

remarkable ability to achieve difficult and worthy goals. Her work serves as an inspiration to us all.

ON THE PASSING OF SIMON
WIESENTHAL

HON. CHRIS VAN HOLLEN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 20, 2005

Mr. VAN HOLLEN. Mr. Speaker, I rise today to honor Simon Wiesenthal, a man who survived the atrocities of the Holocaust and dedicated his life to ensuring that the world never forgets the more than six million Jews who perished during one of the darkest periods in human history.

Mr. Wiesenthal brought to justice more than 1,000 Nazi war criminals. He will be remembered for his fight against ignorance and anti-Semitism through a dedication to teaching others about the origins and realities of the Holocaust. He spent his life working to ensure that the unfathomable savagery of the Holocaust would not be repeated.

Today as we mourn the loss of Mr. Wiesenthal, we celebrate his spirit and honor his life and work by vowing to carry on his mission of eradicating intolerance and injustice.

A TRIBUTE TO BLM DESERT DISTRICT
MANAGER LINDA HANSEN

HON. JERRY LEWIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 20, 2005

Mr. LEWIS of California. Mr. Speaker, I rise today to pay tribute to Bureau of Land Management California Desert District Manager Linda Hansen, a dedicated public servant who has been a leader in balancing the protection of our vast public lands in the California desert with the needs of our public to use those lands in the most beneficial way.

Throughout my years here in the House of Representatives, I have had the honor and pleasure of representing much of the Southern California desert lands, which range from the Sierra Nevada on the north to the Mexican border. The land itself is some of our nation's most unique and unspoiled, and the people who live, work and recreate there are very unique in their own ways. Many desert peaks provide vistas of hundreds of miles in every direction with no sign of civilization. But often a short drive down a canyon road can reveal a group of homes, a working ranch or rare mineral mine that are every bit as vital to the desert experience.

It takes a special leader to balance the needs of the desert lands and their users. For the past 3½ years those needs have been very well balanced by the capable hands of Linda Hansen, the manager of the 10.5 million-acre California Desert District of the BLM. She has found ways to protect desert dunes and grant access to off-road vehicle riders. She has helped preserve desert wildlife like the Bighorn Sheep and met the needs of the thousands of hunters who know those arid lands so well.

Linda Hansen joined the BLM by chance 28 years ago, taking a job as a receptionist in the Carson City office after her family moved there. She worked her way up through the ranks over the years, serving in both the state and national offices, and was finally named in 2002 to be the first female director of the Desert District.

During her three years, the BLM has completed regional land use plans to guide management of public lands in the Northern and Eastern Mojave Desert, Coachella Valley, and the Imperial Sand Dunes. She also oversaw the final stages of development of the largest Habitat Conservation Plan in the United States in the West Mojave Desert, slated for completion by the end of 2005.

She has improved the working relationship with her federal management partners, including the Forest Service, National Park Service, Department of Defense, and Fish and Wildlife Service. An Imperial Valley native, she has helped forge a compromise that allowed off-road enthusiasts to use the Imperial Dunes, while at the same time protecting much of the Dunes' fragile eco-system. At the same time, she has forged the United Desert Gateway, helping communities like El Centro and Brawley reap the benefits of the increased visitation there. Along the way, she has gained a reputation for being fair and patient in dealing with everyone who is dedicated to the protection and enjoyment of the desert.

Mr. Speaker, after 31 years of federal service and 28 years with the BLM, Linda Hansen will soon be retiring. Please join me in thanking her for her dedication, patience and perseverance, and wishing her well in her future endeavors.

IMPLEMENTING THE MICROENTERPRISE
RESULTS AND ACCOUNTABILITY ACT OF 2004

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 20, 2005

Mr. SMITH of New Jersey. Mr. Speaker, today I chaired a hearing examining the implementation of PL 108-484, the Microenterprise Results and Accountability Act of 2004.

Earlier this year, I traveled to coastal areas of Indonesia, Thailand, and Sri Lanka which had been devastated by the tsunami. The destruction from those 50-foot-high waves was almost total, and the vast majority of individuals affected were fisherman and other working poor whose boats and nets and livelihoods had been completely swept away. While they gratefully received the emergency food, aid and shelter which our military and our USAID disaster relief teams so efficiently provided, in the medium term, what these folks really needed and wanted was a small loan to enable them to rebuild their businesses and become self-sufficient again.

The same could be said of areas in our own country which have been devastated by Hurricane Katrina. While I am not aware of any microloan programs operating in New Orleans, having read Dr. Morduch's testimony which he will give later today, I do know that a microcredit group, Accion New York, serves over 6,000 customers in the New York metropolitan area.

Whether here or abroad, I have long been a fan of microcredit programs because I have seen them work. The term "foreign aid" often has a bad connotation—and there are some good reasons why, too. Many times in the past, foreign aid was delivered in a topdown manner to corrupt governments and organizations, where it never really reached the intended recipients.

Microenterprise, on the other hand, takes a totally different approach. It's a "trickle-up" approach that focuses on helping the poorest people on the planet build themselves up, little by little, into self-sufficiency by giving them access to financing. The success of microenterprise lending programs to empower entrepreneurs and borrowers in the developing world cannot be overstated.

Over two million clients are currently benefiting from USAID-assisted programs that provide the necessary capital through small loans, usually of a few hundred dollars or less, for entrepreneurs to start and expand their own small businesses. It is estimated that 97 percent of microenterprise loans are successfully repaid and 70 percent go to women, who are often very vulnerable, subjected to abuse, and in need of economic opportunities in the developing world. Microenterprise is a key vehicle to assist victims of trafficking and to raise the social and economic status of women around the world.

Microenterprise also complements the principles President Bush has outlined for more effective foreign aid through the Millennium Challenge Account, and is a key component for fulfilling the UN's Millennium Development Goals to eradicate world poverty by the year 2015. Business owners assisted by micro-lending are not only able to increase their own incomes, but through their own efforts, they create jobs and help economies grow.

Success stories from the beneficiaries of microenterprise are quite numerous. Take for example, Dorothy Eyiah from Ghana. Dorothy was resourceful, but she had no idea how she was going to support her AIDS-stricken sister and family when she brought them into her home in Ghana. She used to support herself selling ice, but that wasn't going to pay for the food and medicines she now needed. She started praying. All doors seemed shut until Dorothy met some women within her village who were part of an Opportunity International Trust Bank. The Trust Bank could help her grow a small business—providing her with financing, training, support. Five loans later, Dorothy is the secretary of her Trust Bank and runs three businesses, employing nine people from her village. She is content. Her sister is comfortable, all the children are in school, and their needs are being met. "God has been so good to me," she says.

Success stories such as this are what microfinance and the Microenterprise Results and Accountability Act of 2004 are all about. By building the best possible microenterprise program, we will be able to reach the greatest possible number of poor people with services that truly have an impact on their lives. As we compare the effectiveness of various methods of implementing microcredit programs, success will be measured by the ability to reach very poor people and other underserved populations, including women, and by the kind of impact these programs have on poor families. We are concerned not only with the efficient delivery of financial services, but also with the

well-being of those who receive those services. We want to see poor people work their way out of poverty, increase their income, build their assets, and grow their businesses, and we also want to see them educate their children, achieve greater self-esteem, strengthen their families, and improve the quality of their lives.

I introduced the Microenterprise Results and Accountability Act of 2004 at the beginning of the 108th Congress, and the final product represents the culmination of months of hard work and discussion by Republicans and Democrats in both the House and Senate, members of the microenterprise community, and USAID, to build upon one of our most progressive and successful foreign aid programs.

This legislation is primarily about ensuring better results, not authorizing additional money. A comprehensive GAO report completed in November 2003 revealed that oversight and accountability of microenterprise programs administered by USAID is weak, and that programs are not having the desired effect of reaching the very poor—those earning less than the equivalent of \$1/day—to the greatest extent possible.

In response to those concerns, PL 108–484 builds-in accountability through a focus on cost-effectiveness and efficiency. The law establishes a dedicated Microenterprise Office within USAID which will approve strategic plans of field missions, establish a monitoring system in order to maximize the impact of programs and measure results, and coordinate preparation of a yearly report to Congress. The legislation also ensures that more funds go to the “very poor” through the development and implementation of easy-to-use, cost-effective poverty assessment techniques. Identifying and targeting the poorest potential clients who would stand to benefit most from microenterprise loans has proven to be more difficult than originally anticipated. I am hopeful that once developed, these poverty assessment techniques may prove useful not only for microenterprise but also in other areas of our foreign aid.

PL 108–484 also stipulates that USAID should emphasize the use of global microfinance networks and other non-profit private voluntary organizations in the implementation of microenterprise and microfinance programs. In the last two years, I am concerned that USAID has been shifting its focus away from non-profit organizations and networks to contractors in the implementation of the Agency’s microenterprise program.

While for-profit entities such as consulting firms are making excellent contributions in the areas of technical assistance, research and policy reform, global microfinance networks and non-profit private voluntary organizations have the operational experience and track record in microenterprise and microfinance service delivery to poor people. These organizations are able to get resources directly to clients, and are well positioned to reach the very poorest economically active entrepreneurs in the countries where they work. Further, such networks have built self-sustaining microfinance institutions that now cover, on average, almost all of their operating costs. More than \$150 million in earned revenue was captured by these institutions in

2002 to cover their operating costs, in addition to private donations that have added significant leverage to USAID’s investments. These networks have excelled in rapidly developing microfinance institutions in volatile and risky situations, including during the early stages of a country’s transition from war to peace.

When we provide microloans for the developing world, we export values upon which our nation is based upon, including the ideal that if you work hard and dream big, you can succeed.

ACKNOWLEDGING THE SERVICE OF
RAY CHRISTENSEN

HON. MARK UDALL

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 20, 2005

Mr. UDALL of Colorado. Mr. Speaker, I rise today to acknowledge and honor the important contributions Ray C. Christensen has made to Colorado and the country’s agricultural community. Ray has served as the executive vice president of the Colorado Farm Bureau for the last 20 years and with his retirement, Colorado will lose a powerful advocate for agriculture.

Shortly after I was elected to the State legislature in 1996, I came to know Ray and was often reminded of how highly regarded he was at the State capitol. I was aware of agricultural issues, but hardly an expert—and I knew other legislators in both parties who took a somewhat disdainful attitude toward farm issues. Others felt that agricultural matters were best left to State legislators from rural areas. But as Lew Entz—now a State Senator—reminded me, “If you eat, you are in agriculture.”

I took that to heart then, and I take it to heart as a Member of Congress. From the farm to the table, nothing is plainer or more important, and no one embodies this truth better than Ray Christensen.

Ray’s professional biography makes this abundantly clear. He graduated from South Dakota University with a B.S. and graduate degrees in geography and agriculture. He has held positions at the South Dakota Department of Agriculture, the Missouri River Basin Commission, and the office of Public Affairs for the Farm Bureau. He has also served on the Colorado Agricultural Council, Denver Agricultural and Livestock Club, Colorado Public Expenditures Council, Colorado Medical Society Foundation, CSU Cooperative Extension Advisory Council and Colorado Commission on Taxation.

As executive vice president of the Colorado Farm Bureau, Ray cultivated valuable relationships with Colorado businesses, environmental organizations, and social advocacy groups, ensuring long-term progress that spans beyond the agricultural community. Uniquely dedicated to cooperation and driven by the concerns of the family farm, Ray has provided invaluable service to Colorado agriculture.

Ray and I come from different walks of life and different political leanings, but I have always respected his depth of experience and his steadfast commitment to rural America.

Mr. Speaker, I ask my colleagues to join me in honoring Ray Christensen and in wishing

him success in all his future endeavors. It has been a privilege to work with him on a number of issues, and as a friend from Colorado once remarked to me, “It’s a whole lot better to have Ray on your side than the other way around.”

I couldn’t say it any better.

TRIBUTE TO MAJOR GENERAL
MARY L. SAUNDERS

HON. JAMES P. MORAN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 20, 2005

Mr. MORAN of Virginia. Mr. Speaker, I rise today to honor the career of MG Mary L. Saunders. General Saunders has served her country for more than 34 years and will retire from the United States Air Force on October 1, 2005.

General Saunders was born in Nacogdoches, TX, and grew up in Houston. She was commissioned as an officer in the Air Force after earning a bachelor’s degree from Texas Woman’s University in 1970, and served in a variety of assignments during her military career, excelling in key logistical positions. The general made her mark on Air Force logistics in a variety of transportation squadron, air terminal operations, and contingency plans staff positions. In August 1996, General Saunders was selected as the director of Transportation, Office of the Deputy Chief of Staff for Installations and Logistics, Headquarters U.S. Air Force, Washington, DC. In 2004, the Department of Defense, in recognition of her superb organizational skills, appointed the general as the vice director of the Defense Logistics Agency, DLA, Fort Belvoir, VA.

From early in her career, General Saunders’ exceptional leadership abilities were evident to both superiors and subordinates as she repeatedly proved herself in select command positions. These include serving as deputy commander and commander, Military Air Traffic Coordinating Office, Military Traffic Management Command, McGuire AFB, NJ; commander, 475th Transportation Squadron, Yokota Air Base, Japan; and commander, Defense Supply Center, Columbus, OH.

During her long service as a logistics expert, General Saunders was a crucial voice for critical Air Force policy and programs, always providing clear, concise and timely counsel to her service’s senior leaders. Her later role in the joint service arena proved invaluable to the Department of Defense as she led a variety of logistics, acquisition, and technical services for DLA in times of peace and conflict. Always, the general put a human face to the Air Force’s core values of integrity first, service before self and excellence in all we do. Her increasingly responsible positions and public recognition bear this out.

I am especially pleased to note that upon her retirement, General Saunders plans to return to her home State of Texas to continue