

Microcredit—the provision of small, collateral-free loans to the poor in developing nations enable poor families to increase their income and have an immediate and lasting impact on quality of life—the ability to afford food, shelter, education and healthcare. As business income increases, the business is able to expand, and the effect spreads beyond the family into the local community, through employment and contribution to the local economy. Thus, the benefits of microfinance help grow not just businesses, but stronger communities as well.

It is widely recognized that the lack of human capital is the greatest constraint to the growth of practitioner organizations in the microfinance industry. According to some industry estimates, in order to meet the anticipated demand for microfinance, the industry will have to hire 1.6 million new loan officers alone in Africa, Asia, Latin America and the Near East, assuming a loan officer to client ratio of 1:300. And that figure does not include the skilled middle and senior managers that microfinance organizations are struggling to find and retain.

The microfinance capacity-building activities supported by this legislation are intended to drive innovation and provide comprehensive solutions that address the lack of human capacity in developing countries, particularly in sub-Saharan Africa. These activities will provide a framework for a regional and sub-regional approach to maximizing economies of scale and should focus predominately on educating and training country nationals in order to build capacity in the microfinance industry in developing countries.

Through its strategic investment in building microfinance human capacity, this bill would make it possible for more of the world's poor to access financial services to enable them to start or expand a business, develop a steady income and create jobs for their neighbors.

MISSOURI NATIONAL GUARD ASSISTS HURRICANE VICTIMS

HON. IKE SKELTON

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 18, 2008

Mr. SKELTON. Madam Speaker, let me take this opportunity to honor and acknowledge the fine members of the 1139th Military Police Company of the Missouri National Guard. Their brave efforts in Opelousas, Louisiana, are a true testament to their character and integrity with regard to helping fellow Americans in a time of need.

The Missouri National Guard arrived in Opelousas, an area hit very hard by Hurricane Gustav. Ninety percent of the town of 20,000 was without power, hundreds of trees and power lines were destroyed, and many citizens were without food or supplies. The Guard distributed food and ice to hundreds of hungry residents and patrolled possible looting targets throughout the evenings.

Madam Speaker, the Missouri National Guard Military Police Company 1139 deserves our respect and honor for their admirable efforts on the Gulf Coast. I ask my colleagues at this time to join me in acknowledging these fine individuals on a job well done.

“STEPHANIE TUBBS JONES GIFT OF LIFE MEDAL ACT OF 2008”

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 18, 2008

Mr. STARK. Madam Speaker, I rise today to introduce the “Stephanie Tubbs Jones Gift of Life Medal Act of 2008” with my colleague Mr. CAMP of Michigan. Representative Tubbs Jones’ life ended as she lived it; by exemplifying concern for the welfare of others. She donated her organs in the waning hours of her life so that the lives of others could continue. In that spirit, this legislation creates a commemorative medal for organ donors and their families, recognizing the brave and selfless act of organ donation.

As I well know from my time on the Ways and Means Health Subcommittee, Representative Tubbs Jones worked tirelessly to remedy health disparities in our Nation. Organ donation is one area where dramatic health disparities exist, which makes this all the more of a fitting tribute. While minorities donate organs in proportion to their population, the rate of organ donations fails to keep pace with the need for transplants in the population.

Minority populations account for close to 50 percent of the nearly 100,000 people who are currently waiting for organ transplants. Since the national transplant waiting list began, over 80,000 donation-eligible Americans have died waiting for an organ to become available; in 2007 alone, over 6,500 people died for lack of a suitable organ. Donating an organ to someone whose life depends on it is laudable, and it should be recognized and encouraged. The Stephanie Tubbs Jones Gift of Life Medal Act sends a clear message that donating one’s organs is an act that should receive the profound respect of our Nation.

I would like to thank Former Senate Majority Leader, and transplant surgeon, Dr. William H. Frist, for whom this bill was named in an earlier version in this Congress (H.R. 1765/S. 1062). Dr. Frist was a tireless advocate of organ donors and their families during his time in the Senate. He worked on behalf of the Gift of Life Medal Act for years and has expressed strong support for renaming the bill for Representative Tubbs Jones. We appreciate his graciousness in doing so.

This legislation directs the Treasury department to design and produce a commemorative medal that the Department of Health and Human Services will award to organ donors or to a surviving family member. Enactment of this legislation would have no cost to the Federal Government. Funding for the medals would be self-sufficient through charitable donations.

This is non-controversial, non-partisan legislation to increase the rate of organ donation while honoring the life and service of our colleague, Representative Tubbs Jones. I ask my colleagues to help bring an end to transplant waiting lists and recognize the enormous courage displayed by organ donors and their families. This bill honors these brave acts, while publicizing the critical need for increased organ donation. I urge swift passage of the Stephanie Tubbs Jones Gift of Life Medal Act.

INTEL HONORS LAGUNA ELEMENTARY WITH SCHOOL OF DISTINCTION AWARD

HON. HARRY E. MITCHELL

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 18, 2008

Mr. MITCHELL. Madam Speaker, I rise today to recognize Laguna Elementary School in my home state of Arizona. Laguna is being honored by the Intel Corporation for its impressive science education program. Every year, Intel honors schools that have shown outstanding effort in math and science. This year, Laguna Elementary won first place in Science Excellence for Elementary schools and was given one of the six Schools of Distinction awards.

The Intel Corporation awards grants and equipment to top U.S. schools that show determined excellence in math and science education. Winners receive \$10,000 cash grants and over \$100,000 in equipment for their schools. Schools that enter must show that they have exceeded national guidelines in breadth and scope of math and science education.

Laguna Elementary should be applauded for their innovative approach to learning. No longer is math about rote memorization of number tables. Instead, students at Laguna expand their learning through discovery, focusing on the inquiry process, and further their skills by developing questions regarding these subjects. Teachers, with parental and community input, have developed a curriculum that encourages “interactive experiences,” expanded use of technology, while addressing a diverse student population at the school.

Because of their innovative techniques, Laguna Elementary won \$10,000 dollars in grant money, and \$160,000 in training, computers, educational software and interactive white boards. This technology will further allow teachers to pinpoint where students are in the learning process and allow them flexibility in creating lesson plans.

Therefore, I commend Laguna Elementary administration, teachers, parents, and students for their accomplishments and efforts.

STATEMENT ON MAJOR GENERAL RANDALL D. MOSLEY’S RETIREMENT

HON. DENNIS R. REHBERG

OF MONTANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 18, 2008

Mr. REHBERG. Madam Speaker, I rise today to recognize Major General Randall D. Mosley, Adjutant General for the State of Montana. General Mosley has served our nation and Montana for more than thirty eight years, recently retiring from the highest military position in the Montana National Guard. His long and distinguished career epitomizes each of the Army’s core values and truly lives up to the Guard’s motto of a “Citizen Soldier.” General Mosley not only answered the call of duty to serve his country, but he also worked tirelessly to support the community he lives in.

The challenges created by the deployment of thousands of Montana National Guard

members over the past five years demanded many changes in the way the Montana National Guard operates. Major General Mosley confronted these challenges with professionalism and complete dedication to the men and women under his command. He was instrumental in overhauling the process used for post deployment health assessments for Guard members returning home from combat deployments. Significant mental health resources have since been made available to Guardsmen and their families as well as organized events to help them transition back to everyday life. These changes are leading the way in how our country treats returning service men and women. For his efforts, Major General Mosley was recognized by the Under Secretary of Defense for Personnel and Readiness.

I can think of no better ambassador for the State of Montana. Over the past 14 years, Montana has worked with United States Central Command to develop a partnership with the country of Kyrgyzstan. Under General Mosley's leadership, the Montana National Guard has helped Kyrgyzstan train a capable force of noncommissioned officers. More importantly, Major General Mosley has helped Kyrgyzstan leadership understand the vital role military personnel plays in coordinating and assisting civilian government. Through his efforts the partnership between Montana and Kyrgyzstan has grown dramatically and will no doubt help their democratic future.

While I am sad to see him leave, I thank Major General Mosley for all he has done. Through all the challenges he has faced he

has been an excellent commander and ambassador. I have no doubt the Montana National Guard's new leadership will continue his example.

HONORING JACKSON COUNTY
COMMUNITY FOUNDATION

HON. TIMOTHY WALBERG

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 18, 2008

Mr. WALBERG. Madam Speaker, I rise today to honor the Jackson County Community Foundation of Jackson, Michigan on the celebration of its sixtieth anniversary. For years it has served the Jackson community and worked to improve the quality of each of its citizens' lives.

The Jackson County Community Foundation began in 1948 with the idea of assisting Jackson County residents in bettering their lives. In order to accomplish this goal the foundation is guided by several core beliefs including the realization that citizen involvement is essential for change, the idea that viable solutions are those which target the root cause of a problem, and the belief that diversity is key to community building efforts. The foundation focuses on using its own community's assets and strengths and strongly believes accountability is necessary to use community resources wisely. The foundation has a broad purpose which allows flexibility and enables it to serve needs quickly and efficiently.

The foundation has a permanent endowment that invests donations with the purpose of growing the principal and returning the earnings back to the community. This permanent endowment builds enduring community assets and allows donors to invest in the future of their own community. Donors can designate the funds to be used for specific items, such as scholarships or charities. Moreover, donors can assign the funds to an area of interest such as youth programs or education. In 2007, contributions to the foundation totaled more than \$2 million and its endowment was over \$24 million.

On September 6, 2008 a number of distinguished individuals gathered at the foundation Fall Gala to celebrate the Jackson County Community Foundation's success and its long-time contribution to the Jackson community. The theme of the evening was "Looking Back—Moving Forward," and the foundation's long-standing influence on the community was celebrated. Several presentations were given as well as a short video to commemorate the past sixty years.

Madam Speaker, today I ask my colleagues to join me in recognizing Jackson County Community Foundation for its sixty years of service and leadership in Jackson County. The foundation excels at identifying and meeting the needs of its citizens and has made a lasting difference in Jackson County. May others know of my high regard for its esteemed service, as well as my best wishes for its future.