

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