Don't forget needy

As we look forward to a new year with new hope while worrying about what it will bring, we must not overlook those who are in much worse situations.

In the world today 980 million people must get by on less than \$1.25 a day. I know that if and when my job disappears, my family will not have to survive on a \$1.25 a day.

In tough times, it's tempting to cut back on aid to the very poorest, writing people off as beyond help as we try to maximize the effectiveness of our foreign aid dollars.

However, microcredit has proved to be an incredibly effective tool for relieving poverty for the poorest of the poor.

The Microcredit Summit Campaign's 1997 goal was to reach 100 million families. In 2007, 106 million families received microcredit loans. These loans have transformed entire communities.

Our government has pledged to overhaul its foreign assistance programs. This is the time to take advantage of three lessons learned from the MSC: focus significant resources on the world's poorest, set measurable targets, and monitor the programs to ensure their effectiveness. This is not the time to overlook proven strategies for success.

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