

to those who have fallen on hard times. Faith-based organizations, including many Islamic organizations, have been at the forefront in participating in this summer of service. And in these challenging times, this is a spirit of responsibility that we must sustain in the months and years to come.

Beyond America's borders, we're also committed to keeping our responsibility to build a world that is more peaceful and secure. That's why we're responsibly ending the war in Iraq. That's why we are isolating violent extremists while empowering the people in places like Afghanistan and Pakistan. And that is why we strongly and actively support a two-state solution that recognizes the rights of Israelis and Palestinians to live in peace and security. That's also why America will always stand for the universal rights of all people to speak their mind, practice their religion, contribute fully to their society, and have confidence in the rule of law.

All of these efforts are a part of America's commitment to engage Muslims and Muslim-majority nations on the basis of mutual interest and mutual respect. And at this time of renewal, I want to reiterate my commitment to a new beginning between America and Muslims around the world.

As I said in Cairo, this new beginning must be borne out in a sustained effort to listen to each other, to learn from each other, to respect one another, and to seek common ground. I believe an important part of this is listening, and in the last 2 months, American Embassies around the world have reached out not just to governments, but directly to people in Muslim-majority countries. And from around the world, we have received an outpouring of feedback about how America can be a partner on behalf of peoples' aspirations.

We have listened, and like you, we are focused on pursuing concrete actions that will make a difference over time, both in terms of the political and security issues that I have dis-

cussed and in the areas that you have told us will make the most difference in peoples' lives.

These consultations are helping us implement the partnerships that I called for in Cairo, to expand education exchange programs, to foster entrepreneurship and create jobs, and to increase collaboration on science and technology, while supporting literacy and vocational learning. We're also moving forward in partnering with the OIC and the OIC member states to eradicate polio, while working closely with the international community to confront the common health challenges like H1N1, which I know is of particular concern to many Muslims preparing for the Hajj.

All of these efforts are aimed at advancing our common aspirations: to live in peace and security, to get an education and to work with dignity, to love our families, our communities, and our faith. It will take time and patient effort. We cannot change things overnight, but we can honestly resolve to do what must be done, while setting off in a new direction, toward the destination that we seek for ourselves and for our children. That is the journey that we must travel together.

I look forward to continuing this critically important dialogue and turning it into action. And today I want to wish Muslims across America and around the world a blessed month as you welcome the beginning of Ramadan. May God's peace be upon you.

NOTE: The President's remarks were videotaped at 1:45 p.m. on August 13 in the Diplomatic Reception Room at the White House for later broadcast. In the address, the President referred to OIC, the Organization of the Islamic Conference. The Office of the Press Secretary also released Arabic, Bengali, Dari, French, Hindi, Indonesian, Pashto, Persian, Punjabi, Russian, Turkish, and Urdu language transcripts of these remarks.

## The President's Weekly Address

*August 22, 2009*

Each and every day in this country, Americans are grappling with health care premiums

that are growing three times the rate of wages and insurance company policies that limit

coverage and raise out-of-pocket costs. Thousands are losing their insurance coverage each day.

Without real reform, the burdens on America's families and businesses will continue to multiply. We've had a vigorous debate about health insurance reform, and rightly so. This is an issue of vital concern to every American, and I'm glad that so many are engaged.

But it also should be an honest debate, not one dominated by willful misrepresentations and outright distortions, spread by the very folks who would benefit the most by keeping things exactly as they are. So today I want to spend a few minutes debunking some of the more outrageous myths circulating on the Internet, on cable TV, and repeated at some town halls across this country.

Let's start with the false claim that illegal immigrants will get health insurance under reform. That's not true. Illegal immigrants would not be covered. That idea has never even been on the table. Some are also saying that coverage for abortions would be mandated under reform—also false. When it comes to the current ban on using tax dollars for abortions, nothing will change under reform. And as every credible person who has looked into it has said, there are no so-called death panels—an offensive notion to me and to the American people. These are phony claims meant to divide us.

And we've all heard the charge that reform will somehow bring about a Government takeover of health care. I know that sounds scary to many folks; it sounds scary to me too. But here's the thing: It's not true. I no sooner want Government to get between you and your doctor than I want insurance companies to make arbitrary decisions about what medical care is best for you, as they do today. As I've said from the beginning, under the reform we seek, if you like your doctor, you can keep your doctor; if you like your private health insurance plan, you can keep your plan, period.

Now, the source of a lot of these fears about Government-run health care is confusion over what's called the public option. This is one idea among many to provide more competition and choice, especially in the many places

around the country where just one insurer thoroughly dominates the marketplace. This alternative would have to operate as any other insurer, on the basis of the premiums it collects. And let me repeat: It would just be an option; those who prefer their private insurers would be under no obligation to shift to a public plan.

The insurance companies and their allies don't like this idea or any that would promote greater competition. I get that. And I expect there would be a lot of discussion about it when Congress returns. But this one aspect of the health care debate shouldn't overshadow the other important steps we can and must take to reduce the increasing burdens families and businesses face.

So let me stress them again: If you don't have insurance, you will finally have access to quality coverage you can afford. If you do have coverage, you will benefit from more security and more stability when it comes to your insurance. If you move, lose your job, or change jobs, you will not have to worry about losing health coverage. And we will set up tough consumer protections that will hold insurance companies accountable and stop them from exploiting you with unfair practices.

We'll prohibit insurance companies from denying coverage because of a person's medical history. They will not be able to drop your coverage if you get sick. They will not be able to water down your coverage when you need it most. They will no longer be able to place some arbitrary cap on the amount of coverage you can receive in a given year or a lifetime. We'll place a limit on how much you can be charged for out-of-pocket expenses, because no one in America should go broke because they get sick.

And we will require insurance companies to cover routine checkups and preventive care, like mammograms and colonoscopies. There's no reason we shouldn't be catching diseases like breast cancer and colon cancer on the front end. That makes sense, it saves lives, and it will also save money over the long run. Taken together, the reforms we're seeking will help bring down skyrocketing costs, which will

mean real savings for families, businesses, and Government.

We know what a failure to act would bring: More of the same; more of the same exploding costs; more of the same diminished coverage. If we fail to act, the crisis will grow. More families will go without coverage. More businesses will be forced to drop or water down their plans.

So we can push off the day of reckoning and fail to deal with the flaws in the system, just as Washington has done year after year, decade after decade. Or we can take steps that will provide every American family and business a measure of security and stability that they lack today.

It's never been easy moving this Nation forward. There are always those who oppose it and those who use fear to block change. But what has always distinguished America is that when all the arguments have been heard and all the concerns have been voiced and the time comes to do what must be done, we rise above our differences, grasp each other's hands, and march forward as one Nation and one people, some of

us Democrats, some of us Republicans, all of us Americans.

This is our chance to march forward. I can't promise you that the reforms we seek will be perfect or make a difference overnight. But I can promise you this: If we pass health insurance reform, we will look back many years from now and say, this was the moment we summoned what's best in each of us to make life better for all of us. This was the moment when we built a health care system worthy of the Nation and the people we love. This was the moment we earned our place alongside the greatest generations. And that is what our generation of Americans is called to do right now.

NOTE: The address was recorded at approximately 5 p.m. on August 20 in the Roosevelt Room at the White House for broadcast on August 22. The transcript was made available by the Office of the Press Secretary on August 21, but was embargoed for release until 6 a.m. on August 22.

## Remarks on the Reappointment of Ben S. Bernanke as Chairman of the Federal Reserve in Oak Bluffs, Massachusetts

August 25, 2009

*The President.* Good morning, everybody. I apologize for interrupting the relaxing that I told all of you to do, but I have an important announcement to make concerning the Federal Reserve.

The man next to me, Ben Bernanke, has led the Fed through one of the worst financial crises that this Nation and the world has ever faced. As an expert on the causes of the Great Depression, I'm sure Ben never imagined that he would be part of a team responsible for preventing another. But because of his background, his temperament, his courage, and his creativity, that's exactly what he has helped to achieve, and that is why I am reappointing him to another term as chairman of the Federal Reserve.

Ben approached a financial system on the verge of collapse with calm and wisdom, with bold action and out-of-the-box thinking that has

helped put the brakes on our economic freefall. And almost none of the decisions that he or any of us made have been easy. The actions we've taken to stabilize our financial system, to repair our credit markets, restructure our auto industry, and pass a recovery package have all been steps of necessity, not choice. They've faced plenty of critics, some of whom argued that we should stay the course or do nothing at all. But taken together, this "bold, persistent experimentation" has brought our economy back from the brink. They're steps that are working. Our recovery plan has put tax cuts in people's pockets, extended health care and unemployment insurance to those who have borne the brunt of this recession, and is continuing to save and create jobs that otherwise would have been lost. Our auto industry is showing signs of life. Business investment is showing signs of stabilizing,