Shelby's mother and father both graduated from the University of Texas at Austin. Her mother is a homemaker and volunteers extensively at Shelby's school. Her father is an attorney who practices in Fort Collins and Greeley, Colorado.

Shelby's interests include horseback riding and anything to do with horses. Shelby is a voracious reader. Shelby enjoys playing volleyball and basketball on her school's team. Shelby plans to attend college and become an author writing stories about horses.

Recently Shelby entered a nationwide history essay contest. She has written an exceptional essay which was chosen as the national winner of the 5th Grade American History Essay Contest sponsored by the National Society, Daughters of the American Revolution. Mr. Speaker, I hereby submit Miss Vicki's winning essay for the RECORD and enthusiastically commend it to my colleagues.

''FORTS IN AMERICAN HISTORY''—FORT LARAMIE

(By Shelby Vick)

Fort Laramie is a national historic site in southeastern Wyoming. It was not an ordinary fort. It did not have any walls, moats, or watch towers. A visit to this landmark conjures up images of the old west. This remote site was an important stop for many people, yesterday and today. Now you are invited to travel back in time to a ''Grand Old Post''.

Fort Laramie, earlier called Fort William, was first built of cottonwood logs by Fitzpatrick and Sublette in 1834. The fort was later moved upstream along the Laramie River and renamed Fort Laramie after Joseph LaRamee. Fort Laramie is on the west bank of the Laramie River, halfway between St. Louis and the West coast.

Fort Laramie attracted many traders. Famous visitors included Kit Carson, Jim Bridger, Buffalo Bill, Brigham Young, Horace Greeley, Colonel William Collins, General Dodge, General Sherman, and Chief Red Cloud. The American Fur Company was using Fort Laramie as a trading post when military authorities, recognizing the need for a chain of forts to protect the settlers, purchased the fort for $4,000.

Plans were drawn up for a traditional ''fort'' with a blockhouse and stockade to be built. Since lumber had to be hauled from forty miles away, the blockhouses and wall were never built. The only defensive structure at Fort Laramie was the old adobe fort. There were many other structures, including a store, barracks, a corral, a hospital, and a warehouse.

The army recruited many poor and often recent immigrants as soldiers, some paid as little as $13.00 a month. Soldiers found the frontier life boring and isolated, so there were many deserters.

Weather was harsh on the Wyoming plains and it was a greater enemy than the Indians. Summers were very hot. Winters were sometimes bitter with wind temperatures dropping to −40 degrees. Amputations of frozen hands and feet were common.

Fort Laramie is along the Oregon Trail, the Black Hills Gold Rush Trail and is the beginning of the Bozeman Trail. Settlers stopped to get fresh oxen and mules, wash clothes and to mail letters back home. In 1850 over 37,000 settlers registered at Fort Laramie. Everyone rested, wagons were repaired, and food stocks resupplied.

In 1851 over 10,000 Indians (Sioux, Crow, Arapahoe, and Cheyenne) met and agreed upon a peace treaty at Fort Laramie. The tribes could neither fight with each other nor attack settlers. Whites would be allowed to have roads through Indian lands and the government would give the tribes gifts. Annual payments of $50,000 per year for fifty years would be paid to the Indians along with educational programs to help them become farmers.

Fort Laramie served as a Pony Express stop in 1860. In 1861, when the telegraph arrived, the Pony Express ended. When the telegraph was relocated to southern Wyoming, the settlers also took this new route, and left Fort Laramie isolated. In 1863 Bozeman Trail settlers began traveling through Fort Laramie again. The government used military activity along the Bozeman Trail, as a diversion to keep the Indians from interfering with the construction of the Union Pacific Railroad across southern Wyoming.

Fort Laramie was a grand old post with an important place in American history. Fort Laramie's significance as a supply stop in the settling of the American West is unquestioned. Many a soldier and weary traveler found comfort or hardship at this fort. One hundred sixty three years ago travelers and pioneers came to Fort Laramie on horses and in wagons on their journey. Today tourists are coming in cars to understand the fort's past.

Mr. Speaker, education is the key to success for all Americans. Quality education is provided at schools like St. Joseph's Elementary School. St. Joseph's Elementary School was established in 1926 by St. Joseph's Parish. There are 242 students at St. Joseph's and it is the only Catholic elementary school in Fort Collins. The school has published a statement of philosophy which I urge my colleagues to consider.

BASIC PHILOSOPHY OF SAINT JOSEPH SCHOOL

We affirm the purpose of Saint Joseph School is the Christian, intellectual, social and physical growth of each child. Our aim is the development of the total person with Catholic, Christian attitudes and values, and skills fitting him/her for life in our society and in God's Kingdom.

We recognize the need for high academic achievement in our rapidly advancing and complex world and are dedicated to providing the environment best fulfilling this need. We expect our children, reflecting their individual abilities, to achieve in academic areas at a rate equal to or greater than surrounding schools.

We recognize that not all societies and/or communities share in our Christian values and/or belief. We are dedicated to preparing each child for his/her place in our society. It is our desire to instill in each child a working knowledge of the Catholic faith.

Further recognizing our physical nature, we are dedicated to developing the child's physical talents and training him/her to use these talents for the general welfare of society.

With the Second Vatican Council we affirm our conviction that the Catholic School ''retains its immense importance in the circumstances of our time'' and we recall the duty of Catholic parents ''to entrust their children to Catholic Schools when and where this is possible''.

Mr. Speaker, St. Joe's is dedicated to educating devoted Christian citizens to contribute to their community. St. Joseph's Elementary School has a strong, demanding curriculum that challenges the students to meet high expectations. The educators along with involved parents continue to produce bright students who are great assets to the northern Colorado community.

Mr. Speaker, it has been my privilege to describe the talent of Miss Vick to my colleagues today. Shelby is a shining example of what a child can do given the proper academic instruction and the best possible upbringing. Obviously, I'm exceedingly proud of her accomplishments and the great work being done by all the good folks at St. Joe's

INTRODUCTION OF THE ''WIRE TRANSFER FAIRNESS AND DISCLOSURE ACT OF 1998''

HON. LUIS V. GUTIERREZ

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 23, 1998

Mr. GUTIERREZ. Mr. Speaker, immigrants in Chicago and throughout the United States work hard, same money, and send billions of their U.S. dollars to relatives living in foreign countries. The money wiring industry—dominated by giants Western Union and MoneyGram—have emerged as the major vehicle for sending dollars across borders.

Immigrants with family in Mexico are among the primary customers of these services. It is estimated that between $4 and $6 billion is sent annually from the U.S. to Mexico through such wire payments. This figure has an enormous impact on Mexico, as it represents the country's fourth-largest source of income from international sources—trailing only the money it receives for manufactured goods, oil, and tourism.

Many Mexican immigrants prefer to use the services offered by wire transfer companies rather than postal or other delivery services. Some customers are attracted by the companies, advertisements which promise fast, affordable, convenient service. Others have been dissuaded from sending money through other means after reports began circulating of armed robberies of courier services in Mexico and mail pouches disappearing from Mexican postal branches.

As a result, Western Union and MoneyGram have virtually cornered the market. The two companies—plus a third, Orlandi Valuta which, like Western Union, is owned by the First Data Co.—account for a combined total of more than 90 percent of all transfers.

At first glance, the wire transfer companies appear to represent an attractive option for prospective consumers. In part, this is the result of massive advertising campaigns through which the companies target Latino customers. In such advertisements, companies promise relatively low rates. For instance, one company recently publicized a $12 fee for a $300 transfer to Mexico.

On other occasions, the companies have tried to appear to be even more generous. For instance, following the devastation caused by Hurricane Pauline which struck Mexico in October 1997, Western Union advertised ''free'' service for concerned family members in the U.S. sending money to help the victims.

However, such promises are grossly misleading. The cost to the consumer is far less reasonable—and certainly not ''free.''

That is because the companies fail to inform their clients—either in print advertisements, in displays at their establishments, or on forms presented to the customer—that an additional cost will be imposed on the customer and on the recipient in Mexico.

The hidden cost arises from the rate at which the wire transfer companies convert dollars into pesos for their customers, compared

to the rate that these companies have had to pay to obtain Mexican currency. While the wire service companies obtain pesos at a rate that closely matches an established benchmark rate, the companies distribute pesos to their customers at a far lower rate.

The difference between those two figures represents a source of additional income to the companies and an additional cost to the consumer—one which is not disclosed.

Before transferring money, many customers research the current benchmark exchange rate to find out how many Mexican pesos can be obtained for their U.S. dollars. However, customers are not informed that the wire transfer companies fail to abide by that benchmark rate, and establish their own conversion scheme allowing them to pocket additional money.

A benchmark exchange rate is set daily by Banco De Mexico. While this figure is an unofficial rate, those entities doing the largest share of business converting U.S. dollars to Mexican pesos—such as major financial institutions, markets, government agencies, and the wire transfer companies—generally receive a rate which closely matches the daily benchmark rate.

On the other hand, Western Union and MoneyGram arbitrarily set a different exchange rate for their customers—one which has been found to routinely vary from the benchmark rate by as much as 12 percent

These ''currency conversion fees'' allow the companies to post huge profits. According to one analysis of figures, Western Union alone made an additional $130 million based on the conversion scheme—roughly equivalent to the amount that the company made for the service fees.

In other words, this hidden practice allows the company to virtually double the money it is making off of the Mexican community.

The wire transfer companies allege that this is a legitimate and common practice. The fact is, however, that other major companies and institutions which convert dollars into pesos follow more closely the benchmark exchange rate which is set daily by the Banco de Mexico, often matching the benchmark rate exactly when providing services to their customers.

The wire transfer companies are wrong, therefore, when they claim that this represents a ''common'' business practice.

How does the rate affect an individual customer? One day late last year, the benchmark exchange rate was listed as 8.3 pesos to the dollar. On the same day, both Western Union and MoneyGram were offering customers 7.3 pesos to the dollar. As a result, for every $100 transferred, the customer (or the recipient) would lose an additional $12 dollars—on top of service fees.

This practice targets a particular community. When a comparison is made of transfers to various counties, this practice appears aimed at Mexican immigrants and their families in particular. For example, on a recent occasion, the exchange rate which MoneyGram set to convert U.S. dollars to Mexican pesos was three times more costly than the rate for changing U.S. dollars into Canadian currency.

Specific advertisements (misleading as they are) are aimed at the Mexican market. One MoneyGram advertisement claims (falsely): ''Send $300 to Mexico for $14.''

The company's tactics in the wake of Hurricane Pauline have been cited as further evidence of a trend of seeking to make additional money by misleading the Mexican-American community.

Lawsuits have been filed in federal court in California claiming the companies have engaged in false advertising and charging hidden fees. Likewise, a class-action lawsuit will also be filed in federal court in Chicago next week.

I am introducing today legislation aimed at curbing the wire transfer companies' tactics which they have used to take advantage of their customers. My legislation would require the wire transfer companies to fully disclose their practices to their customers, thereby making sure that such ''hidden'' costs are brought to light.

This bill would require companies to list—and to reasonably explain—their own currency conversion rates on all advertisements, forms and receipts provided to customers, and in display windows or at service counters in all establishments offering international wire transfers.

Failure to comply could lead to criminal penalties and civil liabilities of at least $500,000. I am entitling my bill the ''Wire Transfer Fairness and Disclosure Act of 1998.'' I welcome the support of my colleagues who wish to join me in protecting consumers in our communities.

IN HONOR OF THE ANNANDALE LIONS CLUB

HON. TOM DAVIS

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 23, 1998

Mr. DAVIS of Virginia. Mr. Speaker, I rise today to pay tribute to the Annandale Lions Club, a truly outstanding organization that has served Annandale, Virginia for fifty years. The Club overcame initial obstacles to become a great fixture in our community, providing valuable support wherever the Lions saw a need.

The Annandale Lions Club received its Charter in 1948 when Annandale was a tranquil rural community. The Club was off to a rocky beginning. By the end of the first year, membership had waned from thirty to twelve members, meeting attendance was poor, and the club's finances were in disarray. The Club's future looked precarious as Lions International District leadership discussed revoking the Club's Charter.

The Club's remaining members, along with several new members rallied in a valiant effort to save the Club. Under the new leadership of Erskine ''Erk'' Worden as President and Victor Ghent as Secretary-Treasurer, the Club began a legacy of service to the community which continues to this day.

Throughout its fifty year history, the Annandale Lions Club has embraced the Lions philosophy of ''We serve''. The Club's numerous activities have benefitted youth, community betterment, and healthcare. Noteworthy projects from the early years include providing playground equipment and furnishing a clinic for the old Annandale Elementary School, the endowment of a then-maternity ward at Fairfax Hospital, supplying yellow school patrol raincoats with hats or hoods to twelve or thirteen elementary schools, supplying bleacher seats to Annandale High School when it opened in 1953, and later providing financial help with the athletic field lighting system.

Many projects helped transform rural Annandale to the bustling suburban area it is today. During the early years, the Club provided a map to the local Fire Department to facilitate prompt responses to emergencies. The map was updated yearly to reflect Annandale's rapid growth. In 1959, the Lions embarked on a project to install street signs at all unmarked intersections, until the County began to install street signs County-wide about six years later.

Around 1960, the Annandale Post Office and Annandale Fire Department were in need of a street numbering system to aid in locating houses. Lion Merlin ''Mac'' McLaughlin, a land-surveyor then in private practice, volunteered to work with the Postmaster to develop a house numbering system for the entire Annandale postal area that could accommodate urban growth. Fairfax County implemented the 9-1-1 system in 1970 requiring that houses be numbered. Due to the effective system that the Lions Club had created, Annandale was allowed to retain the existing house numbers and the system was expanded throughout the County.

As the community changed and evolved over the years, the Club's service activities have adjusted to meet the changing needs and priorities of the community. Some of the numerous Club projects over the years include sponsoring or co-sponsoring a scout troop, sponsoring ball teams in Little League and Babe Ruth League, constructing the children's playhouse at the Annandale Christian Community for Action's (ACCA) Day Care Center and landscaping the ACCA Elder Care Center, providing Leader Dogs and service dogs to community members, collecting and sending food and clothing to disaster areas around the country, and providing chairs and landscaping to the George Mason Library. In addition, the Annandale Lions Club supports a number of projects benefitting sight and hearing screening and research, including the Virginia Lions Eye Institute for which they recently purchased a Fundus camera to take Fluorescein angiograms of the retina.

Mr. Speaker, I know my colleagues join me in thanking each and every Annandale Lion for their hard work and dedication to helping others in making Annandale a great place to live. I wish the Annandale Lions Club continued success in all of its future endeavors.

TRIBUTE TO PAUL KORBER

HON. ELTON GALLEGLY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 23, 1998

Mr. GALLEGLY. Mr. Speaker, I would like to pay tribute today to Paul Korber, a hero who lost his life while saving a mother and her two sons stranded in the rough waters of the Ventura Harbor. Paul Korber, a harbor patrol officer in Ventura County, California, ignored the dangers which took his life to save three others.

The rescue was not an uncommon one for Paul Korber. He often risked his own safety to help those in danger—his job was to save lives. But that day the tides were not in his favor and he died in the line of duty, an unselfish chance he often took.

Paul Korber was known as a fitness advocate and could usually be found on a mountain bike, camping or freediving to spear fish.