

ognize. Fraudulent credit transactions are often complicated and can occur when perpetrators hide or fail to disclose essential information to consumers. By stealing consumers' credit identities, criminals can run up huge debts and ruin their victims' credit records. And credit fraud costs all of us in higher interest rates and fees.

The best defense we have against credit fraud is education. The Federal Trade Commission (FTC), the National Association of Consumer Agency Administrators, the U.S. Postal Inspection Service, the American Association of Retired Persons, the National Consumers League, the Consumer Federation of America, and the National Association of Attorneys General are working in partnership to inform Americans about the dangers of credit fraud. As part of this effort, the FTC and its partners offer information on-line, by telephone, and in writing to alert consumers about the warning signs of credit fraud and how to protect themselves against it. The FTC, in cooperation with State Attorneys General and the Internal Revenue Service, is also actively prosecuting credit fraud cases that target some of our most vulnerable citizens.

I encourage all Americans to learn more about credit fraud, to read their credit reports carefully, to protect such personal information as their bank account, credit card, and Social Security numbers, and to know how to recognize the characteristics of fraudulent proposals. By using credit wisely and remaining alert to the possibility of credit fraud, we can better protect the well-being of our families and preserve our financial health and security.

NOW, THEREFORE, I, WILLIAM J. CLINTON, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim January 31 through February 6, 1999, as National Consumer Protection Week. I call upon government officials, industry leaders, consumer advocates, and the American people to participate in programs that foster credit literacy and raise public awareness about the dangers of credit fraud and other deceptive and fraudulent practices.

IN WITNESS WHEREOF, I have hereunto set my hand this twenty-ninth day of January, in the year of our Lord nineteen hundred and ninety-nine, and of the Independence of the United States of America the two hundred and twenty-third.

WILLIAM J. CLINTON

**Proclamation 7165 of February 1, 1999**

**National African American History Month, 1999**

*By the President of the United States of America  
A Proclamation*

The story of African Americans is one of strength, suffering, courage, and triumph. Arriving on these shores more than 350 years ago, African Americans have been a central element of our national identity, and their long journey from the horrors of slavery and oppression through the struggle for equality and justice informs our national experience. By observing African American History Month each year, we

not only remember the tragic errors of our past, but also celebrate the achievements of African Americans and the promise they hold for our future as one America.

This year's theme, "The Legacy of African American Leadership for the Present and the Future," is a recognition that we can draw strength and inspiration to face our challenges from the vision, voices, character, and accomplishments of the many extraordinary African Americans who have gone before us. These gifted men and women, from every walk of life and every field of endeavor, were shaped but not defeated by their experience of racism, and their response was to move our Nation closer to our ideals of freedom, justice, and equality.

We remember Frederick Douglass and Sojourner Truth, whose powerful firsthand accounts of their lives as slaves and the moral strength of their argument helped create the momentum that brought an end to slavery in America. In our own century, we all have benefited from the skills, determination, and indefatigable spirit of such African American leaders as Booker T. Washington, W.E.B. Du Bois, A. Philip Randolph, Ella Baker, Thurgood Marshall, Medgar Evers, and Martin Luther King, Jr. Whether organizing peaceful demonstrations, creating educational and economic opportunities, fighting Jim Crow laws in the courts, or conducting peaceful protests, they awakened the conscience of our Nation and won signal victories for justice and human dignity. We recall the courage of the Little Rock Nine, who opened the doors of American education for so many other deserving young people. We remember the strength of Rosa Parks, who stood up for civil rights by sitting down where she belonged. We continue to draw inspiration from the leadership of Dorothy Height, who has done so much to strengthen families and communities not only in our own Nation, but also around the world.

These and so many other African American leaders have enriched our national life and shaped our national character. They have challenged us to recognize that America's racial, cultural, and ethnic diversity will be among our greatest strengths in the 21st century.

NOW, THEREFORE, I, WILLIAM J. CLINTON, President of the United States of America, by virtue of the authority vested in me by the Constitution and laws of the United States, do hereby proclaim February 1999 as National African American History Month. I call upon public officials, educators, librarians, and all the people of the United States to observe this month with appropriate ceremonies, activities, and programs that raise awareness and appreciation of African American history.

IN WITNESS WHEREOF, I have hereunto set my hand this first day of February, in the year of our Lord nineteen hundred and ninety-nine, and of the Independence of the United States of America the two hundred and twenty-third.

WILLIAM J. CLINTON