

businesses fill voids in their communities and in the labor market that otherwise may be left empty.

Despite the importance of small and minority-owned businesses, they nevertheless face numerous problems. The primary obstacle facing most small businesses, regardless of their ownership, is the lack of capital. Despite numerous creative programs at the Federal, State, and local levels, the fact remains that capital is hard to come by.

This is especially true of minority- and women-owned businesses. In addition to the fact that minorities and women often lack the business connections and record of experience that has been so useful to many nonminority men in establishing their businesses, discrimination unfortunately also remains a problem. Further, many banks or lending institutions are hesitant to lend capital to minorities or women, especially if their business is going to be based in a poor, inner-city neighborhood.

As a member of the Small Business Committee as well as the Banking and Financial Service Committee, I am committed to do what I can to see that small and minority-owned businesses are provided with the tools necessary to succeed. Small and specifically, minority-owned businesses are too important to our national economy and our communities to allow them to falter. As we salute Small Business Week, I hope we will move forward with an agenda that supports the growth and development of small and minority-owned businesses.

TRIBUTE TO GERALD E. EDWARDS
OF DELTA, OH

HON. MARCY KAPTUR

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 3, 1995

Ms. KAPTUR. Mr. Speaker, I rise today to pay tribute to Mr. Gerald E. Edwards of Delta, OH, in my district. Mr. Edwards is to be honored by his community as the 1995 Delta Citizen of the Year. The award is indeed a fitting one, as he embodies all of the best attributes of the term "good citizen."

In addition to the insurance agency that he manages and the six properties he owns and maintains, Mr. Edwards has always found the time to engage in a multitude of volunteer activities. Always one to take the lead, he is an excellent example of one who takes his civic responsibilities seriously.

Committed to his community, Mr. Edwards has served as a long-time volunteer on the Delta fire/rescue squad, including his service as a past chief of the rescue squad. He is a past president of the Delta Chamber of Commerce and past president and past district governor of the Delta Rotary Club. Equally committed to his faith, he has served as an elder of the Delta Church of Christ. Currently, Mr. Edwards serves as the president of the Delta Family FOCUS [Friends of the Community United in Service] and as president of the Delta Library Board.

Perhaps most telling of his giving nature and commitment to his community is Mr. Edwards' Thanksgiving tradition of inviting members of his community who are without a traditional Thanksgiving meal to join him and his

family for theirs. This past Thanksgiving, the Edwards family baked 30 pies, peeled 50 pounds of potatoes, cooked 5 turkeys, and picked enough green beans and served enough homemade applesauce, rolls, and coffee to feed nearly 200 people in Delta, OH, who may not have been able to experience the American tradition of Thanksgiving. He is truly an inspiration to those who know him.

Mr. Speaker, I know my colleagues join me in honoring a man whose service and responsibility to his community should serve as a reminder to us all of the limitless ability of one man or woman to improve and contribute to the lives in their community. Gerald Edwards of Delta, OH, represents in many ways the true meaning of citizenship. His contributions to the village of Delta have earned him a most deserved designation as its Citizen of the Year for 1995. I am honored to have this opportunity to recognize his selflessness and to represent him in the Congress of the United States.

LOYALTY DAY IS A CELEBRATION
OF AMERICA

HON. MARSHALL "MARK" SANFORD

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 3, 1995

Mr. SANFORD. Mr. Speaker, Loyalty Day is a time for all Americans to challenge ourselves to capture the spirit of America, and to bring it to life in everything that we do. It is observed every May 1 as a celebration of life, liberty, and the pursuit of happiness.

Loyalty Day was established by the Veterans of Foreign Wars. I am proud to pay tribute to the VFW and its members, both for the sacrifices that they have made in the service of their country, and for their dedication to the principles that made this country great. The State commander for the department of South Carolina, Keith Harper, has spent many years promoting American values. He is one of the finest Americans that I know, and I hope that every Member of this House will take the time to read his comments on Loyalty Day, and to join me in saluting the VFW for establishing this holiday.

LOYALTY DAY 1995

Of all the holidays we celebrate in this country, none gets less attention than Loyalty Day. Even Labor Day is better known. So that's why I'm happy to be here today, to share with you some thoughts on Loyalty Day and what this day is all about.

Unlike the 4th of July, it does not celebrate a specific date in our history. Unlike Veterans Day, it does not recognize a certain group of individuals. Unlike President's Day, it does not honor some of our former Presidents. Unlike Memorial Day, it does not ask us to pause and remember those who did so much for our country.

What it does is this: Loyalty Day is a celebration of America. It's a celebration of life, liberty and the pursuit of happiness. It's a celebration of what you are and what you want to be.

In a way, Loyalty Day is a challenge. It challenges each and every one of us to capture the spirit of America and bring it to life in everything we do. Loyalty Day is a trip into the future.

The Veterans of Foreign Wars take great pride in this holiday. After all, we started it.

During the dark days of the 1920's, when America was wracked by the worst depression anyone had ever seen, many Americans began to question our Government, our economy, our politics, and our very way of life.

And where there were people with questions, there were Communists running around with their own kind of answers. They say in our hard times, good times for them to overthrow our Government.

They were everywhere. They held meetings, they marched in parades, they catered to the out-of-work and the hungry, and they even tried to get American children to join their Communist youth organizations, right here in America.

The VFW fought back, our members had given too much, suffered too much, and sacrificed too much in WWI to let a bunch of Communists take America away from us.

We held our own meetings, we helped our own out-of-work and hungry, and we began to teach the children of this country what America was all about.

And on May Day we held our own parades. That was a day the Communists had claimed as their own, the one on which they celebrated their revolution. Well, we set things straight. We made it an American holiday. And when the Communists paraded down one street, we paraded up the next.

On May 1st, 1930, we held a parade in New York City that had 10,000 VFW and Ladies Auxiliary members in it. Over 100,000 people turned out to see it.

And when the parade reached Union Square, there was a patriotic rally, with speeches and dozens of bands playing the Star Spangled Banner.

Though wracked by depression, America at heart was alive and well, and in the tough times that followed, each celebration of Loyalty Day gave new hope that America would survive. And as our VFW parades grew larger, the Communists' parades grew smaller and smaller. Today they are completely gone.

In 1955, we asked Congress to proclaim Loyalty Day a national holiday, and one of our members who was a Senator from Pennsylvania introduced that legislation in Congress.

In signing the legislation, President Eisenhower said, "The prime requisite for retaining our freedom is unswerving devotion to the liberties embodied in our Constitution."

You who came here today are the kind of people he was talking about. The kind of people who know what America stands for and who take the time and make the effort to support what America stands for.

We meet here for one day to celebrate what we enjoy everyday, life, liberty and the pursuit of happiness. Those are the ideals on which America was founded and for which millions of Americans have fought to protect and preserve.

We carry on that fight today. We fought communism on the streets of America and on battlefields all over the world. Along the way, we fought the Axis powers in Europe, and the Japanese in the Pacific.

We paid a high price for the liberty and freedom we enjoy today. Yet, even as we meet here as free people in a strong and powerful nation, the question hangs over us; who will be our enemy tomorrow?

Will they attack us on main street or from some foreign location? No one knows. But one thing is certain, you and I will be the first line of defense. Patriotism is the best weapon you can have in any battle, and patriotism is based on knowing what your country stands for, and believing in what it stands for.

Abraham Lincoln described our American government as being a government of the