

in his own hand. This was the last sentence of the last speech that Franklin Roosevelt had written, one that he never got to give. His handwritten sentence said, "The only limit to our realization of tomorrow will be our doubts of today. Let us move forward with strong and active faith." In the face of so many seemingly intractable problems, it is certainly tempting to let those doubts take control. But I think those of you here tonight believe as I do that we can, instead, search for and find solutions that will help generations yet to come. President Roosevelt governed in a time when doubt was a luxury the American people could not afford.

I say to you tonight, doubt is a luxury the world can no longer afford.

I commend you for your compassion and your commitment. I urge you to turn this faith into action and to help me to do my job to do the same.

Thank you very much.

NOTE: The President spoke at 9:06 p.m. in the Benjamin Franklin Room at the State Department. In his remarks, he referred to Ted Turner, president and chairman of the board, Turner Broadcasting System, Inc., and his wife, actress Jane Fonda; and Bruce Alberts, president, National Academy of Sciences.

## Nomination for the Federal Maritime Commission

*June 29, 1994*

The President announced today his intention to nominate Harold J. Creel, Jr., of Woodville, Virginia, to a 5-year term and Delmond J.H. Won of Honolulu, Hawaii, to fill a 3-year unexpired term on the Federal Maritime Commission.

"Hal Creel and Delmond Won have the education, background, and experience we need to

maintain the quality of our Federal Maritime Commission, especially as we work to make essential reforms in the maritime industry," the President said.

NOTE: Biographies of the nominees were made available by the Office of the Press Secretary.

## Remarks to the Small Business Coalition for Health Care Reform

*June 30, 1994*

Thank you so much, Brian McCarthy, for your testimony and your enthusiasm and the incredible work you've done. Thank you, Mike and Micki, for what you have said today. Thank you, Butler Derrick, for sticking your neck out and going through this big fight. I thank Congressman Gephardt, Congressman Bonior, Congressman Fazio, all the Members of the House who are here today.

And I want to say a special word of thanks to Erskine Bowles, the Administrator of the SBA. You know, when I asked him to do this job, I pointed out that, even though he was a supporter of mine, his primary qualification was that he was not a political appointment; he was someone who had spent a lifetime help-

ing people to start and to expand small businesses. So when he came to me and said, "The biggest winners in this health reform plan will be small business; I don't understand why the NFIB is campaigning against you," I knew if we could get the truth out, the facts, we could have a day like today. I thank him for that, and I thank all of you for being here, too.

You know, we have established again today that an awful lot of small business people in this country do support universal coverage, are prepared to contribute to the health coverage of their employees, and understand that without a system that requires everybody to be involved in health care, small business will continue to get the short end of the stick.

Now, there are powerful interests in this country and here in Washington who have spent millions and millions of dollars to convince the American people otherwise. Your presence here today is a sharp rebuttal to what they have tried to do. There are about 50 Members of Congress here today who have felt the relentless pressure of all that organized lobbying, but instead of giving in to it, they've been thinking about you and sticking up for you and standing up for you. And I think you ought to stick with them and encourage others to join with you.

I do want to reiterate what Brian has already said. The Small Business Coalition for Health Reform now represents over 620,000 small businesses. That is the most astonishing growth in such a short time. He came up with—he knows I love charts, so he gave me a chart to prove that. [Laughter] But what that means is that when 4,700 small businesses a day come on board to an organization like this, those who claim to speak for small business and claim to say it would be good for small business if we continue to have the status quo, do not, in fact, do it.

We know that you're a young organization. You don't have television ads on the air. You don't have mass mailings going out, but you represent more real American businesses and their employees than the NFIB with their intense disinformation campaign about our health care reform efforts.

Now, I want to just try to put this in some perspective for all of you from my point of view as well as yours. I ran for President because I wanted to get the economy going again and I wanted to make Government work for ordinary people again, to actually solve problems, and to be a partner. I'm about to leave, on July 5th, for the so-called G-7 meeting, the meeting of the world's seven big industrial powers. And as I look back on the last year and a half, as I go into this meeting, I feel pretty good.

The United States has 40 percent of the annual income of those seven countries. But in the last year and a half we've had 75 percent of the growth, generated 100 percent of all the new jobs, had 3 times as many private sector jobs come into this economy as in the previous 4 years; 1993 had a record number of new business incorporations in America. Our investment is growing more quickly, our productivity is growing more quickly than all of our major competitors. Our exports are growing at twice the

rate of the average of all of our competitors. The economy is moving again.

But as I look down the road and I think about the context in which we operate, I know that the economic plan we passed last year and the budget plan we passed this year had a lot to do with that. We're going to reduce the deficit 3 years in a row for the first time since Harry Truman was President of the United States.

This year's budget eliminates over 100 Government programs, cuts 200 others, reduces domestic discretionary spending for the first time in 25 years. The other folks talked a lot about cutting spending and the deficit; we are delivering that to you. And still we have increased our investment in education, in training, in new technologies. Last year in the economic plan there was a 70 percent increase in the expensing provision for small business, which made 90 percent of the small businesses in this country eligible for a tax cut if they invested more money in their businesses.

Now, I believe that this is the direction we should take. But let's face it, if we want to see America strong and growing, if you want our deficit to continue to come down, if we want to see every year a record number of small businesses starting, we have got to find a way to deal with this health care problem.

The only thing that's going up in the budget, folks, faster than the rate of inflation, is the cost of Medicare and Medicaid. That's it. We're bringing down everything else. And yet, still, those of you who cover your employees are paying for cost shifting for people who don't cover their own and for inadequate compensation in some of the Government programs. So from my point of view, your long-term financial health and your Nation's and your Government's long-term financial health depend absolutely on dealing with this issue.

Now, let me say one other thing. Every single group of experts who has testified before any committee of Congress has always said you have got to find a way to cover everybody in America, get them in the health care system if you want to control costs, stop cost shifting, and preserve quality. We have 100 members of academic health centers here this week saying the same thing, saying you cannot preserve what is best about American health care, providing the doctors, the nurses, the technology, unless you fix

what is wrong with it, the financing system, and get everybody involved.

Now, we've been at a terrible disadvantage in this fight before right now. Because while 70 percent of the American people or more will say, "We are for coverage for everybody; we believe in shared responsibility; we want small businesses to get a break and be able to organize so they can buy health insurance on competitive terms; we believe people should not be discriminated against because someone in their family has been sick," because they will say that, doesn't mean we've been able to keep up support for our plan. Why? Because we've been the only kid on the block. Everybody else is out there criticizing, looking for an easy answer, and lobbying rockets at our program.

You've seen all those ads. They say, "Well, it's a Government-run program." It isn't, is it? It's a private insurance program. They say we're going to ration health care. Folks, we don't ration health care—we're rationing health care now. There are 39 million Americans without it. There are 3 million people who have lost their coverage in the last 3 years. And every one of you who is providing health insurance on your own is having to ration it because you can't buy it on the same terms as big business and Government.

They say that you will lose benefits if our plan passes. But the truth is our plan doesn't take anything away from anybody; it puts a floor under what you can lose and gives everybody some protection, some real protection for middle class people and for small business people for a change. What's happening is today, as you know, every year people are losing more and more—more benefits, more choices, paying more. It's a myth.

Then they say, well, our cost figures aren't right. The truth is we've got the only plan in town where the costs have been verified, validated, and supported. And for very small businesses in this country, operating on a modest margin, the cost of this plan will be less than the cost of the minimum wage bill passed by Congress and signed in the previous administration. And that is the fact.

So the support for the fundamental principles is strong. I have said to people in the Congress of both parties, if you don't like some detail of our plan, come forward. What we're interested in—cover everybody, have shared responsibility, have a private system, put a floor under

it, and give small business a break—that's all I care about. If you've got a better way to do that, come forward, let's talk about it.

Well finally, finally, we're seeing enough action so that there will be alternative plans. Yesterday Senator Dole offered a plan. Well, let's just talk about it. Small business and middle class families are not affected by it, except they lose more under the plan if it passes. It leaves small business at the mercy of insurance companies, who can still discriminate against certain businesses, still charge small business more than big business, still leave millions of workers in small firms uncovered.

Under the proposal there are no discounts for small business, nothing to end the cost shift from big firms to small ones, nothing to guarantee that the buying clout will be evened up. And since millions will remain uncovered—millions and millions—small businesses who do offer insurance will continue to pay higher rates to give others who are competing with them directly a free ride.

Now, I've heard time and time again that we've got to do something about this. That's what small businesses say they want. I've had so many small businesses say what Micki said, "If all my competitors had to do it, and I could buy it on affordable terms, I would be happy to do this."

Now we have an alternative plan. And the alternative plan is really old-style Government, the same thing you used to get really from both parties. It does a little bit for the poor. It leaves all the powerful vested interest groups with everything they've got, and it walks away from the middle class and small business. It is politics as usual. And now we have a choice, so the American people can make up their mind. Do you want everybody covered? Do you want something done about the cost? Do you want a break for small business? Or do you want us to appear to do something and not do anything to change the fundamental problems of this system? I think Americans will vote for the real thing if you will help us lobby for it and you will help us.

Let me say something else. This is not a partisan issue anywhere in America except Washington, DC. You don't have to declare, because I wouldn't want to embarrass you or me, but I know that there's plenty of Republicans in this audience today. I know that. I know there are independents. There may be people in this

audience that voted for Ross Perot. I don't care. I just want you to have a chance to be part of a thriving, growing American economy. It is not a partisan political issue.

My fellow Americans, now that the debate will be shifting into the public arena and votes will be cast and amendments will be offered, let me say again, I want the most flexible possible plan. I want the plan that has the Government doing the least possible. But I know that our objectives must be secured. We have to find a way for full coverage for the American people. We have to find a way for people to bear a fair share of responsibility for providing that coverage. And we have got to find a way to find a break for small business people and not to bankrupt folks just because they've had somebody in their family or because they have been sick.

There are more than one or two ways to do this. But there are difficult decisions involved. And that is the last point I want to make. Hillary and I have often talked about the small businesses we worked in when we were younger and how brave we thought the owners of those businesses were to take out their life savings, to put their necks on the line, to be personally at risk year-in and year-out, often until the business got up and going, and how many small businesses go under every year in the churning, competitive American marketplace.

One thing I know about you is that you have no place to hide. You have to face whatever the realities of your situation are. And you have to make decisions. And you know that when you have a difficult decision to make, making a decision that may not be 100 percent right is better than walking away and letting your whole business go under.

Too often the political system, when the going gets rough and the tension is intense and the pressure is hot, just walks away. And so I say to you this finally: You in this coalition should impress upon the United States Congress that even though this is an election year and even though this has become too partisan an issue in Washington, it is not a partisan issue where you live; it is not a partisan issue when you need a doctor or you're in the hospital; and it is not a partisan issue when you calculate how in the wide world you are going to deal with your health care costs and keep your business going.

And we must not walk away. We need to show the same discipline and maturity in doing the people's business this year in Washington that you have to show simply to survive and certainly to prosper.

That is what I implore you to tell the Members of the Congress. We can do this, folks. Just because we've been trying for decades and have not been able to do it before doesn't mean we can't do it this year. And if it gets done, it will be done in no small measure because there were hundreds of thousands of small business people who said, "This is not a partisan issue. This is an American issue. Do something, do it right, and do it now."

Thank you very much, and God bless you.

NOTE: The President spoke at 10:39 a.m. on the South Lawn at the White House. In his remarks, he referred to Brian McCarthy, owner, McCarthy Flowers, Scranton, PA, and founder of the coalition; Michael Oakley, vice president, Oakley Industries, Clinton Township, MI; Micki Schneider, owner, Spirals, Palo Alto, CA; and Representative Butler Derrick.

## Statement on Signing the Independent Counsel Reauthorization Act of 1994

June 30, 1994

I am pleased to sign into law S. 24, the reauthorization of the Independent Counsel Act. This law, originally passed in 1978, is a foundation stone for the trust between the Government and our citizens. It ensures that no matter what

party controls the Congress or the executive branch, an independent, nonpartisan process will be in place to guarantee the integrity of public officials and ensure that no one is above the law.