

thing to end “don’t ask, don’t tell”; if you believe that it’s the right thing to make sure that young people who are brought here and have gone to school here and pledge allegiance to the flag and understand themselves as Americans, but just don’t have the papers, that it makes no sense for us to send them to countries that they don’t even know anything about; if you believe that we have to have an economy that works for everybody and not just some—then I’m going to need you to work.

And some of you have been watching television and you know that the other side is not short on funds; they are not short on resources. I was—my campaign manager was with a couple with a young son, and they were very excited to meet the campaign manager of the Obama campaign, and they said their 3-year-old knows Obama, and said, “What does President Obama do?” And the 3-year-old says, “He approves this message”—[laughter]—which is a sign that things have gotten a little carried away.

But for the next little less than 2 months, we’re going to see more advertising, more negative messages than we’ve ever seen before. And the only way we counteract that is through the determination and passion of folks like you.

I’m confident we can win this thing, but it’s not a sure thing. And I’m going to need all of you to stretch a little bit. To the extent that I’m preaching to the choir, I need you guys to go out and do some evangelizing yourselves. Get your friends, neighbors, coworkers. It may not always be easy, but what’s more important?

I had a chance to see Lisa and Don’s young sons. Many of you have children. I think about Malia and Sasha. I want them to live in a country where they believe that if they’re willing to put in the effort, they can be a platinum-selling artist or a President of the United States or an outstanding business man or woman. I don’t want their dreams constricted. And I also don’t want our kids to think that somehow success is reserved for them, and that somehow half the country is locked out of that success.

I want everybody to be successful. Black, White, Hispanic, Asian, Native American, gay, straight, abled or disabled—I want everybody to have a chance to succeed. That’s what we’re fighting for in this election. That’s why I need you guys stepping up.

If you do, not only will we win Florida, we’ll win in November. We’ll finish what we started, remind the world just what it is that makes America the greatest nation on Earth.

Thank you everybody. I’ll see you inside. God bless you.

NOTE: The President spoke at 6:16 p.m. at the residence of Lisa DeBartolo and Don Miggs. In his remarks, he referred to Republican Presidential nominee W. Mitt Romney; J. Oronde “Ronde” Barber, cornerback, National Football League’s Tampa Bay Buccaneers; James A. Messina, manager, Obama 2012 re-election campaign; and Jasper and Milo DeBartolo Miggs, sons of Ms. DeBartolo and Mr. Miggs.

Remarks to the AARP 2012 Life@50+ National Event and a Question-and-Answer Session in New Orleans, Louisiana September 21, 2012

The President. Thank you, Jane. Thank you, AARP. I want to thank Barry and the entire AARP for everything you do on behalf of America’s seniors.

And today is especially poignant for me I think because I can’t help to think about my grandmother Madelyn Dunham. During World War II, she worked on a bomber assembly line, with a baby at home, while her hus-

band was off serving his country. And in the postwar years, she worked her way from a secretary to vice president at her local bank. And later, she helped raise my mother and then obviously helped raise me and my sister.

She was a great citizen who lived up to her responsibilities. And after a lifetime of hard work, what she hoped for in return was to be able to live out her golden years with dignity

and security and to see her grandchildren and her great-grandchildren have a better life.

And she was fiercely independent, so she didn't want a lot of help from me or anybody else. She just wanted to make sure that the work she had put in was going to pay off. And I'm thinking a lot about her these days because we lost my grandmother 3 days before I was elected to this office, back in 2008. But rewarding those hopes that she and so many other Americans shared—restoring the basic bargain that says if you work hard, that work will pay off—is one of the reasons I ran for this office in the first place. The values that she taught me are part of what has driven me over the last 4 years

Now, we've come a long way, but we're not there yet. And that's why I'm asking you for a second term as President.

There's been a lot of talk about Medicare and Social Security in this campaign, as there should be. And these are bedrock commitments that America makes to its seniors, and I consider those commitments unshakeable. But given the conversations that have been out there in the political arena lately, I want to emphasize Medicare and Social Security are not handouts. You've paid into these programs your whole lives. You've earned them. And as President, it's my job to make sure that Medicare and Social Security remain strong for today's seniors and for future generations.

It probably won't surprise you, though, that there's a lot of talk about Medicare and Social Security that hasn't been completely on the level over the last several months. So here's what you need to know. I have strengthened Medicare as President. We've added years to the life of the program by getting rid of taxpayer subsidies to insurance companies that weren't making people healthier. And we used those savings to lower prescription drug costs and to offer seniors on Medicare new preventive services like cancer screenings and wellness services.

In fact, the health reform law we passed has already saved more than 5.5 million seniors and people with disabilities nearly \$4.5 billion on their prescription drugs. Seniors who re-

ceived a discount have saved an average of more than \$600 this year alone. And over the next 10 years, we expect the average Medicare beneficiary to save nearly \$5,000 as a result of this law.

Now, my opponents have pledged to repeal these savings and benefits in their first day on the job, which means billions in new profits for insurance companies, but also would mean immediately increased costs for seniors and would bankrupt the Medicare trust fund in just 4 years. And what would they replace it with? Their plan replaces guaranteed Medicare benefits with a voucher that wouldn't keep up with costs.

And when they tell you that their plan lets you keep your doctor, they're leaving out one thing, and that's the facts. A new study says that under their plan, if just 5 percent of seniors switch to private plans, 40 percent of doctors who currently take Medicare would stop accepting it. So think about that. Millions of seniors would be forced to change doctors.

I don't consider this approach bold or particularly courageous; I just think it's a bad idea. No American should ever spend their golden years at the mercy of insurance companies. They should retire with the care and the dignity that they have earned.

Now, we do have to reform and strengthen Medicare for the long haul, but we're going to do it by reducing the costs of care, not by asking seniors to pay thousands of dollars more while we're giving millionaires and billionaires a massive new tax cut.

And when it comes to Social Security, we've got to keep the promise of Social Security by taking responsible steps to strengthen it, not by turning it over to Wall Street. Now, the last time the other side was in charge, my opponent's running mate wrote a bill that would have privatized Social Security. And after what happened on Wall Street just 4 years ago, does anybody actually think that's a good idea? *[Laughter]*

Most seniors rely on Social Security for most of their income. It keeps 20 million Americans out of poverty each and every year. And while it's not the cause of today's deficits, we do need

to strengthen the program for the coming decades. And that means folks on both sides need to come together around a balanced plan.

My opponent claims that to pay for a new \$5 trillion tax cut skewed towards the very top, he'd just close tax loopholes for the very wealthy. But independent experts say there's no way to do that without also cutting deductions that the middle class relies on, and that includes taxing things like Social Security benefits. And this could mean higher taxes for seniors on Social Security, including taxing benefits for seniors who make less than \$32,000 a year for the first time ever. Nearly 30 million seniors could see their taxes go up by hundreds of dollars.

So I want you all to know at AARP, I'm not going to let that happen. My plan calls for both parties to come together and take responsible steps to preserve Social Security for the long run. And we'll do it in a way that ensures a lifetime of hard work is rewarded with dignity and security for generations to come.

So you guys have a big choice in this election, and these are the paths—the two paths our country can take. We can spend trillions of dollars on tax cuts targeted towards the wealthiest Americans, which could result in cuts to benefits that you've worked a lifetime to earn. Or we can take a balanced approach to invest in the middle class and strengthen Medicare and Social Security for you and your children and your grandchildren. That's the choice in this election, and that's why I'm asking for your vote.

So thanks so much, AARP, for having me. And with that, Jane, I'm ready to take some questions.

AARP Moderator Jane Pauley. Mr. President, Jane Pauley here again. I'm back in the hall with our members, and they do have some questions for you. I'd like to explain here in the hall that—what a satellite delay is. When I ask a question, it goes up there, and then it comes down. There's about a second-and-a-half delay between my delivering a question and the President hearing it. Just so you know the drill and a little inside stuff on television.

Mr. President, we are so grateful that you can stay with us a few minutes longer.

Deficit and National Debt/Social Security/Medicare

Mike, from Brier, Washington, asks, "How will you reduce the Federal debt and not gut Social Security and Medicare?"

The President. Well, it's a great question, Mike, and I appreciate it. We have a genuine challenge in bringing our deficit down and reducing our debt, and I think it's important for folks to know that 90 percent of the debt and deficits that we're seeing right now are the result of choices that were made over the course of the last decade: two wars that weren't paid for, tax cuts skewed towards the wealthy that were not paid for. So we made some decisions, and then when the great recession hit, that meant more money was going out and not as much money was coming in, and that has blown up our deficit and our debt.

The key to reducing it is to do it in a balanced, responsible way. So I've put forward a \$4 trillion, deficit-reduction plan which would bring our deficits down to a manageable level and begin the work of bringing our debt down, and it involves making some tough choices. So I've already signed a trillion dollars' worth of cuts, programs that we don't need, programs that frankly are not helping people get more opportunity or creating pathways for success for middle class families or those who are striving to get into the middle class.

But after those cuts are made and some additional cuts are made, the only way to reach that \$4 trillion target is to also ask the wealthiest among us to do a little bit more. So what I've suggested is, is that we go back for people whose incomes are above \$250,000 to go back to the tax rates that existed when Bill Clinton was President, which, by the way, was a time when we created 23 million new jobs, went from a deficit to a surplus, and created a whole lot of millionaires to boot.

Now, this contrasts with the plan that my opponent is putting forward for deficit reduction. And some of you may have seen President Clinton speak at the convention: What's missing from it is arithmetic, because what they're

proposing is not only to extend the Bush tax cuts for the wealthy, but then they want to add another \$5 trillion tax cut on top of that, and \$2 trillion in additional defense spending that our Joint Chiefs of Staff say doesn't make sense at a time when we're winding down two wars.

So before they even start digging us out of the hole that we're in, they've just added to the hole with \$7 trillion in additional spending on tax cuts or on defense. Now, they haven't explained how they would pay for that, but independent analysts who have looked at it have said the only way you pay for this is not only to gut investments in education, in basic research that could help find cures for cancer or Alzheimer's, to not invest in our infrastructure, but it also means that you're going to have to impose a higher tax burden on middle class families: up to \$2,000 a year for families with children.

And as I mentioned in my opening remarks, if you're looking at figuring out how to pay for that \$5 trillion tax cut, part of what you'd also start looking at is taxing Social Security benefits, or turning Medicare into a voucher program. And that is not the right approach to take.

My attitude is that if we're going to work together to bring down our deficit, everybody has got to do their fair share, everybody has got to do their part. And for us to have new tax cuts for millionaires and billionaires to pay for cuts in Social Security or Medicare or education is just not the right way to go.

Social Security

Ms. Pauley. Mr. President, from Washington, DC, Paulette asks a question. She says: "If one makes \$106 [thousand]^o a year or less, they pay Social Security taxes on 100 percent of their income; a millionaire pays 10 percent or less. Will you try to get the cap removed for Social Security taxes?"

The President. I do think that looking at changing the cap is an important aspect of putting Social Security on a more stable footing.

And what I've said is, is that I'm willing to work with Republicans and examine all their ideas, but what I'm not going to do as a matter of principle is to slash benefits or privatize Social Security and suddenly turn it over to Wall Street. Because we saw what can happen, back in 2008 and 2009, when the stock market crashed. And we're still recovering from that.

Patient Protection and Affordable Care Act/Prescription Drug Costs

Ms. Pauley. Mr. President, James from Derry, Pennsylvania says: "I haven't heard you say much about out-of-control prescription drug costs facing those of us retired and living on fixed incomes. What are your plans to bring down these costs?"

The President. Well, the good news is, I'm not just talking about it, we've actually done something about it. The health care bill that we passed, Obamacare—which, by the way, I don't mind the term, because I do care, that's why we passed the bill—one of the things that we did was to begin closing the notorious doughnut hole that so many seniors suffer from.

So starting this year already, what we're seeing is a 50-percent discount for seniors who are in the doughnut hole. Each year, they're going to get additional discounts until the doughnut hole is completely closed. That's already saving millions of seniors around the country an average of \$600 to \$650 a year. That's on top, by the way, of the preventive care that is now provided without additional charge, under Medicare, as a consequence of what we did with Obamacare.

And there's more that we can do on prescription drugs. One of the things that I've proposed in my budget is that Medicare recipients should get some of the same deep discounts that Medicaid receives. That would save additional billions of dollars for seniors. And there's work that we can also do in terms of accelerating the use of generics and making sure that

^o White House correction.

the process for seniors getting access to cheaper prescription drugs is obtained.

But this is critically important because I meet too many families where they tell me a story of their parents having to cut their pills in half because they just can't afford the prescriptions that have been given to them.

Medicare

Ms. Pauley. Mr. President, a question for you from Hawaii, from Richard: "What would you do to guarantee the future of Medicare?"

The President. Well, again, it turns out that, contrary to what you've heard and what you may hear from subsequent speakers, Obamacare actually strengthened Medicare. So what we did was extend the Medicare trust fund by 8 years. In addition, we dealt with prescription drugs in a way that is helping seniors now and in the future. The preventive care that we're doing is going to ensure that seniors stay healthier, which reduces costs.

And one thing that I want to point out is, when you hear this notion of—that we somehow took \$716 billion, robbed it from Medicare beneficiaries and seniors, I want you to know that is simply not true. What we did was we went after waste and fraud and overcharging by insurance companies, for example. Those savings do come out to \$716 [billion], and those savings are part of what allows us to close the doughnut hole, provide the preventive care, and is actually going to extend the life of Medicare over the long term. It also, by the way, helps to reduce the increase in the premiums that seniors pay under Medicare.

And that points to what we need to do with Medicare generally. What we need to do is to go after the waste, the fraud, and reduce health care costs overall. So part of what we're doing through this new health care law is using the power of—the purchasing power of Medicare to say to doctors and hospitals and insurance companies, you guys need to work smarter. Instead of having five different tests that you're charging us for, do one test and then e-mail it

to everybody. Instead of having all kinds of administrative costs and paperwork, let's make sure that we're using health IT—information technologies—to do a better job. Let's coordinate care better. Let's engage in more preventive care.

Because this is not just a Medicare problem. Medicare actually is a very efficient program relative to the private insurance programs. The problem is health care costs generally are going up. So we've got to bring down health care costs; that's what we're focused on. And I just want to point out that the other side's approach to saving Medicare—and you'll be hearing about this, I gather, after I speak—is to turn Medicare into a voucher program and essentially transfer those costs onto seniors.

Congressman Ryan's original plan that was put forward, independent analysis showed that, as a consequence, seniors could expect to pay over \$6,000 more for their Medicare once they were under a voucher program. Now, that was his original plan. I want to be fair here. He then modified it, because obviously there was a lot of pushback from seniors on that idea. So he said, well, we're going to have traditional Medicare stand side by side with the voucher program, and no current beneficiaries will be affected.

The problem is that insurance companies, once they're getting vouchers, they're really good at recruiting the healthier, younger Medicare recipients and weeding out and leaving in traditional Medicare the older, sicker recipients. And over time what happens is that, because there are older, sicker folks in the traditional Medicare plan, premiums start going up, they start going through the roof. And the entire infrastructure of traditional Medicare ends up collapsing, which means that all seniors at some point end up being at the mercy of the insurance companies through a voucher program. That's what we're trying to prevent. And the reason that AARP supported Obamacare and does not support this voucher approach is because they have looked at these independent experts and the analysis that they've

* White House correction.

put forward, and they know that a voucher program is not going to be a good deal for Medicare over the long haul.

Age Discrimination

Ms. Pauley. Mr. President, from Sandwich, Massachusetts, Kathy has the following question for you: “What would your administration do to make sure age discrimination laws are enforced so we have an even playing field to get a job?”

The President. Well, this is a great question, and obviously, one of the challenges that we’ve seen as a consequence of this terrible recession we went through was a lot of workers in their fifties and early sixties found themselves suddenly laid off, and it’s very hard for them to get their foot in the door despite all the incredible experience that they have and the skills and training that they’ve got. So there are a couple of things that we need to do.

Number one, we just have to make sure that we’re enforcing nondiscrimination laws effectively. And the Attorney General knows that that’s always a top priority for me. In some cases, part of what we’re trying to do is to see if we, legislatively, can overturn some bad Supreme Court rulings that have made it harder to prove age discrimination.

Ms. Pauley. Using the—

The President. And that’s something that we’re really focused on.

Entrepreneurship/Bipartisanship

Ms. Pauley. Forgive me for interrupting the President of the United States. Sorry. *[Laughter]*

Mr. President, you used the word “legislation,” which will ring a bell with Joe from Fort Atkinson, Wisconsin, who asks, “What can you do about this gridlock between both sides of the aisle in Congress?”

The President. Well, Jane, let me just say this: First of all, before I go to the gridlock issue, I did want to make—emphasize that in addition to dealing with age discrimination, the work that’s being done between the SBA and the AARP around the Encore Entrepreneurs program, helping thousands of seniors across

the country start their own small businesses, if in fact they’re not getting hired, to provide them a source of income and use their incredible skills—I just wanted to give a shout-out to AARP because that program is really doing great work.

But when it comes to gridlock, look, I came in in 2008, and I said, even though I got 53 percent of the vote and 47 percent of the country voted against me, that I’d be the President for everybody, and I’d listen to everybody’s voices.

And every idea that I put forward and all the work that we have done has been to draw on the best ideas from both parties. In fact, Obamacare now owes a debt to what was done in Massachusetts by my opponent Mr. Romney, even though sometimes, he denies it.

So I am always going to be looking to find common ground and solve problems for the American people. The one thing I won’t do, though, is to go along with bad ideas that are not helping the middle class, not helping people who have worked hard all their lives, not helping to provide ladders of opportunity to people who are still looking to succeed in this great country of ours. And so if I hear that the only way that Republicans in Congress are willing to move forward is to voucherize Medicare, I’ll say no. If the only thing that they’re willing to offer in terms of deficit reduction is to do it on the backs of seniors or our children who need to get a great education or middle class families who can’t afford another tax increase, I’m going to say no.

So part of what I think you want from your President is somebody who is working hard to bring people together, but is also willing to stand up to bad ideas that would end up tilting the playing field further in favor of those who have already made it instead of also thinking about folks who are trying to make it who worked hard all their lives, like my grandmother. And that’s exactly why I’m running for a second term as President of the United States.

Ms. Pauley. Mr. President, on behalf of everyone here in the hall and listening online, we are so grateful that you could spend some time with us this morning. Thank you very much.

The President. Thank you so much, Jane. Take care, everybody.

NOTE: The President spoke at 11:18 a.m. via live video feed from G. Richard Pfitzner Stadium in Woodbridge, VA. In his remarks, he re-

ferred to A. Barry Rand, chairman, AARP; and Republican Presidential nominee W. Mitt Romney and Vice Presidential nominee Paul D. Ryan. He also referred to his sister Maya Soetoro-Ng.

Remarks at a Campaign Rally in Woodbridge, Virginia September 21, 2012

The President. Hello, Virginia! Well, it is great to be here in Pfitzner Stadium, home of the Potomac Nationals. I want to congratulate the Washington Nationals for bringing playoff baseball to DC. You guys are looking good. I am looking forward to a White Sox-Nationals World Series. It's going to happen. White Sox are still in first place. But I've got to admit, you guys are looking a little better right now. You guys are looking very good.

A couple of people I want to acknowledge. I want to thank, first of all, your former outstanding Governor and your current outstanding Senator, Mark Warner, for his leadership. Give him a big round of applause. I also want to thank your Congressman, Gerry Connolly, for being here with us today.

And I want to thank all of you for being here, although I've got to admit, on a day like today, this is not a bad place to be, out on the ballpark. [Laughter] Got a nice little breeze going. It feels good. Now—

Audience member. We love you!

The President. I love you back. I do. Now, unless your cable has been broken for a while, you may be aware there's an election going on. [Laughter] I was told a story by my campaign manager. He was meeting with some folks, and there was a young couple there with a young son, maybe 3 or 4 years old, and the parents were really proud that he knew who I was. And they explained to my campaign manager, they said, listen, he loves Barack Obama. And they turned to the little boy and they said, what does Barack Obama do? And the little boy says, Barack Obama approves this message. [Laughter] So you know it's election season. That's what I do. I approve this message. [Laughter] And that's because in the coming

weeks, you've got a very big choice to make. This is not a choice between two candidates or two parties. This is a choice between two different paths for America, two fundamentally different visions of our future.

My opponents are big believers in top-down economics.

Audience members. Boo!

The President. Don't boo, vote! Mr. Romney thinks that if we just spend another \$5 trillion dollars on tax cuts that favor the wealthiest 2 percent of Americans, all our problems are going to be solved. Jobs and prosperity will rain down from the sky. Deficits will magically disappear. We will all live happily ever after. The end.

There's only one problem. We tried that scheme during the last decade. It didn't work. Top-down economics don't work. This country doesn't succeed when only the rich are getting richer. We succeed when folks at the top are doing well, but also when the middle class is doing well and folks who are fighting to get into the middle are doing well, when more people have a chance to get ahead and live up to their God-given potential.

I don't believe we can get very far with leaders who write off half the Nation as a bunch of victims, who think that they're not interested in taking responsibility for their own lives. I don't see a lot of victims in this crowd today. I see hard-working Virginians.

Some of you may be students trying to work your way through college. Some of you may be single moms like my mom, putting in overtime to see if you can provide a better life for your kids. Some of you may be senior citizens who have been saving your whole life for your retirement. Some of you may be veterans who