

God?" Indeed, it is appropriate to mark this occasion by remembering the words of President Jefferson and the examples of Americans of the past and today who in times of both joy and need turn to Almighty God in prayer. Times of plenty, like times of crisis, are tests of American character. Today, I seek God's guidance and His blessings on our land and all our people. Knowing that I cannot succeed in this task without the favor of God and the prayers of the people, I ask all Americans to join with me in prayer and thanksgiving.

NOW, THEREFORE, I, GEORGE W. BUSH, President of the United States of America, by the authority vested in me by the Constitution and laws of the United States, do hereby proclaim January 21, 2001, a National Day of Prayer and Thanksgiving and call upon the citizens of our Nation to gather together in homes and places of worship to pray alone and together and offer thanksgiving to God for all the blessings of this great and good land. On this day, I call upon Americans to recall all that unites us. Let us become a nation rich not only in material wealth but in ideals—rich in justice and compassion and family love and moral courage. I ask Americans to bow our heads in humility before our Heavenly Father, a God who calls us not to judge our neighbors, but to love them, to ask His guidance upon our Nation and its leaders in every level of government.

IN WITNESS WHEREOF, I have hereunto set my hand this twentieth day of January, in the year of our Lord two thousand one, and of the Independence of the United States of America the two hundred and twenty-fifth.

GEORGE W. BUSH

#### **Proclamation 7404 of February 1, 2001**

### **National African American History Month, 2001**

*By the President of the United States of America*

#### *A Proclamation*

In 1915, Carter Godwin Woodson, the father of Black history, founded the Association for the Study of African-American Life and History. Each February, the Association proposes a theme to guide the celebration of National African American History Month. For this year, the Association has chosen "Creating and Defining the African-American Community: Family, Church, Politics, and Culture."

This month in particular, we remember the stories of those who have helped to build our Nation and advance the cause of freedom and civil rights. We remember the bravery of the soldiers of the 54th Massachusetts Infantry Regiment and the sailors of the USS MASON in service to our country. We remember those who marched on Washington, sat at whites-only lunch counters, and walked rather than use segregated buses. And we remember those, known only to each of us, who helped to build our families, places of worship, and communities.

When we examine our Nation's history, we discover these and countless other stories that inspire us. They are stories of the triumph of the human spirit, tragic stories of cruelty rooted in ignorance and bigotry,

yet stories of everyday people rising above their circumstances and the prejudice of others to build lives of dignity.

This month, and throughout the year, let us celebrate and remember these stories, which reflect the history of African Americans and all Americans. We can all enjoy the works of writers like Paul Laurence Dunbar, James Weldon Johnson, Zora Neale Hurston, and Langston Hughes. In our Nation's schools, our children can learn to admire Booker T. Washington, Sojourner Truth, Frederick Douglass, and others. And Americans from all backgrounds can be ennobled by the examples of Thurgood Marshall, Roy Wilkins, Whitney Young, Mary Church Terrell, and other civil rights leaders.

As we celebrate African American History Month, let us commit ourselves to raising awareness and appreciation of African American history. Let us teach our children, and all Americans, to rise above brutality and bigotry and to be champions of liberty, human dignity, and equality. And let us rededicate ourselves to affirming the promise of our Constitution.

NOW, THEREFORE, I, GEORGE W. BUSH, 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 2001 as National African American History Month. I call upon public officials, educators, librarians, and all of the people of the United States to observe this month with appropriate ceremonies, activities, and programs.

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

GEORGE W. BUSH

#### **Proclamation 7405 of February 5, 2001**

### **National Consumer Protection Week**

*By the President of the United States of America*

#### *A Proclamation*

More Americans than ever are realizing the American dream of homeownership. At the same time, an increasing number of homeowners are living the nightmare of overwhelming debt and home foreclosure resulting from fraudulent lending practices. Subprime lending—the extension of high-rate, high-fee loans to people considered to be high-risk borrowers—has grown substantially in recent years. Unfortunately, fraudulent and abusive lending practices have also grown.

High-cost lending is not limited to home mortgages. Check cashing outlets, payday loan companies, rent-to-own stores, subprime auto lenders, and pawn shops are additional examples of high-cost lenders.

While it is crucial that as many consumers as possible have access to credit, their access must not be hindered by unlawful lending practices. Federal law enforcement agencies have increased their enforcement activities to stop lenders who engage in fraudulent and abusive