

**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.

But thanks to scientific advances and education, the death rate from coronary heart disease has fallen by nearly 60 percent since its peak in the mid-1960s. This startling improvement resulted not only from advances in the treatment of heart disease but also from gains in knowledge about its prevention. Scientists also have opened up new fields, including that of gene research. Their work promises to bring great improvements in the prevention and treatment of heart disease.

But problems remain. In particular, how can the rewards of scientific advances be brought to all Americans? Racial, ethnic, and geographic gaps still exist in the burden of disease. The number one killer of women is cardiovascular disease.

Another challenge is the increase in certain conditions and heart disease risk factors. Obesity and physical inactivity pose still other problems. More than half of American adults are overweight and obese, about one in four are sedentary, and another third are not active enough to reach a healthy level of fitness.

Meeting such challenges takes both will and technology. For example, researchers recently found that small changes in lifestyle that boost moderate-level physical activity can protect cardiorespiratory fitness and blood pressure as much as a structured exercise program. These are changes that all Americans can adopt.

Sudden death from cardiac arrest has also been a major health threat. Yet fortunately, more Americans are learning the warning signs of cardiac arrest. Calling 9–1–1 immediately and administering cardiopulmonary resuscitation (CPR) until an electric shock to the heart can be given to restore a normal heartbeat—a practice known as defibrillation—combined with early advanced care can result in long-term survival rates as high as 40 percent for certain types of cardiac arrest.