

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

people, for the people, and by the people. As such, we determine our own future.

You and I are some of the most important people in this country. What we want today is what America will be tomorrow. Washington does not tell us what we will be, we tell them.

But as wonderful as it sounds, our government requires a lot of work from each of us. And no one knows that better than the mayors who are with us today. They are really on the frontlines.

If we want a drug-free society, we have to fight for a drug-free society. Thinking about it won't make it happen.

If we want a better education system for our children, we have to fight for it. Thinking about it won't make it happen.

If we want our American military to be the best in the world and not be thrown away piece by piece in little battles that serve no national purpose, we have to fight for it. Thinking about it won't make it happen.

Freedom and democracy require a lot of work from each of us, and you do not have to wear a uniform or carry a weapon to defend them. You just have to do what you're doing right now, taking an active part in America. And to the mayors here, I offer the full support of the VFW.

That's the purpose and that's the message of Loyalty Day. It's a day on which we discuss the future of America, and the part each of us will play in reaching those goals.

It's a day to take pride in yourself, our community, our nation and our flag.

And I thank you for taking part in our Loyalty Day celebration. God bless you, and God bless America.

#### TRIBUTE TO RALPH NEAS AND THE LEADERSHIP CONFERENCE ON CIVIL RIGHTS

##### HON. STENY H. HOYER

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 3, 1995*

Mr. HOYER. Mr. Speaker, I rise today to pay tribute to Ralph Neas and the Leadership Conference on Civil Rights, true leaders in the fight for civil rights. For the last 45 years the conference has worked diligently on this effort and has been successful in accomplishing some of the biggest civil rights victories in our Nation's history.

Many of these victories were won during the past 14 years under the successful leadership of Ralph Neas. Ralph has directed the lobbying, grassroots, legal research, and media efforts of the largest, oldest, and most broadly based civil rights coalition in this Nation. Ralph always believed his professional training as chief legislative assistant to two Senators and his triumph over Guillan-Barre syndrome had adequately prepared him for the challenges which were ahead for LCCR. During his tenure, Ralph served as a coalition builder as he kept the conference's diverse leadership united and effective. Through his work with LCCR, he has earned respect for his ability to build bridges between disparate communities of interest and across the spectrum of political ideologies.

The first major victory which Ralph and his LCCR colleagues won was passage of the Voting Rights Act of 1982. Bipartisanship, creativity, and leadership were all necessary to win this uphill battle. The Leadership Conference, led by Ralph exhibited all of these qualities during the almost 2-year campaign to

enact this major piece of legislation. The hard work of LCCR set the stage for what would be numerous victories throughout his next 14 years as executive director.

Ralph Neas was one of the first leaders of the mainstream civil rights movement to recognize the civil rights struggle of people with disabilities. He brought disability issues to the forefront of the civil rights struggle and was instrumental in securing the enactment of the first civil rights laws for people with disabilities, the Americans With Disabilities Act. This would not have been possible without Ralph's vision, leadership, and commitment.

Ralph is also well known as a brilliant legislative strategist. Using that skill, as well as creativity and leadership, he led the fights which resulted in the passage of several additional major legislative initiatives. These initiatives include: the Civil Rights Act of 1991, the fair housing amendments of 1988, the Japanese-American redress bill, and the Civil Rights Restoration Act.

Not only did Ralph Neas experience great legislative success as the executive director of LCCR, he also experienced great institutional successes. His astute management led to a massive growth of the conference. The organization's budget grew seven fold since 1981 and added more than 50 new national organizations. Currently, 180 national organizations with memberships totaling more than 50 million Americans now belong to the conference. This significant growth has allowed LCCR to meet new challenges as an even stronger, more united, and effective group.

In addition to his duties as executive director, Ralph Neas managed the Leadership Conference's education fund, an independent organization that supports educational activities relevant to civil rights. In this capacity, he has supervised projects promoting tolerance and diversity, has led a successful children's antidiscrimination campaign, and published books and reports on emerging civil rights issues.

This month, Ralph will step down as executive director of the Leadership Conference and will embark upon new challenges in his life and career. We can all be assured that the new challenges which lie ahead for him will be marked by continued commitment to justice and equality for all Americans.

It is my pleasure to join many Americans in thanking Ralph for his unselfish service to his Nation and its people. It is also my distinct pleasure to congratulate the Leadership Conference on its 45th anniversary. Due to the Ralph Neas and the Leadership Conference's commitment and dedication to the civil rights movement, the past 45 years have been a strong, legislative, bipartisan reaffirmation of civil rights. We are a greater Nation because of the many successful battles fought and won by Ralph Neas and the Leadership Conference on civil rights, and I know that Ralph and the LCCR will continue to lead the way towards a nation of equality, justice, and strength.

#### TRIBUTE TO GIRL SCOUT GOLD AWARD RECIPIENTS

##### HON. RAY LAHOOD

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 3, 1995*

Mr. LAHOOD. Mr. Speaker, today I would like to salute a group of outstanding young women who will be honored with the Girl Scouts of the U.S.A. Gold Award by Kickapoo Council of Girl Scouts in Peoria, Illinois.

All are being honored on May 7, 1995, for earning the highest achievement award in Girl Scouting. The Girl Scout Gold Award symbolizes outstanding accomplishments in the areas of leadership, community service, career planning, and personal development. The Girl Scout Gold Award can be earned by girls aged 14-17, or in grades 9-12.

Girl Scouts of the U.S.A., an organization serving over 2.6 million girls, has awarded more than 20,000 Girl Scout Gold Awards to Senior Girl Scouts since the inception of the program in 1980. To receive the award, a Girl Scout must fulfill five requirements: earn four interest project patches, earn the Career Exploration Pin, earn the Senior Girl Scout Leadership Award, earn the Senior Girl Scout Challenge, and design and implement a Girl Scout Gold Award project. A plan for fulfilling the requirements of the award is created by the Senior Girl Scout and is carried out through close cooperation between the girl and an adult Girl Scout volunteer.

The earning of the Girl Scout Gold Award is a major accomplishment, and I believe all of these girls should receive the public recognition due them for this significant service to their community and their country.

Following are the honorees: Jodi King, Kelly Cox, Buffie Icenogle, Monica Knapp, Marcy Mattern, Jolene Zessin, Jennifer Isaacs, Stacey Utley, and Rachel Moreno.

#### CARNEGIE HILL NEIGHBORS' 25TH ANNIVERSARY

##### HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 3, 1995*

Mrs. MALONEY. Mr. Speaker, I rise today to pay tribute to Carnegie Hill Neighbors, Inc. on this, its 25th anniversary. On May 1, Carnegie Hill Neighbors celebrated two and a half decades of outstanding service to the city of New York.

For over 25 years, the group's record of achievement in community service has been outstanding. Carnegie Hill Neighbors has been a major force in protecting thousands of New York City's most important buildings, and improving the aesthetic surroundings that we in New York have come to enjoy.

Carnegie Hill Neighbors represents a district that traverses from Museum Mile up to Third Avenue and from 86th Street to 98th Street. As the proud Member of Congress from this area, I know first-hand how Carnegie Hill Neighbors has strived to preserve 19th century brownstones, museums, prewar limestone apartment buildings, and other institutions that make up one of New York City's most unique architectural districts.