For Hispanics beyond the first generation in America, the drop-out rate is slightly higher at 17.7%. Overall, including foreign born Latinos, the Hispanic drop-out rate is 25.3% compared to 7.6% for whites and 13.4% for blacks.

We cannot tolerate drop-out rates like these.

As our economy demands higher education, and jobs are not being filled for lack of education or experience, the critical value of achievement in education becomes an issue for all of us in the Congress to note. The Hispanic Association of Colleges and Universities (HACU) released an important report documenting the strong link between education and employment for Hispanics. It is entitled, "Education=Success: Empowering Hispanic Youth and Adults."

We have federal programs that address virtually every aspect of education, from Headstart to advanced degrees in science. Yet too many Latinos are being left behind at a time when we pride ourselves in an economy that is surging ahead. We need to make our great American advancements in mathematics, science, and engineering more available to all striving students, especially Latino students who drop out more often than most students.

Bill Gates recognized this problem. He recently announced his recent bil-

lion dollar donation to minority education, much of which will go to Latino children. He saw the importance of reaching and inspiring Latinos, Blacks, and other minorities to attain higher degrees in science and mathematics. He put his foundation money behind this idea.

It is time to refocus and re-energize our federal efforts to help Latinos and others in need of educational assistance. This is not a time to see more and more Latinos falling behind in school just when more formal education is essential to job market participation.

When we celebrate National Hispanic Heritage Month in the year 2000, I hope to be able to report more progress in private lending to Hispanic businesses and better federal support for Hispanic education. Now that Hispanic Americans have become a new economic, cultural, and political force among us, we need to recommit our efforts to see that our financial institutions treat them fairly and that Hispanics are suitably educated for a future we will all live and prosper in together.

Mrs. FEINSTEIN. Mr. President, I rise to pay tribute to the Hispanic community. As we commemorate Hispanic Heritage Month, I want to recognize the contributions made by millions of Latinos in our nation. California is truly a multi-cultural state and I am honored to help represent this community in the United States Senate.

This month we celebrate a community that shares the common goals of other Americans of freedom, opportunity and a chance to build a better life. In pursuing these aspirations, they have made important contributions to life in the United States in the fields of business, politics, science, culture, sports, and entertainment. Latinos have served in the armed services with bravery and courage and many have made the ultimate sacrifice in giving their lives for the common good of our country.

Today, I honor these brave Americans and their families. I also honor Latino heroes and heroines like the late Julia de Burgos, Arturo Alphonso Schomburg, Roberto Clemente, and Cesar Chavez. These teachers, advocates, athletes, and activists have brought pride to their community, enriched our country, and provided role models for all of us to emulate.

Indeed, Latinos are changing the way America looks at itself. Today there are 31 million Hispanics in the U.S. By 2050, the population is projected to hit 96 million—an increase of more than 200 percent. Latinos are making their mark, Sammy Sosa leading the great American home-run derby, Ricky Martin, Jennifer Lopez, and Carlos Santana topping the pop music charts. Salma Hayek, Jimmy Smits, Andy Garcia, Edward James Olmos, and Rita Moreno are making great contributions to the entertainment industry.

I commend the Latino community for its courage and persistence and

want to warmly acknowledge the contributions and vitality this community brings to our nation. I thank the leaders of this community for leading by example and for promoting a national policy agenda which highlights basic human necessities that should be the right of every American.

Between 1984 and 1998, Latino voting jumped nationwide in midterm elections by 27 percent, even as overall voter turnout declined by 13 percent. In my own state of California, Latinos are participating and contributing to civic life. For the first time in the California State Legislature's history, two of its three highest offices are occupied by Latinos, Lt. Governor Cruz Bustamante and Speaker of the Assembly Antonio Villaraigosa.

A democratic and prosperous society should not step back from a national commitment to provide assistance to those who strive to achieve the American dream, despite the odds. In particular, I want to emphasize the importance of a quality education for the success of Latino children. Our Latino young people are a great source of strength and hope for the future of this nation and they should be able to participate fully in the American experience.

I am proud to honor California's Hispanic community and to have the opportunity to ensure that Latino contributions and sacrifices do not go unnoticed.

COMPREHENSIVE NUCLEAR TEST BAN TREATY

Mr. CLELAND. Mr. President, there are many important Constitutional responsibilities of United States Senators, but none is more important than providing "Advice and Consent" for treaties with other nations. And among treaties, those involving control of nuclear arms, which continue to be the only instruments capable of threatening the physical survival of the United States, must top the list of our concerns.

Since the landmark Limited Test Ban Treaty of 1963, every American president, no matter his party affiliation, has recognized the value of responsible and verifiable arms control agreements in making the arms race less dangerous and the American people more secure. And each time an American president has entered into negotiations, concluded a treaty and then sought ratification by the United States Senate, the debate in the Senate and in the country has been remarkably similar. For example, when President Kennedy announced the signing of the Limited Test Ban Treaty on July 16, 1963, he responded to the concerns and criticisms then being directed at that proposed first step in the effort to control nuclear weapons:

Secret violations are possible and secret preparations for a sudden withdrawal are