

all whose major selling point was a shopping center that could double as a fallout shelter; but rather than ridicule these faces, Waldie writes with a poignant mix of knowing and compassion.

"The critics of suburbs say that you and I live narrow lives," one mini-chapter reads. "I agree. My life is narrow. From one perspective or another, all our lives are narrow. Only when lives are placed side by side do they seem larger."

Waldie will admit, however, that not all lives fit into this side-by-side pattern. "Holy Land" does look at a few disconnected people who live outside the tacit social contracts that connect neighbors. There's the man who filled his yard with dead machinery and used building supplies. There's the woman who believed that the dead from the nearby aircraft plant were secretly buried beneath her house.

Conspicuously absent from the book, however, is mention of the Spur Posse, the 1993 story that yanked Lakewood out of its peaceful anonymity. To a nation worried about its apparent loss of morals, the case of these high school athletes who gave each other "points" for sexual conquests was deplorable, especially coming from such an all-American community like Lakewood.

As Waldie sees it. "The Spur Posse was less about the decline of the suburbs and more a lesson in how charismatic individuals can create evil.

"If you looked at Lakewood in 1993 and projected a straight-line evolution from that point, I can see how you might have imagined a collapse of the social infrastructure, but that has not happened. There is some resiliency here."

Not only does he leave out references to the Spur Posse, but he also glosses over the time he was nearly robbed at gunpoint walking home from work. Snakes may live in the grass here, but you won't find them in Waldie's yard.

Perhaps denial keeps the residents here safe—as it did in the 1950s with regard to the bomb and racism, so too for the 1990s with gangs and neighborhood violence.

When writing about the ever-present Southern California danger of earthquakes—apparently the homes here are built so lightly, they pose relatively little danger to the owners and "might even shelter us"—Waldie concludes that "the burden of our habits do the same."

"I believe that accepting obligations because you're obliged to is probably the saving strength against all that would further erode our social institutions," he explains. And as he turns to weed a yard that barely needs it, Waldie joins the dance that connects residents to the community—past and present.

THE MICROENTERPRISE ACT

HON. BENJAMIN A. GILMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 18, 1996

Mr. GILMAN. Mr. Speaker, today I am pleased to introduce H.R. 3846, the Microenterprise Act. The bill is a historic alliance between the administration, microenterprise groups and the Congress behind the cause of microenterprise development to help the poorest of the poor work their way out of poverty.

We have all heard of the Grameen Bank and its success in Bangladesh. Today, the Grameen Bank is one of the largest banks in Bangladesh. It is important to note that the

microenterprise movement is not just about Grameen. In Bolivia, BancoSol has become the largest lender in Bolivia, solely relying on small, microenterprise loans. BancoSol is so big, it now borrows funds from the New York market to continue its service to Bolivia's poor. Other microenterprise institutions dot the planet, including some here at home, even in my home State of New York.

This bill breaks new ground. It provides two new tailor-make authorities under the Foreign Assistance Act for microenterprise grants and microenterprise loans. The bill calls on the administration to focus on loans to the poorest of the poor, mainly through private, voluntary organizations, nongovernmental organizations, and other worthy institutions.

I am pleased that the administration supports this bill. I look forward to working with Mr. HAMILTON and other members of my committee and our colleagues in the Senate to seek its enactment before this Congress adjourns.

H.R. 3846

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Microenterprise Act".

SEC. 2. MICRO- AND SMALL ENTERPRISE DEVELOPMENT CREDITS.

Section 108 of the Foreign Assistance Act of 1961 (22 U.S.C. 2151f) is amended to read as follows:

"SEC. 108. MICRO- AND SMALL ENTERPRISE DEVELOPMENT CREDITS.

"(a) FINDINGS AND POLICY.—The Congress finds and declares that—

"(1) the development of micro- and small enterprise, including cooperatives, is a vital factor in the stable growth of developing countries and in the development and stability of a free, open, and equitable international economic system;

"(2) it is, therefore, in the best interests of the United States to assist the development of the private sector in development countries and to engage the United States private sector in that process;

"(3) the support of private enterprise can be served by programs providing credit, training, and technical assistance for the benefit of micro- and small enterprises; and

"(4) programs that provide credit, training, and technical assistance to private institutions can serve as a valuable complement to grant assistance provided for the purpose of benefiting micro- and small private enterprise.

"(b) PROGRAM.—To carry out the policy set forth in subsection (a), the President is authorized to provide assistance to increase the availability of credit to micro- and small enterprises lacking full access to credit, including through—

"(1) loans and guarantees to credit institutions for the purpose of expanding the availability of credit to micro- and small enterprises;

"(2) training programs for lenders in order to enable them to better meet the credit needs of micro- and small entrepreneurs; and

"(3) training programs for micro- and small entrepreneurs in order to enable them to make better use of credit and to better manage their enterprises."

SEC. 3. MICROENTERPRISE DEVELOPMENT GRANT ASSISTANCE.

Chapter 1 of part I of the Foreign Assistance Act of 1961 (22 U.S.C. 2151 et seq.) is amended by adding at the end the following new section:

SEC. 129. MICROENTERPRISE DEVELOPMENT GRANT ASSISTANCE.

"(a) AUTHORIZATION.—(1) In carrying out this part, the Administrator of the United States Agency for International Development is authorized to provide grant assistance for programs of credit and other assistance for microenterprises in developing countries.

"(2) Assistance authorized under paragraph (1) shall be provided through organizations that have a capacity to develop and implement microenterprise programs, including particularly—

"(A) United States and indigenous private and voluntary organizations;

"(B) United States and indigenous credit unions and cooperative organizations; or

"(C) other indigenous governmental and nongovernmental organizations.

"(3) Approximately one-half of the credit assistance authorized under paragraph (1) shall be used for poverty lending programs, including the poverty lending portion of mixed programs. Such programs—

"(A) shall meet the needs of the very poor members of society, particularly poor women; and

"(B) should provide loans of \$300 or less in 1995 United States dollars to such poor members of society.

"(4) The Administrator should continue support for mechanisms that—

"(A) provide technical support for field missions;

"(B) strengthen the institutional development of the intermediary organizations described in paragraph (2); and

"(C) share information relating to the provision of assistance authorized under paragraph (1) between such field missions and intermediary organizations.

"(b) MONITORING SYSTEM.—In order to maximize the sustainable development impact of the assistance authorized under subsection (a)(1), the Administrator should establish a monitoring system that—

"(1) establishes performance goals for such assistance and expresses such goals in an objective and quantifiable form, to the extent feasible;

"(2) establishes performance indicators to be used in measuring or assessing the achievement of the goals and objectives of such assistance; and

"(3) provides a basis for recommendations for adjustments to such assistance to enhance the sustainable development impact of such assistance, particularly the impact of such assistance on the very poor, particularly poor women."

SECOND ANNIVERSARY OF THE AMIA JEWISH CENTER BOMBING IN ARGENTINA

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 18, 1996

Mr. LANTOS. Mr. Speaker, I wish to commend my colleagues' attention to the second anniversary of the horrific terrorist attack in Buenos Aires, Argentina, against the Jewish community center. On July 18, 1994, a car bomb was detonated outside of the seven-story building in Buenos Aires that housed the AMIA [Association Mutual Israelita Argentina] and DAIA [Delegacion de Asociaciones Israelitas Argentinas]. That barbaric act took the lives of 86 innocent people and injured more than 300 others. To date, those responsible remain at large.