

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

lending practices. In addition, Federal agencies and consumer groups have implemented aggressive education campaigns to help consumers learn how to safeguard the equity in their homes.

Consumers can protect themselves from loan fraud by taking some commonsense precautions, including comparison shopping among several lenders, negotiating, and resisting, indeed refusing to yield to, pressure to sign any loan papers they don't understand. Nonprofit credit and housing counseling services are available to help consumers manage their credit and make decisions about loans and loan terms.

To help protect consumers, the Federal Trade Commission, the National Association of Consumer Agency Administrators, the U.S. Postal Service, the U.S. Postal Inspection Service, the National Association of Attorneys General, the Department of Justice, and private consumer organizations have joined forces to inform Americans about their rights as borrowers, about the responsibilities of lenders, and about protecting their assets. This information is available in writing, by telephone, and online.

I encourage all Americans to take advantage of this opportunity to learn more about how to protect themselves against fraudulent and abusive lending practices. By becoming wise and well-informed consumers, we can reduce the incidence of fraud and deception in the marketplace.

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 the laws of the United States, do hereby proclaim February 5 through February 10, 2001, as National Consumer Protection Week. I call upon government officials, industry leaders, consumer advocates, the media, and the American people to participate in programs helping citizens to be responsible and wise consumers.

IN WITNESS WHEREOF, I have hereunto set my hand this fifth 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 7406 of February 7, 2001**

#### **American Heart Month, 2001**

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

The year 2001 once seemed so distant that it became a symbol of science fiction. But today, researchers studying heart and other cardiovascular diseases have made 2001 a year when science rivals fiction.

Only 50 years ago, Americans were acknowledged to be suffering from an epidemic of heart disease. So little was known about the disease that it was thought part of the normal process of aging. Luck played a larger role in surviving a heart attack or hypertension than did medicine—and those who survived were forced to lead restricted lives.