

FICO to increase lending in their communities. Right now, a financial institution of approximately \$200 million in domestic deposits could expect to pay roughly \$42,000 this year for its FICO obligation. If that \$42,000 obligation can be paid out of our excess money in the insurance funds, without compromising the safety and soundness of the funds, it will mean that institution has \$42,000 more to lend.

Right now, the BIF and the SAIF are beyond fully capitalized. They both contain millions of dollars more than required by federal law. That excess money is sitting here in Washington. The funds keep growing, and the money keeps sitting here. Now, the trouble with pots of money sitting in Washington is that quite often, the money just stays here in Washington and doesn't help our communities. This legislation would change that. By relieving some of the financial burden on our banks and thrifts through this common-sense legislation, we will be opening up opportunities for these institutions to put that money to good use.

The \$42,000 saved in my example could translate into hundreds of thousands of dollars more in available credit. This means money available to help folks in eastern North Carolina rebuild their homes and lives after Hurricane Floyd. This means money to help revitalize inner-city neighborhoods. This means more money to help farmers who have suffered crop damage. And it means money to help more Americans know the joys of home ownership.

I would like to say a few words about safety and solvency of the insurance funds. These funds, the BIF and SAIF, are administered by the FDIC and are used to pay insured depositors in the event of a bank or thrift failure. I am pleased to say that in these booming economic times, both funds are well above their statutorily required level. Current law requires each fund to have 1.25 percent of all insured deposits. Right now, the BIF and SAIF are both well above this level, and the funds are growing.

In this legislation, we take great care to recognize the importance of protecting the insurance funds. In fact, we actually build in an additional cushion to help insure the solvency of the funds. Only if the funds are above 1.4 percent will excess money above that level be used to pay the FICO obligation. Moreover, we maintain the authority and ability of the FDIC to make necessary adjustments to the funds to protect their solvency, should the need arise.

Right now, the money is sitting in an account here in Washington. I think it can be put to better use in local communities. This legislation represents a method to help do just that, without sacrificing the safety and soundness protections that are currently in place.

## ADDITIONAL STATEMENTS

### RECOGNITION OF WEYERHAEUSER COMPANY ON 100TH ANNIVERSARY

• Mr. GORTON. Mr. President, my number one priority as I represent the people of Washington state in the U.S. Senate is protecting the Northwest way of life. An intricate part of that Washington way of life is preserving our healthy and productive forests and streams. With that goal in mind, I am delighted to recognize the Centennial Anniversary of the Weyerhaeuser Company—an organization whose dedication to sustainable forestry has enriched Washington state with both a vibrant timber industry and a tradition of preservation to keep our forests healthy for generations to come.

In 1900, Frederick Weyerhaeuser and fifteen partners began the company that would revolutionize the timber industry. They purchased 900,000 acres of Washington forest land from the Northern Pacific Railway and began the Weyerhaeuser Company. It quickly grew to become one of the most vibrant and remarkable companies, not only in Washington state, but around the world.

The Weyerhaeuser Company had a vision for sustainable and environmentally responsible forest management before "green" became fashionable. In 1904, General Manager George Long sponsored a study to look at the impacts of growing timber as a crop—replenishing the resource with every harvest. Under Long's leadership, Weyerhaeuser pioneered many of the conservation, fire protection and reforestation techniques used in forest management today.

I am proud of and thankful for the great legacy that Weyerhaeuser has given to Washington—the Evergreen State. I hope that with balanced policies and responsible stewardship, Weyerhaeuser will continue to prosper in the next century. •

### SENATOR MIKULSKI'S TRIP TO NORTHERN IRELAND

• Mr. KENNEDY. Mr. President, Senator MIKULSKI recently returned from a visit to Northern Ireland, where she held productive discussions with both Catholics and Protestants who are working together for community and economic development. As columnist Thomas Oliphant wrote in a perceptive column on March 19 in the Boston Globe, Senator MIKULSKI's trip, and her work for grassroots development and cooperation in these communities, are important both symbolically and practically.

As all of us who share the dream of a permanent and lasting peace are aware, much remains to be done to carry out the peace process. I commend Senator MIKULSKI for her initiative and leadership on this issue, and I ask that Mr. Oliphant's column about her trip may be printed in the RECORD.

The column follows:

[From the Boston Globe, Mar. 19, 2000]

#### NEW OPTIMISM OUT OF ULSTER

(By Thomas Oliphant)

The brain connected to the freshest pair of eyes to look into Northern Ireland in some time was somewhat surprised by two things.

The first observation by Senator Barbara Mikulski was that the six counties' political leaders are themselves surprised at their inability to get out of the stalemate-ditches they keep driving into.

The second was that during an intensive visit framed around what's really exciting in the North these days—cross-community, practical efforts by Protestants and Catholics to get basic things done together—it was not until she got to the seat of government at Stormont that she heard the word "de-commissioning," the absurd euphemism that refers to the turning in of weapons by paramilitary organizations.

What this shows is merely how the pull of the violent, unjust sectarian past blocks a settlement that the people want. It has been going on for the two years since the U.S.-brokered Good Friday Agreement put all the building blocks for reconciliation except local political will into place.

"But," says the Maryland senator, "even though the peace process appears to be on hold, there is another informal but absolutely crucial peace process going on at the community and neighborhood level."

Mikulski was referring to the overwhelming majority's intense desire to put the Troubles in their past. That desire is creating a "social glue" that has enormous potential for Northern Ireland's long-range evolution.

By far the most important example exists under the umbrella of the Northern Ireland Voluntary Trust. Beneath this umbrella exists all manner of activities that involve Catholics and Protestants informally in specific tasks. There are groups that include former prisoners as well as families of the victims of violence and their survivors; organizations working on environmental issues as well as community centers and playgrounds; unions and microeconomic development activists; work on mental health issues as well as children's health problems. As Mikulski notes, it is all specific and local—and loaded with implications.

The best symbol, in the North Belfast Community Development Council, is the cellular phones in use during the Protestant marching season. Rumors are chased down, Catholics hear that a particular march will halt at a predesignated spot without any triumphalist chanting and should thus be of no major concern, and armed with that assurance, keep their own hotheads in check.

A year ago, when some 50 of the trust's most active female activists met with U.S. supporters, they were so fresh to their cause and nervous about the impact that the names of the participants were kept private. Mikulski arranged a meeting for them with women in the U.S. Senate, most of whom came to politics via similar routes of local activism.

Mikulski's involvement at this delicate stage is important both because of what she has done and who she is. She got into her business because of her fight against a highway. Years later she remains a grass-roots political leader, able to understand the byzantine nature of Northern Ireland's street-level culture. And she is a powerful Democratic senator on the Appropriations Committee who is comfortable working across party lines.

Mikulski notes that the Fund for Ireland, the basic aid network to which the U.S. government commits \$20 million, is an excellent

operation that has been especially useful in economic development and other brick and mortar activities. But she also suggests that the time has come to "take a fresh look at the U.S. role to think about supporting this cross-communal activity."

She is also blunt about looking at the trust's activities and potential, official U.S. support without blinders. "Their idea, what makes them so worthwhile," she said, "is their very careful focus on specific needs and projects. This is not some gooshy-poo, Irish sensitivity training where everybody gets in a hot tub and bonds. It's serious work. The fund has done a very good job, but I think we're now at a different place."

What she says about U.S. policy also should spark new thinking about private American support for Ireland. Given the roaring condition of the Irish Republic's economy, traditional charity and philanthropy appears to be less important than the cutting-edge activism across sectarian lines of the trust's participants.

They cannot be a substitute for the appalling failure of politicians in the North to transcend the past. But they do demonstrate how much of a difference individuals can make when they band together.

There now exist networks of community organizations that personify the broader refusal to regress, and they need all the support they can get. But they can't fill the vacuum without their so-called leaders. "It's like when you put your VCR on pause," said Mikulski. "It holds for a while, but eventually the old tape starts playing again."●

#### RETIREMENT OF MR. BRUCE AKERS

● Mr. VOINOVICH. Mr. President, I rise today to extend my congratulations to Mr. Bruce Akers on the occasion of his retirement as senior vice president for Civic Affairs at KeyBank in Cleveland, OH. Bruce's accomplishments are not limited to his 40 years of service in the banking industry, but extend to the difference he has made in the lives of countless citizens. His decades of leadership and generosity have helped make Cleveland the great city it is today.

Bruce has served the public at many levels—in government, the private sector, and in civic organizations. From 1975 to 1977, he served as executive secretary to Cleveland Mayor Ralph Perk. Today Bruce continues to show his dedication to civic responsibility and action in local government through his service as mayor of Pepper Pike, OH.

Bruce is also committed to a number of Cleveland's cultural, educational, charitable and civic institutions including service as chairman of the KeyFoundation, a trustee of the Cleveland Council on World Affairs and president of the Cleveland Opera. I don't believe I will ever forget Bruce's "cameo" appearance in the Cleveland Opera's rendition of Aida in 1984. He gave a tremendous performance that is still talked about to this day.

Bruce's community commitment also extends to service as a trustee of the Citizens League Research Institute, membership on the Executive, Central, and Policy Committee's of the Cuyahoga County Republican Party, membership on the Advisory Council of the

Alzheimer's Association, membership on the Cleveland Leadership Prayer Breakfast Steering Committee, and chairman of Cleveland's Promise, the local branch of America's Promise which strives to create an environment for a better future.

Bruce's belief in volunteerism was recently celebrated in "Cleveland Live," a news and information "on-line" publication serving the Cleveland community, where he shared his philosophy on volunteering. Bruce stated, "volunteering is a four-way win: a win for the organization benefitting from the volunteers' services; a win for the volunteers who gain new perspectives and feel self-fulfilled; a win for the employer because the employee-volunteer is a better-rounded employee; and a win for the community whose quality of life is improved, thanks to effective, dedicated volunteers." I could not agree more with Bruce's assessment.

In 1975, Bruce's outreach to others earned him the Big Brother of the Year Award from Big Brothers/Big Sisters of Greater Cleveland. In 1993, he received the Volunteer of the Year Award from Leadership Cleveland for his dedication to making Cleveland a better place. Bruce has supported the Salvation Army in a variety of initiatives throughout the years, and for donating his time and energy, in 1997, he received the General William Booth Award, the Salvation Army's highest award to a civilian.

Bruce's career is an inspiration to those who look to form a better future through active participation in the community. While I know Bruce Akers will enjoy his retirement with his wife Barbara, I also know that he will not cease giving of himself in service to his fellow man.

On behalf of the citizens of Cleveland and of Ohio, I would like to congratulate Bruce Akers and thank him for all he has done for his community and his State.●

#### THE GOOD FRIDAY PEACE ACCORDS

● Mrs. FEINSTEIN. Mr. President, on March 17, 2000, the Irish and the Irish-at-heart around the world celebrated Saint Patrick's Day, a day to remember the spirit of comradeship, friendship, and peace the patron saint of Ireland brought to the Emerald Isle. I rise today to pay tribute to the Irish people and the forty million Irish Americans in this country—who are also celebrating Irish-American Heritage Month—and offer my thoughts on an issue close to their hearts and mine: peace in Northern Ireland.

The signing of the Good Friday Peace Accords on April 10, 1998 was an historic achievement in the quest for peace. After 32 years of conflict and bloodshed, the leaders of the principal Unionist and Nationalist parties in Northern Ireland agreed to a new governing structure for the province, one in which Catholics and Protestants

would, for the first time, share power in a new assembly and executive.

On May 22, 1998, the people of Ireland, in the North and in the South, voted overwhelmingly in favor of the Accords. Their message was clear: it was time for a new era of peace based on reconciliation, compassion, and respect.

Thanks in no small part to the tireless work of our former colleague, Senator George Mitchell, the power sharing executive finally came into existence on December 1, 1999 and the formal devolution of power from London to the people of Northern Ireland took place. It appeared that the Irish would finally be able to celebrate the true spirit of Saint Patrick's Day.

The quest for peace, however, took a step backwards when—on February 11, 2000—the British government suspended the power sharing institutions and resumed direct rule of Northern Ireland from London. The Good Friday Peace Accords is now hanging by a thread.

As I stated earlier, the people of Ireland, Protestants and Catholics, in the North and in the South, have made their feelings clear. They support the Good Friday Peace Accords. They support the power sharing institutions. They support peace and cooperation. They believe that the people of Northern Ireland should have the ability to govern their own affairs.

Representatives of all parties in Northern Ireland met last week here in Washington with British and Irish leaders in an effort to break this impasse and return home rule to Northern Ireland. I am hopeful that their efforts will prove to be successful.

I strongly support the Accords. They represent the best hope for a lasting peace in Northern Ireland. I urge all parties to stick to the agreement and make it work. They have a responsibility to keep their word to the Irish people and stop Northern Ireland from slipping back to the ways of the "Hard Men": intimidation, violence, and death.

On this day, let us reflect on the turmoil the Irish have endured for so many years and commend them for their tremendous hope, persistence, and hard work. Let us remember the true spirit of Saint Patrick's Day and renew our support for the Irish people in the North and the South who desperately want, and deserve, a future of peace and prosperity.●

#### RETIREMENT OF JOHN CASTILLO

● Mr. SANTORUM. Mr. President, I rise today to recognize John Castillo as he retires from the Department of Defense after 47 years of service.

John Castillo and his wife, Connie, live in Camp Hill, Pennsylvania. They have three children: Mike, who lives in New Cumberland, Pennsylvania; Lisa Marie, who lives in Reston, Virginia; and Tony, who lives in Warren, Michigan.