

out and make sales. I'm expecting a gold watch—[laughter]—from Boeing at the end of my Presidency because I know that I'm on the list of top salesmen at Boeing. And that applies to all of you.

And I also notice that we've got some wonderful elected officials here, folks like Governor Fallin. Part of what we want to do is also coordinate State and Federal and local efforts, because right now our competitors—the Germans, a lot of the European countries—they have a very tight, very aggressive, very well coordinated effort to make sales around the world. Sometimes, because we're so big and, frankly, we've been such a dominant economy for a long time, that our sales pitches and efforts have been a little more scattered and a little more diffuse.

So one of the functions that this Export Council can serve is as a clearinghouse and a coordinating mechanism to make sure that if

Oklahoma is trying to pitch something or help one of their businesses that they are in touch with Federal counterparts and they can do a much more effective job. All right?

So what I think we're going to do now is we're going to clear out the press. I'm going to have a chance to come around and say hello to everybody and say thank you. And then the conversation will continue. All right?

NOTE: The President spoke at 11:14 a.m. in Room 350 of the Dwight D. Eisenhower Executive Office Building. In his remarks, he referred to Ursula M. Burns, Vice Chair, President's Export Council; Chairman of the Council of Economic Advisers Jason L. Furman; Robert A. Iger, chairman and chief executive officer, Walt Disney Co.; and Gov. Mary Fallin of Oklahoma. He also referred to the Centers for Medicare and Medicaid Services (CMS); and intellectual property rights (IPR).

Remarks at the Ford Motor Company Stamping Plant in Liberty, Missouri September 20, 2013

The President. Hello, Missouri! Everybody give Jordan a big round of applause.

I just want to say about Jordan—third generation Ford employee—she's going to school during the week, works at the plant on the weekends, getting a degree in business management and will be taking Alan's place running the company in about—[laughter]—I don't know—oh, it may take a few years. But we're so proud of her. And congratulations for everything that she represents. When you see young people like that who are working so hard, making something of themselves, and are rooted in a community like this one, it really makes you proud.

Before I get started, there are a couple other folks that I want to introduce; they're are working for you day in, day out. First of all, your outstanding Governor, Jay Nixon, and his wife Georganne. The plant might not have been here had it not been for the great work of Jay. So that's important to know.

We've got my outstanding Secretary of Health and Human Services, former Governor

of Kansas, Kathleen Sebelius is in the house. She basically just came because her son and his fiancée are here. [Laughter] But we're glad she's here.

One of my greatest friends and just a tough, smart, dedicated public servant, Senator Claire McCaskill is here. Give Claire a big round of applause. Your former mayor, preacher, can do everything, Emanuel Cleaver is in the house. Current mayor of Kansas City, Sly James is here. Mayor of Kansas City, Kansas, Mark Holland is here. And the mayor right here in Liberty, Lyndell Brenton and his lovely wife Roxann are here. Where are they? There they are.

Now, when I said I was flying into Kansas City to see an incredible success story in action, I did not think I was going to be talking about the Chiefs. [Applause] Before you get carried away, I just want to point out that the Bears are 2–0. [Laughter]

Audience members. Boo!

The President. I'm just saying. [Laughter] And we're actually able to pass more than 10 yards. [Laughter] Just a little trash-talking.

We'll see how we're looking at the end of the season.

I want to give special thanks to Ford's CEO. This is one of our outstanding business leaders, has helped to lead Ford to be the number-one automaker in the United States of America, Alan Mulally is here. And we're very proud of him.

It doesn't matter if you've got an outstanding CEO if you don't have outstanding workers. And the President of Local 249, Jeff Wright, is here. Your launch manager, Todd Jaranowski, I really like because he is a Bears and a Sox fan. Come on, give Todd a big round of applause. And I very much appreciate him and some of the other folks showing me around this new stamping plant right here.

Now, you may not be aware of this, but you and I have a little history together. I may roll in a Cadillac these days—[laughter]—no, no, but it's not my car, it's—I'm just—I'm renting, just like my house. [Laughter] The lease runs out in about 3½ years. [Laughter] But before that, I was driving around in a 2008 Ford Escape. It came right off these assembly lines. Some of you might have been involved in building it. It was a great car. Problem is, I got Secret Service about a month after I bought the car, so I've only got 2,000 miles on it. [Laughter] It is in mint condition.

So I want to say thank you for building my car. But I also came here to talk about what's got to be the number-one priority in this country, and that is growing our economy, creating new jobs, and making sure that everyone who works hard in America has a chance to get ahead. It's our number-one priority.

Now, some of you remember, 5 years ago, a financial crisis hit Wall Street. It then turned into a devastating recession on Main Street, and it came close to being another Great Depression. By the time I took office, the economy was shrinking at a rate of 8 percent a year. Unprecedented. Our businesses were shedding 800,000 jobs a month. And you had this perfect storm, and millions of Americans lost their jobs, their homes, their savings they had been working a lifetime to get.

But what the recession also showed was the fact that for decades, middle class families had been working harder and harder just to get by, hadn't seen their incomes go up, hadn't seen their wages go up. Manufacturing was moving overseas. And so what built our middle class had been buckling, had been weakening.

And I think if you ask most Americans when the economic crisis hit, they might not date it to Lehman's Brothers collapsing. They'd talk to you about when they got a pink slip that they didn't expect or the bank took away their home or they didn't have health insurance or maybe they were told the plant was shutting down and the assembly line was going quiet. Those were tough times.

Five years ago, plants like this one were closing their doors. And the day I stepped into the Oval Office, the American auto industry, which is the heartbeat of American manufacturing—heartbeat of manufacturing—the auto industry was flatlining. Ford was standing on its own two feet, had made some smart decisions, but Alan will tell you, if GM and Chrysler had gone down, suppliers would go down; dealers would have gone down. And all of that would have had a profound impact on Ford.

I refused to let that happen. So we worked with labor, and we worked with management. Everybody had to make some sacrifices. Everybody put some skin in the game. We bet on the American worker. We bet on you. And today, that bet has paid off because the American auto industry has come roaring back.

The Big Three are all profitable, hiring new workers. You're not just building more cars, you're building better cars, better trucks. Look at what's going on right here at the plant. The new F-150 is built tougher than ever, more fuel efficient than ever. You've got trouble making them fast enough. You had to bring on a third shift of 900 workers just to keep up with demand.

And because Ford invested \$1.1 billion in this plant, pretty soon, 1,100 more new workers will be joining you on these assembly lines in good, union jobs, building Ford Transit.

So more jobs building cars, that means more jobs for suppliers. It means more jobs for dis-

tributors. It means more jobs for the folks who own the restaurant here in town or the bar, depending on—[laughter]. It has an impact on your tax base. It has an impact on the teacher who teaches your kids, the first responder who keeps you safe. All those people are impacted by your success.

And that fundamental idea that when everybody is doing—when some of us are doing well, it's okay, but when everybody has got a stake, that's when things really start rolling, that's at the heart of every decision I've made as President. Because when the middle class does better, we all do better. Shareholders do better. CEOs do better. Workers do better. Everybody does better.

So in the depths of the crisis, we passed a Recovery Act to make sure that we put a floor below which this country couldn't fall. We put money in folks' pockets with tax breaks. We made sure that people were rebuilding roads and bridges, keeping things going, helping to keep teachers and firefighters and cops on the job. Today, 3½ years later, our businesses have added 7½ million new jobs—7½ million new jobs.

We helped responsible homeowners stay in their homes, won one of the biggest settlements in history on behalf of people who had wrongfully lost their homes because banks hadn't done things right. Today, our housing market is healing.

We took on a Tax Code that was too skewed towards the wealthy. We gave tax cuts, locked them in for 98 percent of families. We asked those in the top 2 percent to pay a little bit more. Today, middle class tax rates are near their alltime low. The deficits are falling at the fastest rate since World War II. That's what we did.

We invested in new American technologies to end our addiction to foreign oil. Today, we're generating more renewable energy than ever before, produce more natural gas than anybody in the world. We're about to produce more of our own oil than we buy from overseas for the first time in nearly 20 years.

And we took on a broken health care system. And in less than 2 weeks, millions of Ameri-

cans who have been locked out of the insurance market are finally going to be able to get quality health care. Out of every 10 Americans who are currently uninsured, 6 out of those 10 are going to be able to get covered for less than a hundred dollars a month, less than your cell phone bill.

So we've been working, just like you've been working, over these last 4½ years. We've cleared away the rubble from the crisis. We've started to lay a new foundation for economic growth, a new foundation for prosperity. And everybody here, we all had to make some adjustments. I'm assuming some folks had to tighten their belts, get rid of some debt, focus on things that really matter, cut out some things you didn't need.

We've shown the world that the American people are tough, they're resilient. The only thing built tougher than Ford trucks are American workers, the American people. That's what we've shown.

All right, so that's the good news. But any working person, any middle class family, they'll tell you we're not yet where we need to be. The economy is growing, but it needs to grow faster. We're producing jobs, but we need to create more jobs and more good-paying jobs. We've got to make sure that we're rebuilding an economy that doesn't work from the top down, works from the middle out; that gives ladder of opportunity to folks who still don't have a job.

We've got to make sure that workers are sharing in growth and productivity. Right now, even though businesses are creating jobs, the top 1 percent took home 20 percent of the Nation's income last year. The average worker barely saw a raise.

Audience member. That's not fair.

The President. It ain't fair; it ain't right.

So in many ways, the trends that have taken hold over the past few years of a winner-take-all economy, a few folks at the top doing better and better and better, everybody else treading water or losing ground, that's not a model that we want. And it's been made worse by this recession.

So what I've been doing over the last couple months, I've been visiting towns like Liberty, traveling all across the country talking about what we need to do to reverse those trends, make sure, we've got a better bargain for middle class America: good jobs that pay good wages, an education that prepares our kids for a global economy, a home that is secure, affordable health care that is there when you get sick, a secure retirement even if you're not rich—all those things that make for a secure life so you can raise your kids and have confidence that they're going to do better than you did. That's what I'm focused on. That's what you're focused on. That's what Congress should be focused on.

Which brings me to the current situation. [Laughter] Let me talk a little bit about what's going on back in Washington. Right now Congress is in the middle of a budget debate. Now, there's nothing new about that. Every year Congress has got to pass a budget, and it's always a contentious process. But right now our recovery still needs to build more strength, so it's important that we get it right in Washington, because even though our success as a country is ultimately going to depend on great businesses like Ford, hard workers like you, Government has to do some things.

Congress has to pass a budget to make sure our education system works and prepares our kids and our workers for the global economy. If we're going to rebuild our roads, our bridges, our airports, our ports, Government's got to be involved in that. If we're going to have scientific research and development—I was looking at all these newfangled pieces of equipment here—some of the things that allowed the efficiencies of this plant originated in laboratories and scientists doing work on the Government's dime. That's how we always maintain our cutting edge. These are things that help us grow. These are help—things that help the private sector succeed.

So when people tell you somehow Government is irrelevant, no, everything we do has some connection to making sure that we, collectively, as a democracy, are making some

smart investments in the future. That's how it's always been.

So what Congress is doing right now is important. Unfortunately, right now the debate that's going on in Congress is not meeting the test of helping middle class families. It's just, they're not focused on you. They're focused on politics. They're focused on trying to mess with me. [Laughter] They're not focused on you. [Applause] They're not focused on you.

So there are two deadlines coming up that Congress has to meet. And I want folks to pay attention to this. Congress has to meet two deadlines, and they're coming up pretty quick.

The first deadline: The most basic constitutional duty Congress has is to pass a budget. That's Congress 101. If they don't pass a budget by September 30—what's the date today? The 20th. All right, so if Congress doesn't pass a budget in 10 days, a week from Monday, the Government will shut down. A Government shutdown shuts down many services that the American people rely on.

This is not abstract. Hundreds of thousands of Americans will not be allowed to go to work. Our men and women in uniform, even those deployed overseas, won't get their paychecks on time. Small businesses, they won't get their loans processed. Now, none of that has to happen, as long as Congress passes a budget. Number one: passing a budget.

Number two, in the next few weeks, Congress must vote to allow the Department of the Treasury to pay America's bills. All right? Our Treasury Department, that's where we take in money and we pay it, right? Real simple. This is usually done with a simple, routine vote to raise what's called the debt ceiling. If you don't raise the debt ceiling, America can't pay its bills.

Since the 1950s, Congress has always passed it. Every President has signed it—Democrats, Republicans, Ronald Reagan—[laughter]—Lyndon Johnson—it doesn't matter. This is just a routine thing that you've got to do so that Treasury can pay the bills. If Congress doesn't pass this debt ceiling in the next few weeks, the United States will default on its obligations.

That's never happened in American history. Basically, America becomes a deadbeat.

If the world sees America not paying its bills, then they will not buy debt, Treasury bills, from the United States, or if they do, they'll do it at much higher interest rates. That means somebody wanting to buy an F-150 will have to pay much higher interest rates eventually, which means you will sell less cars. That's just one example of how profoundly destructive this could be. This is not some abstract thing.

And this is important: Raising the debt ceiling is not the same as approving more spending, any more than making your monthly payment adds to the total cost of your truck. You don't say, well, I'm not going to pay my bill, my note for my truck because I'm going to save money. No, you're not saving money. You already bought the truck, right? [*Laughter*] You have to pay the bills. You're not saving money. You might have decided at the front end not to buy the truck, but once you've bought the truck, you can't say you're saving money just by not paying the bills. Does that make sense?

So raising the debt ceiling, it doesn't cost a dime. It does not add a penny to our deficits. All it says is, you've got to pay for what Congress already said we're spending money on. If you don't do it, we could have another financial crisis.

And the fact is—I know a lot of people are concerned about deficits—our deficits are now coming down so quickly that by the end of this year, we will have cut them in more than half since I took office—cut deficits in half.

So I just want to break this down one more time. I go into a Ford dealership. I drive off with a new F-150. Unless I paid cash, I've still got to pay for it each month. I can't just say, you know, I'm not going to make my car payment this month. That's what Congress is threatening to do, just saying, I'm not going to pay the bills. There are consequences to that. The bill collector starts calling you, right? Your credit goes south, and you've got all kinds of problems. Same is true for a country.

So if we don't raise the debt ceiling, we're deadbeats. "If we fail to increase the debt limit,

we would send our economy into a tailspin"—that's a quote, by the way, what I just said. You know who said it? The Republican Speaker of the House, John Boehner. The Republican Speaker has said if we don't pay our bills, we'll have an economic tailspin. So this is not just my opinion, this is everybody's opinion.

All right. Now, why haven't we already gotten it done if it's such a simple thing? Everybody is nodding; they're all, like, yes, why didn't we already get this done? Democrats and some reasonable Republicans in Congress are willing to raise the debt ceiling and pass a sensible budget. And I want to work with Democrats and Republicans to do just that. Claire McCaskill, she's ready to do it. Congressman Cleaver, he's ready to do it. And if we just pass the budget, raise the debt ceiling, we can get back to focusing on growing this economy and creating jobs, educating our kids—all the things we've got to do.

Unfortunately, there is a faction on the far right of the Republican Party right now—it's not everybody, but it's a pretty big faction—who have convinced their leadership to threaten a Government shutdown and potentially threaten to not raise the debt ceiling if they can't shut off the Affordable Care Act, also known as Obamacare.

Now, think about this. They're not talking now about spending cuts. They're not talking about entitlement reform. They're not talking about any of that. Now they're talking about something that has nothing to do with the budget. Right? They're actually willing to plunge America into default if we can't defund the Affordable Care Act.

Now, let's put this in perspective. The Affordable Care Act has been into law for 3½ years. It passed both Houses of Congress. The Supreme Court ruled it constitutional. It was an issue in last year's elections. The guy who was running against me said he was going to repeal it. We won. The—[*applause*]. So the voters were pretty clear on this.

And then, Republicans in Congress, they've tried to repeal or sabotage this; more than 40 times they've had these repeal votes. Every time they fail. This law that is in place is

already providing people benefits. It's not holding back economic growth, it's helping millions of Americans, including some of you or your family members that you may not be aware of.

You can keep your kid on your own health insurance plan—somebody is raising their hand right here—until they're 26, because of the Affordable Care Act, which is one of the main reasons why the number of uninsured among young people has gone down over the last 3 years.

Seniors, they are benefiting right now from discounted prescription drug costs because of the law. If you've got health insurance, insurance companies can't impose lifetime limits on you. They can't use the fine print not to pay if you get sick. Insurance companies have to spend 80 percent of your premiums on your health care, not on administrative costs and CEO bonuses. Those are happening right now.

And health care costs have actually increased at the slowest rate in 50 years. So this is helping to reduce health care costs across the economy.

Finally, starting on October 1, it's going to help millions of more people. People who don't have health insurance right now, what it's going to do is, we're going to set up pools so that just like a worker at Ford can benefit from good insurance rates because you got a lot of workers in one big pool; now people who don't have the good fortune to work at a big company like Ford, they can also get a good deal.

Now, that's what—so that's what they're fighting for. They want to repeal all that, and they're saying, we're going to hold our breath, and if you don't repeal it—which, I've already said, I'm not going to do—we're going to send the economy into default. They will send our economy into a tailspin, just like Speaker Boehner said. They want to threaten default just to make sure that tens of millions of Americans continue not to have health care.

Defunding Affordable Health Care would rob 25 million Americans of the chance to get health care coverage. It would cut basic health care services for tens of millions of seniors on

Medicare already. That's what House Republicans are fighting for.

And now they've gone beyond just holding Congress hostage, they're holding the whole country hostage. One Republican Senator called shutting down the Government over the Affordable Care Act “the dumbest idea I've ever heard.” I agree with him. But that's the strategy they're pursuing. House of Representatives just voted on it today.

Now, I tell you what, Missouri: The American people have worked too hard for too long, digging out of a real crisis just to let politicians in Washington cause another crisis.

This is the United States of America. We're not some banana republic. This is not a dead-beat nation. We don't run out on our tab. We're the world's bedrock investment. The entire world looks to us to make sure the world economy is stable. We can't just not pay our bills. And even threatening something like that is the height of irresponsibility.

So what I've said is I will not negotiate over the full faith and credit of the United States. I am not going to allow anyone to harm this country's reputation—I'm not going to allow them to inflict economic pain on millions of our own people—just so they can make an ideological point.

But I need you to help. I need you to help tell Congress, pay our bills on time. Pass a budget on time. Stop governing from crisis to crisis. Put our focus back on where it should be: on you, the American people; on creating new jobs; on growing our economy; on restoring security for middle class families. That's what you deserve.

I mean, I don't know, it's like they do this every 6 months. [*Laughter*] Isn't it? I mean, I don't mind them disagreeing with me. They don't like the Affordable Care Act, they'd rather have people not have health insurance, I'm happy to have that debate with them. But you don't have to threaten to blow the whole thing up just because you don't get your way. [*Laughter*] Right?

I think about something that Jordan said. Her grandfather worked in this plant; uncle, stepmom worked in this plant. Now she and

her brother work in this plant, punching in as part of the next generation of American workers at a great, iconic American company. Our economy is coming back because of the resilience and determination of American workers like Jordan and her family.

And every day, all over this country, there are men and women just like Jordan, just like her brother, they wake up, maybe pack a lunch for their kids, kiss them goodbye, go to work, live up to their responsibilities, do their jobs, pay their bills.

Shouldn't you expect the same thing from people in Washington?

Audience members. Yes!

The President. Shouldn't you expect the same thing from Members of Congress?

Just do your job. Don't be the other guy, be the guy who's doing your job. No obstruction. No games. No holding the economic hostage—the economy hostage if you don't get 100 percent of what you want.

Nobody gets 100 percent of what you want. You guys know that in your own lives, in your own families. I don't know how many people are married here, but you know you better learn not to expect getting 100 percent of what you want. Otherwise, you'll be divorced real quick. [Laughter] Especially you men, I'm telling you. [Laughter]

So you should expect the same thing, same common sense, out of Congress. You should

expect some compassion. You should expect some compromise. You should expect the conviction of leaders who wake up and go to work every day, not to tear something down, but to build something better; not just for today, but for the world we want to leave our kids.

That's my conviction. That's my commitment to you. If we start thinking about you instead of politics and how you can get your base stirred up, then we're going to be able to get back to the point where this country is what we want it to be. If Washington will act with the same decency and common purpose that you and Americans all across the country do every single day, the economy will be stronger not just a year from now or 5 years from now or 10 years from now, but 20 and 30 and 50 years from now.

And as long as I have the privilege of serving you as your President, that's what I'm going to be focused on.

Thank you very much, everybody. God bless.

NOTE: The President spoke at 12:53 p.m. In his remarks, he referred to Ford Motor Co. employee Jordan Wheeldon, who introduced the President; John Sebelius, son of Secretary of Health and Human Services Kathleen Sebelius, and his fiancée Allie Hoeme; Jeff Wright, president, UAW Local 249; 2012 Republican Presidential nominee W. Mitt Romney; and Sen. Richard M. Burr.

The President's Weekly Address *September 21, 2013*

Hi, everybody. It was 5 years ago this week that a financial crisis on Wall Street spread to Main Street and very nearly turned a recession into a depression. In a matter of months, millions of Americans were robbed of their jobs, their homes, their savings, after a decade in which they'd already been working harder and harder to just get by. It was a crisis from which we're still trying to recover. But thanks to the grit and determination of the American people, we are steadily recovering.

Over the past 3½ years, our businesses have created 7½ million new jobs. Our housing mar-

ket is healing. We've become less dependent on foreign oil. Health care costs are growing at the slowest rate in 50 years. And in just over a week, millions of Americans without health care will be able to get covered for less than a hundred dollars a month.

So our economy is gaining traction. And we're finally tackling threats to middle class prosperity that Washington neglected for far too long. But as any middle class family listening right now knows, we've got a long way to go to get to where we need to be. And after 5 years spent digging out of crisis, the last thing

we need is for Washington to manufacture another one. But that's what will happen in the next few weeks if Congress doesn't meet two deadlines.

First, the most basic constitutional duty Congress has is passing a budget. But if it doesn't pass one before September 30—a week from Monday—the Government will shut down. And so will many services the American people expect. Military personnel, including those deployed overseas, won't get their paychecks on time. Federal loans for rural communities, small-business owners, and new home buyers will be frozen. Critical research into lifesaving discoveries and renewable energy will be halted. All of this will be prevented if Congress just passes a budget.

Second, Congress must authorize the Treasury to pay America's bills. This is done with a simple, usually routine, vote to raise what's called the debt ceiling. Since the 1950s, Congress has always passed it, and every President has signed it: Democrats and Republicans, including President Reagan. And if this Congress doesn't do it within the next few weeks, the United States will default on its obligations and put our entire economy at risk.

This is important. Raising the debt ceiling is not the same as approving more spending, it lets us pay for what Congress already spent. It doesn't cost a dime or add a penny to our deficit. In fact, right now our deficits are already falling at the fastest rate since the end of World War II. And by the end of this year, we'll have cut our deficits by more than half since I took office.

But reducing our deficits and debt isn't even what the current standoff in Congress seems to be all about. The fact is, Democrats and some reasonable Republicans are willing to raise the debt ceiling and pass a sensible budget, one that cuts spending on what we don't need so we can invest in what we do. And I want to

work with those Democrats and Republicans on a better bargain for the middle class.

But there's also a faction on the far right of the Republican Party who've convinced their leadership to threaten a Government shut-down if they can't shut off the Affordable Care Act. Some are actually willing to plunge America into default if they can't defund the Affordable Care Act.

Think about that. They'd actually plunge this country back into recession, all to deny the basic security of health care to millions of Americans. That's not happening. And they know it's not happening.

The United States of America is not a dead-beat nation. We are a compassionate nation. We are the world's bedrock investment. And doing anything to threaten that is the height of irresponsibility. That's why I will not negotiate over the full faith and credit of the United States. I will not allow anyone to harm this country's reputation or threaten to inflict economic pain on millions of our own people just to make an ideological point.

So we're running out of time to fix this. But we could fix it tomorrow. Both Houses of Congress can take a simple vote to pay our bills on time, then work together to pass a budget on time.

Then we can declare an end to governing by crisis and govern responsibly, by putting our focus back where it should always be: on creating new jobs, growing our economy, and expanding opportunity not just for ourselves, but for future generations.

Thanks.

NOTE: The address was recorded at approximately 5:55 p.m. on September 19 in the Blue Room at the White House for broadcast on September 21. The transcript was made available by the Office of the Press Secretary on September 20, but was embargoed for release until 6 a.m. on September 21.

Remarks at the Congressional Black Caucus Foundation Phoenix Awards Dinner

September 21, 2013

Hello, CBC! Thank you so much, everybody. Please, have a seat, have a seat. Michelle and I are happy to be here with such a good-looking crowd. Everybody's cleaning up nice. [Laughter]

Thank you to Chaka Fattah for not just the great introduction, but more importantly, your leadership, especially on the issues of brain research that have the potential to change so many lives. I want to thank Shuanise Washington and everybody at the CBC Foundation for doing so much to help all our young people achieve their God-given potential.

I see so many friends here tonight. And obviously, these last several weeks have been momentous in a lot of ways. Many of you I had an opportunity to see both hosting at the White House, but then at the actual anniversary, the 50th anniversary of the March on Washington. And it was a little rainy that day, we didn't have a nice roof over our heads, but that wasn't enough to keep all of you away. It wasn't enough to keep me away. It wasn't enough to keep folks from all across the country from coming out to pay tribute to not only Dr. King, not only John Lewis, not only the well-known heroes of the civil rights movement, but to all the ordinary Americans who made it possible for so many of us to stand here today.

And as I looked out on that crowd, listening to Christine King Farris or Reverend Lowery and Congressman Lewis, it was impossible not to appreciate just how much progress we've made. It was impossible not to think of all the hearts that have been opened, all the laws that have been changed, all thanks to the quiet heroes who refused to give up or give in.

And as I said on that day, to dismiss the magnitude of that progress, to somehow suggest that little has changed, dishonors the courage and the sacrifice of all those who paid the price to march in those years. But what I also said—and I think there wasn't a speaker there that day or on Saturday in the other commemoration of the March who didn't make this

point—we would also dishonor those heroes to suggest that the work of this Nation is somehow complete. And that's something that the CBC has always understood.

It wasn't until 1969—6 years after the March on Washington—that African Americans in Congress formed a caucus. And by then, the Civil Rights Act had been passed. The Voting Rights Act had been signed. The civil rights movement had been successful in many ways.

But the men and women who founded this caucus recognized what Dr. King understood: that equality is not just an abstraction—it's not just a formality—it has to go hand in hand with economic opportunity; that in order to address the enduring legacy of slavery and Jim Crow, we've got to make it easier for every American to earn their piece of the American Dream.

So fast forward to today, 50 years later. We all understand we have to be vigilant against any attempt to roll back our hard-won civil rights, whether that means tearing down barriers put up by those who seek to restrict the right to vote or making sure our criminal justice system works equally well for everybody, not just for some.

But at a time when Black unemployment remains twice as high as White unemployment, at a time when working Americans of all races have seen their incomes and wages stagnate even as corporate profits and the incomes of folks at the very top are soaring, we've got to pick up the torch of economic justice. We have to make this a country where anybody who works hard can earn their way into the middle class. And until we do, we will not let up, and we will not rest, no matter how much resistance we get. We will keep on pressing forward because it's good for America. It's the right thing to do.

We can't rest until every American knows the security of quality, affordable health care. In just over a week, thanks to the Affordable Care Act and the leadership shown by the

CBC and others in Congress—so many of you fought to pass this law—thanks to your efforts, 6 in 10 uninsured Americans will finally be able to get covered for less than a hundred dollars a month. Everybody is going to be able to get coverage; 6 in 10 will be able to get coverage for less than a hundred bucks a month. And by the way, the only reason it's 6 in 10 is because we've got some Governors who—[laughter]—haven't seen the light yet. If every Governor chose to join this project rather than to fight it just to score some political points, that number would be nearly 8 in 10.

So just think about that. Knowing you can offer your family the security of health care, that's priceless. And now you can do it for less than your cell phone bill. That's what change looks like.

We won't rest until every American has access to a good education. And we've got to make sure every child gets the best start in life. We want to give every 4-year-old in America access to quality preschool. There's no better investment. We should be making it right now. We can afford it. It's the right vision. It's the right time.

We should make college more affordable for every family. There's no better ticket to the middle class in this country. And we've already made college—including HBCUs—more affordable for millions of students and their families through tax credits and grants and student loans that are going further than ever before. But we've got more to do. And so I've been talking to colleges, telling them they need to do their part by bringing costs down. Because in a 21st-century economy, a higher education is not a luxury, it is an economic imperative, and everybody should be able to afford it, not just a few.

We can't rest until we offer new ladders of opportunity for anyone willing to climb them. When you think about America, when you think about the ideal of this country, a big part of it is the idea of upward mobility, the idea that if you work hard you can get ahead. Well, over the last 30 years, upward mobility in this country has slipped out of reach for too many

people. And that's especially true in communities with large African American populations.

So we've got to do more to rebuild neighborhoods, help some of the hardest hit towns in America get back on their feet. We've got to raise the minimum wage. Nobody who works full time in the wealthiest nation on Earth should have to raise their children in poverty. Those are fights we need to win.

And finally, we can't rest until all of our children can go to school or walk down the street free from the fear that they will be struck down by a stray bullet. Just 2 days ago, in my hometown Chicago, 13 people were shot during a pickup basketball game, including a 3-year-old girl. Tomorrow night I'll be meeting and mourning with families in this city who now know the same unspeakable grief of families in Newtown and Aurora and Tucson and Chicago and New Orleans and all across the country, people whose loved ones were torn from them without headlines sometimes or public outcry, but it's happening every single day.

And we fought a good fight earlier this year, but we came up short. And that means we've got to get back up and go back at it. Because as long as there are those who fight to make it as easy as possible for dangerous people to get their hands on a gun, then we've got to work as hard as possible for the sake of our children. We've got to be ones who are willing to do more work to make it harder.

These are the tasks before us. These are the challenges we face. It's a tall order, all of it. I know the odds sometimes seem long. I was taking photos with the CBC folks—every one of them came up, said, oh, you hang in there—[laughter]—you hang in there, man. And I said, don't worry about me. [Laughter] I am still fired up because I still see the work that needs to be done. The work didn't go away.

And part of the reason that I don't get tired is because I've seen people who are in this audience and what you've done, the odds that you've overcome. And I know sometimes the climb seems steep at any given moment. Sometimes, it seems like the pettiness of our politics just is making things worse and worse.

You look at it right now: The other day, the House Republicans voted to cut \$40 billion in nutritional aid for struggling families at the same time as some of the same folks who took that vote are receiving subsidies themselves. So farm subsidies for folks at the top are okay; help feeding your child is somehow not.

I know the CBC, led by outstanding chairwoman Marcia Fudge, fought hard to protect those programs that keep so many children from going hungry. And now we're seeing an extreme faction of these folks convincing their leadership to threaten to shut down the Government if we don't shut down the Affordable Care Act. Some of them are actually willing to see the United States default on its obligations and plunge this country back into a painful recession if they can't deny the basic security of health care to millions of Americans.

Now, I think this is an interesting thing to ponder: that your top agenda is making sure 20 million people don't have health insurance. And you'd be willing to shut down the Government and potentially default for the first time in United States history because it bothers you so much that we're actually going to make sure that everybody has affordable health care.

So let me say as clearly as I can: It is not going to happen. We have come too far. We've overcome far darker threats than those. We will not negotiate over whether or not America should keep its word and meet its obligations. We're not going to allow anyone to inflict economic pain on millions of our own people just to make an ideological point. And those folks are going to get some health care in this country; we've been waiting 50 years for it.

It's time for these folks to stop governing by crisis and start focusing on what really matters: creating new jobs, growing our economy, expanding opportunity for ourselves, looking after our children, doing something about the violence out there. As we've got all of these battles we have to face, we've got to remember what brought us here in the first place.

And as I was preparing my speech for the anniversary last month, I was doing some research, reading some stories about people who had come to the March 50 years ago, and I

came across the story of a young man named Robert Avery. And Robert was 15 years old in 1963, so he and two friends decided to hitchhike from Gadsden, Alabama, to the March on Washington. And together, they traveled through some of the most segregated counties in America, sleeping in bus terminals, eating from vending machines, sometimes not eating. Sometimes, they walked. Sometimes, passerbys, Black and White, offered them rides, worried that they might not make it on their own.

Seven hundred miles later, the boys from Gadsden reached their destination. They marched with Dr. King. And it left a mark on them. And afterwards, Robert went back home to Alabama, and he's now spent the last three decades on the Gadsden City Council. And Robert Avery is here tonight.

And in some ways, Robert's story is duplicated all across this room. Dr. King talked about how we're inextricably linked. Robert Kennedy talked about how, if you toss a pebble in a pond, the ripples emanate from that center. And the same is true in our own lives, how those ripples of hope, we don't know sometimes how they're going to have an impact on folks later, but all those tiny ripples build up and end up changing the world.

So when I think about Robert Avery in the city council—and I'm sure he's got his struggles and frustrations just like a President of the United States has struggles and frustrations sometimes—but he's still coming to work every day. He's still working to bring about change every single day, just like our Attorney General comes to work every single day. Just like John Lewis every single day gets up. It doesn't matter whether he's in the majority or the minority, he's going to speak the truth. He's going to tell everybody what he believes.

And those stories should remind us what brought us here. Why did we seek a life of public service? Why did we get involved? It wasn't just to come to a gala. *[Laughter]* I mean, it's nice; everybody looks nice. *[Laughter]* But it wasn't to cash in after service. We may not have hitchhiked across the country, but everybody, at some point, we felt that same tug, that same voice in our heads telling us: Stand up,

Speak out, try to make a difference, remember what you know to be true, what you know to be just, what you know to be fair, and be willing to fight for it, and don't be timid about it. And maybe sometimes, it's not going to work out right away, but if you stay at it again and again and again and you do not waver, eventually we make a difference. That's important.

Because while all our challenges are different from the ones faced by previous generations, we're going to need the same courage of a Robert Avery or a Bayard Rustin or a Joyce Ladner, all those marchers from 50 years ago; the same desire to get involved; the same courage to make our voices heard, to stand up for—whether it's quality health care or good education or our children's safety or equal opportunity.

We're going to have to keep marching. And I'm proud that I'll be—at least for the next 3½

years here in Washington and then a whole lot of years after that—I'm going to be marching with you.

God bless you, everybody. Thank you. God bless America.

NOTE: The President spoke at 9:09 p.m. at the Walter E. Washington Convention Center. In his remarks, he referred to A. Shuanise Washington, president and chief executive officer, Congressional Black Caucus Foundation, Inc.; W. Christine King Farris, sister of Dr. Martin Luther King, Jr.; Deonta Howard, a 3-year-old boy who was wounded in the September 19 shooting at Cornell Square Park in Chicago, IL; civil rights activist Joseph E. Lowery; and Joyce Ladner, senior fellow, Brookings Institution.

Remarks at a Memorial Service for Victims of the Shooting at the Washington Navy Yard *September 22, 2013*

Secretary Hagel, Secretary Mabus, Admirals Greenert and Hilarides, Mayor Gray, leaders from across this city and our Armed Forces, to all the outstanding first responders, and most of all, the families whose hearts have been broken: We cannot begin to comprehend your loss. We know that no words we offer today are equal to the magnitude, to the depths of that loss. But we come together as a grateful nation to honor your loved ones, to grieve with you, and to offer, as best we can, some solace and some comfort.

On the night that we lost Martin Luther King, Jr., to a gunman's bullet, Robert Kennedy stood before a stunned and angry crowd in Indianapolis, and he broke the terrible news. And in the anguish of that moment, he turned to the words of an ancient Greek poet, Aeschylus: "Even in our sleep, pain which we cannot forget falls drop by drop upon the heart until, in our own despair, against our will, comes wisdom through the awful grace of God." Pain which cannot forget, drop by drop upon the heart.

The tragedy and the pain that brings us here today is extraordinary. It is unique. The lives that were taken from us were unique. The memories their loved ones carry are unique, and they will carry them and endure long after the news cameras are gone. But part of what wears on as well is the sense that this has happened before. Part of what wears on us, what troubles us so deeply as we gather here today, is how this senseless violence that took place in the Navy Yard echoes other recent tragedies.

As President, I have now grieved with five American communities ripped apart by mass violence: Fort Hood, Tucson, Aurora, Sandy Hook, and now the Washington Navy Yard. And these mass shootings occur against a backdrop of daily tragedies, as an epidemic of gun violence tears apart communities across America, from the streets of Chicago to neighborhoods not far from here.

And so, once again, we remember our fellow Americans who were just going about their day, doing their jobs, doing what they loved, in this case, the unheralded work that keeps our

country strong and our Navy the finest fleet in the world—these patriots doing their work that they were so proud of—and who have now been taken away from us by unspeakable violence.

Once more, we come together to mourn the lives of beauty and to comfort the wonderful families who cherished them. Once more, we pay tribute to all who rushed towards the danger, who risked their lives so others might live, and who are in our prayers today, including Officer Scott Williams. Once more, our hearts are broken. Once more, we ask why. Once more, we seek strength and wisdom through God's grace.

You and your families, this Navy family, are still in the early hour of your grief. And I'm here today to say that there is nothing routine about this tragedy. There is nothing routine about your loss. Your loved ones will not be forgotten. They will endure in the hearts of the American people and in the hearts of the Navy that they helped to keep strong and the hearts of their coworkers and their friends and their neighbors.

"I want them to know how she lived," Jessica Gaarde said of her mother Kathy. "She is not a number or some statistic." None of these 12 fellow Americans are statistics. Today I want every American to see how these men and women lived. You may have never met them, but you know them. They're your neighbors, like Arthur Daniels, out there on the weekend, polishing his white Crown Victoria, and Kenneth Proctor, with his beloved yellow Mustang, who, if you asked, would fix your car too.

She was the friendly face at the store. Sylvia Frasier, with her unforgettable gold hair, who took a second job at Walmart because, she said, she just loved working with people. She was the diehard fan you sat next to at the game. Kathy Gaarde loved her hockey and her Caps, a season ticket holder for 25 years.

They were the volunteers who made your community better: Frank Kohler, giving dictionaries to every third-grader in his county; Marty Bodrog, leading the children's Bible study at church. They lived the American Dream, like Kisan Pandit, who left everything

he knew in India for this land of opportunity and raised a wonderful family and dedicated himself to the United States Navy. They were proud veterans, like Gerald Read, who wore the Army uniform for more than 25 years, and Michael Arnold, who became one of the Navy's leading architects, of whom a colleague said, "Nobody knew those ships like him."

They were dedicated fathers, like Mike Ridgell, coaching his daughter's softball teams, joining Facebook just to keep up with his girls, one of whom said, "He was always the cool dad." They were loving mothers, like Mary Frances Knight, devoted to her daughters, and who had just recently watched with joy as her older daughter got married. They were doting grandparents, like John Johnson, always smiling, giving bear hugs to his 10 grandchildren and who would have welcomed his 11th grandchild this fall.

These are not statistics. They are the lives that have been taken from us. This is how far a single act of violence can ripple. A husband has lost his wife. Wives have lost their husbands. Sons and daughters have lost their moms and their dads. Little children have lost their grandparents. Hundreds in our communities have lost a neighbor, and thousands here have lost a friend.

As has been mentioned, for one family, the Daniels family, old wounds are ripped open again. Priscilla has lost Arthur, her husband of 30 years. Only a few years ago, as Mayor Gray indicated, another shooting took the life of their son, just 14 years old. "I can't believe this is happening again," Priscilla says.

So these families have endured a shattering tragedy. It ought to be a shock to us all as a nation and as a people. It ought to obsess us. It ought to lead to some sort of transformation. That's what happened in other countries when they experienced similar tragedies. In the United Kingdom, in Australia, when just a single mass shooting occurred in those countries, they understood that there was nothing ordinary about this kind of carnage. They endured great heartbreak, but they also mobilized, and they changed, and mass shootings became a great rarity.

And yet, here in the United States, after the round-of-clock coverage on cable news, after the heartbreaking interviews with families, after all the speeches and all the punditry and all the commentary, nothing happens. Alongside the anguish of these American families, alongside the accumulated outrage so many of us feel, sometimes, I fear there's a creeping resignation that these tragedies are just somehow the way it is, that this is somehow the new normal.

We can't accept this. As Americans bound in grief and love, we must insist here today, there is nothing normal about innocent men and women being gunned down where they work. There is nothing normal about our children being gunned down in their classrooms. There is nothing normal about children dying in our streets from stray bullets.

No other advanced nation endures this kind of violence, none. Here in America, the murder rate is three times what it is in other developed nations. The murder rate with guns is ten times what it is in other developed nations. And there is nothing inevitable about it. It comes about because of decisions we make or fail to make. And it falls upon us to make it different.

Sometimes, it takes an unexpected voice to break through, to help remind us what we know to be true. And we heard one of those voices last week. Dr. Janis Orłowski's team at MedStar Washington Hospital Center treated the wounded. And in the midst of one of her briefings, she spoke with heartbreaking honesty as somebody who sees, daily and nightly, the awful carnage of so much violence. We are a great country, she said, but "there's something wrong." All these shootings, all these victims, she said, "this is not America." "It is a challenge to all of us," she said, and "we have to work together to get rid of this."

And that's the wisdom we should be taking away from this tragedy and so many others: not accepting these shootings as inevitable, but asking what can we do to prevent them from happening again and again and again. I've said before, we cannot stop every act of senseless violence. We cannot know every evil that lurks

in troubled minds. But if we can prevent even one tragedy like this, save even one life, spare other families what these families are going through, surely we've got an obligation to try.

It's true that each of the tragedies I've mentioned is different. And in this case, it's clear we need to do a better job of securing our military facilities, deciding who gets access to them. And as Commander in Chief, I have ordered a review of procedures up and down the chain, and I know that Secretary Hagel is moving aggressively on that. As a society, it's clear we've got to do a better job of ensuring that those who need mental health care actually get it and that in those efforts, we don't stigmatize those who need help. Those things are clear, and we've got to move to address them.

But we Americans are not an inherently more violent people than folks in other countries. We're not inherently more prone to mental health problems. The main difference that sets our Nation apart, what makes us so susceptible to so many mass shootings, is that we don't do enough, we don't take the basic, commonsense actions to keep guns out of the hands of criminals and dangerous people. What's different in America is, it's easy to get your hands on a gun. And a lot of us know this. But the politics are difficult, as we saw again this spring. And that's sometimes where the resignation comes from: the sense that our politics are frozen and that nothing will change.

Well, I cannot accept that. I do not accept that we cannot find a commonsense way to preserve our traditions, including our basic Second Amendment freedoms and the rights of law-abiding gun owners, while at the same time reducing the gun violence that unleashes so much mayhem on a regular basis. And it may not happen tomorrow, and it may not happen next week, it may not happen next month, but it will happen. Because it's the change that we need, and it's a change overwhelmingly supported by the majority of Americans.

By now, though, it should be clear that the change we need will not come from Washington, even when tragedy strikes Washington. Change will come the only way it ever has come, and that's from the American people. So

the question now is not whether, as Americans, we care in moments of tragedy. Clearly, we care. Our hearts are broken again. And we care so deeply about these families. But the question is, do we care enough?

Do we care enough to keep standing up for the country that we know is possible, even if it's hard and even if it's politically uncomfortable? Do we care enough to sustain the passion and the pressure to make our communities safer and our country safer? Do we care enough to do everything we can to spare other families the pain that is felt here today?

Our tears are not enough. Our words and our prayers are not enough. If we really want to honor these 12 men and women, if we really want to be a country where we can go to work and go to school and walk our streets free from senseless violence, without so many lives being stolen by a bullet from a gun, then we're going to have to change. We're going to have to change.

On Monday morning, these 12 men and women woke up like they did every day. They left home, and they headed off to work. And Gerald Read's wife Cathy said, "See you tonight for dinner." And John Johnson looked at his wife Judy and said what he always said whenever they parted: "Goodbye beautiful. I love you so much."

"Even in our sleep, pain which cannot forget falls drop by drop upon the heart, until in our own despair, against our will, comes wisdom through the awful grace of God."

What Robert Kennedy understood, what Dr. King understood, what all our great leaders have always understood, is that wisdom does

not come from tragedy alone or from some sense of resignation in the fallibility of man. Wisdom comes through the recognition that tragedies such as this are not inevitable and that we possess the ability to act and to change and to spare others the pain that drops upon our hearts. So in our grief, let us seek that grace. Let us find that wisdom. And in doing so, let us truly honor these 12 American patriots.

May God hold close the souls taken from us and grant them eternal peace. May He comfort and watch over these families. And may God grant us the strength and wisdom to keep safe our United States of America.

NOTE: The President spoke at 5:18 p.m. at the Marine Barracks Washington, DC. In his remarks, he referred to Vice Adm. William H. Hilarides, USN, commander, Naval Sea Systems Command; Mayor Vincent C. Gray of the District of Columbia; Scott Williams, officer, District of Columbia Police Department, who was wounded in the September 16 shooting; Lorton, VA, resident Mark Vandroff, colleague of shooting victim Capt. Michael Arnold; Heather Hunt and Megan and Maddi Ridgell, daughters of shooting victim Richard Ridgell of Westminster, MD; Nicole Marie Knight and Danielle Renee Knight, daughters of shooting victim Mary Frances DeLorenzo-Knight of Reston, VA; and Janis Orłowski, chief medical officer and chief operating officer, MedStar Washington Hospital Center. The related proclamation of September 16 is listed in Appendix D at the end of this volume.

Remarks Prior to a Meeting With President Goodluck Jonathan of Nigeria in New York City *September 23, 2013*

President Obama. Well, I appreciate very much the opportunity to meet once again with President Jonathan and his delegation. Obviously, Nigeria is one of the most powerful and fastest growing countries in the world. I think that's testified by the fact that President Jona-

than is going to have the opportunity to ring the bell at the New York Stock Exchange. [*Laughter*] I think this signifies how important Nigeria is becoming in the global economy.

We have a very strong relationship between the United States and Nigeria. It's not just

based on Government-to-Government relations, but also people-to-people relations. And we have an outstanding Nigerian American community here in the United States that is making incredible contributions in every field every single day.

President Jonathan has committed to building on the democratic process that we've seen in Nigeria in the past. The last election that brought President Jonathan to power was a hallmark on the continent and in Nigeria in terms of free and fair elections. And I know that he is committed to making sure that the elections in 2015 move in that same fashion.

We are going to be able to have an opportunity to talk about the issues of energy and power. Nigeria is a major energy producer, but it's also an important energy consumer. And as many of you know who were on the trip that I took to Africa just recently, we are really focused on how we can help to bring electricity and power generation throughout Africa, not just in the big cities, but also in the rural areas. And Nigeria is a potential partner in that process.

We want to develop the human capital throughout the continent and in Nigeria. And that's why I'm excited about the Young African Leaders Initiative that is going to allow us to have young African leaders from across the continent, including Nigeria, here in the United States where they can interact with top leaders here in our universities, our businesses, and that will further strengthen the ties between our two countries.

And we're going to have an opportunity to discuss some significant challenges on the security front in Nigeria. In the northern regions of Nigeria, we've seen the emergence of one of the most vicious terrorist organizations in the world, the Boko Haram. It presents an extraordinary security challenge for the people of Nigeria, and we want to be cooperative in that

process of building capacity inside Nigeria to deal with that terrorist threat, but doing so in a way that is consistent with human rights. Because we strongly believe that the best way to undermine the agenda of those who would do violence is to make sure that governments are responsive to the needs of people and following rule of law.

On that topic, let me just make one last point. I've had the opportunity to speak with President Kenyatta directly about the terrible tragedy that's happened in Nairobi, and we are providing all the cooperation that we can as we deal with a situation that has captivated the world.

I want to express personally my condolences to not only President Kenyatta, who lost some family members in the attack, but to the Kenyan people. We stand with them against this terrible outrage that's occurred. We will provide them with whatever law enforcement support that is necessary. And we are confident that Kenya, which has been a pillar of stability in Eastern Africa, will rebuild.

But this, I think, underscores the degree to which all of us as an international community have to stand against the kind of senseless violence that these kinds of groups represent. And the United States will continue to work with the entire continent of Africa and around the world to make sure that we are dismantling these networks of destruction.

With that, Mr. President.

[At this point, President Jonathan made remarks, and no transcript was provided.]

President Obama. Thank you. Thank you very much, everybody.

NOTE: The President spoke at 1:51 p.m. in the Lyndon B. Johnson Suite of the Waldorf Astoria New York hotel.

Remarks at a Roundtable Discussion on Civil Society in New York City September 23, 2013

The President. Thank you very much, everybody, for joining us here today. And I want to

offer a few brief remarks in terms of the purpose of this meeting. We've got a wonderful

panel here and some extraordinary representatives: both heads of states, members of civil society, people who have been working on these issues for a very long time.

The focus today is on civil society, because it's my strong belief that the strength and success of all countries and all regions depends in part on protecting and supporting civil society.

I want to thank Deputy Secretary-General Eliasson. I want to thank my good friend President Elbegdorj of Mongolia, representing the Community of Democracies. I want to thank Alejandro Gonzalez Arreola of Mexico, representing civil society members of the Open Government Partnership. And I want to thank all of you for joining us here today.

Human progress has always been propelled at some level by what happens in civil society: citizens coming together to insist that a better life is possible, pushing their leaders to protect the rights and the dignities of all people. And that's why the Universal Declaration of Human Rights states that "everyone has the right to freedom of peaceful assembly and association." This is not a Western value, this is a universal right.

Civil society led the fight to end apartheid in South Africa. It led the fight to bring freedom to Eastern Europe. It helped to heal places divided by conflict, whether in Cambodia or Colombia. Here in the United States, civil society has been the catalyst for virtually every major advance that we've made, from the abolition of slavery to women's rights, civil rights, the protections of workers, and the protections of the environment.

And yet, still today, in every region, we see that the fight goes on. We have citizens who are leading the charge to expand opportunity, to correct injustices, to shape their countries' futures. And it's my belief that strong nations recognize the values of active citizens. They support and empower their citizens rather than stand in their way, even when it's inconvenient—or perhaps especially when it's inconvenient—for government leaders.

Strong civil societies help uphold human rights. They promote good governance by making governments more effective and hold-

ing leaders like me to account. And they're critical to economic development, because in our global economy, trade and investment flows to countries that give citizens the freedom to create and develop new ideas and that are protected by rule of law.

So many countries, including those in this room, are working in partnership with civil societies. From Mongolia to Mexico, Tunisia, Tanzania, governments and citizens are working together to improve the rule of law, reduce wasteful spending, organize public campaigns to strengthen health and education.

Unfortunately, though, what we're also seeing is a growing number of countries that are passing laws designed specifically to stifle civil society. They are forcing groups to register with governments, eroding human rights protections, restricting NGOs from accessing foreign funding, cracking down on communications technologies that connect civil society groups around the globe. In more extreme cases, activists and journalists have been arrested on false charges, and some have been killed. We're also seeing new and fragile democracies cracking down on civil society, which I believe sets them back and sends a dangerous signal to other countries.

So, in recent years, the international community has stepped up our support. Two years ago, some of you recall, we came together to launch the Open Government Partnership to promote transparent, effective, and accountable institutions in partnership with civil society. Sixty countries and a broad coalition of civil society and private sector partners have joined. The Community of Democracies is working to take aim at restrictive laws. The Human Rights Council established the first Special Rapporteur on the Rights of Peaceful Assembly and Association. And several Governments and foundations, including many in this room, contribute to a lifeline fund for emergency aid to civil society groups under threat.

So I've made a point to meet with civil society worldwide. Virtually, every foreign trip that I take, I carve out time to meet with citizens who are active on a whole range of issues. And

in part, it's to lift up the good work they're doing and affirm that the United States stands behind their efforts. Nevertheless, we have to recognize that the crackdown continues, and we urgently need to do more to increase global attention and spur global action. So that's why we're here.

I'm challenging all of us to use the next 12 months to make progress in three key areas. First, we have to identify specific steps that countries, including the United States, can take to make it easier for civil society to do its job and to encourage governments to embrace civil society groups as partners.

Number two, we need to do more to stand against restrictions on civil society and better coordinate our diplomacy when the government tries to stifle civil society. I think it's critical that the international community should be working together to ensure that there are actual consequences.

And number three, we have to find new and better ways to support civil society in difficult circumstances. Governments that restrict civil society are sharing their worst practices. We've got to make sure that we're sharing our best practices and doing all we can to help civil society succeed.

Many of you know that I didn't begin my career in elective politics. I began working in low-income communities in Chicago. I was elected as President through the active participation of citizens. And so I know what active citizens can do. And the United States, as one of, I think, our most precious gifts, has been trying to set an example of how active citizens can make a country stronger, that makes us deeply committed to protecting the rights of all people who are contributing to our Nation's progress—or their nation's progress.

And as other countries crack down, I believe we've got to step up together: those of us in this room, but a whole lot of people outside this room as well.

So I'm going to be looking for specific actions, specific follow-up steps. And with that, what I'd like to do is turn it over to the Deputy Secretary-General for his remarks, and then

we'll make sure that this outstanding panel all has an opportunity to make their contributions.

[*At this point, Deputy Secretary-General Jan Eliasson of the United Nations made remarks, and no transcript was provided.*]

The President. Thank you very much. Next, I'd like to hear from Mr. Arreola.

[*Alejandro Gonzalez Arreola, cofounder and director general of the Mexican civil society organization GESOC, made remarks, and no transcript was provided.*]

The President. Thank you very much, Alejandro. Next, I would like to turn to President Elbegdorj, who has done outstanding work in his own country of Mongolia, but is also representing the Community of Democracies. Mr. President.

[*President Tsakhia Elbegdorj of Mongolia made remarks, and no transcript was provided.*]

The President. Thank you very much, Mr. President, for the outstanding statement. Next, we'd ask the U.N. Special Rapporteur on the Rights to Freedom of Assembly and Association, Maina Kiai, to deliver his brief remarks. And obviously, Maina has his thoughts, as well, in his home country that has gone through just a terrible terrorist attack over the last several days. And I want to, once again, express publicly my sympathy for what's happening there and pledging continued U.S. support in response.

[*United Nations Special Rapporteur on the Rights to Freedom of Peaceful Assembly and of Association Maina Kiai made remarks, and no transcript was provided.*]

The President. Thank you, Maina. Next, I'd ask Khin Lay, a Burmese civil society activist, to speak. And obviously, there's enormous significance hearing from her given the transformation that's beginning to take place in Burma—in Myanmar. It is not something that is complete yet, but I think it testifies to the pow-

er of civil society to bring about change, even in some of the most difficult situations. So please, Khin.

[*Khin Lay, founder of the Burmese civil society organization Triangle Women Support Group, made remarks, and no transcript was provided.*]

The President. Thank you. We have enough time to take some brief comments or questions from some of the civil society organizations that are represented here today. There are two in particular that I want to call on: First of all, I'd like to hear from Otto Saki from Zimbabwe, so that we can get a sense of the work that's being done there. And then I'd like an opportunity to take a comment from Darren Walker of the Ford Foundation, because the philanthropic community can play a very important role in supporting civil society groups, and I know that Ford is looking at ways in which it can make an even greater commitment in the future. So, Otto, let's start with you.

[*Otto Saki, former acting director of the Zimbabwean civil society organization Zimbabwe Lawyers for Human Rights, made remarks, and no transcript was provided.*]

The President. The—let me just comment on a couple of points that you just made.

Number one, it is true that many countries that are trying to restrict civil society may pass laws and then they'll argue that they're observing the law and civil society groups are not observing the law. But this is why I think developing institutional structures that constrain what government can do is so important.

And you mentioned the trip that I took to Africa. I have specifically met with the chief justices from a number of countries, because an independent judiciary that is properly functioning and properly financed can serve as an important protector of civil society. Unfortunately, what we see in a lot of countries is, is that the resources for a judiciary, for the proper application of the laws are often significantly compromised.

And one of the things that I think all of us as heads of state can do in supporting these efforts is make sure that when we look at our aid programs, when we look at our diplomatic efforts, that we are not ignoring some of those institutional bodies that offer some measures of relief or potential protection for the civil society's organizations that are taking place. It also means, though, civil society activists have to think strategically about what is it that they're promoting. And if you have an environmental organization, a human rights organization, an economic cooperative, on the surface, their issues may be different, but they'll all have an interest potentially in fighting a registration law in the country that makes it more difficult for them to operate.

And I think creating coalitions inside those countries that focus on laws that, across the board, impact civil society rather than focusing on just a few set of narrow issues, I think can make a difference as well. But I very much appreciate your comments.

Now, one of the biggest challenges that we're seeing when it comes to civil society is the issue of financial support. Historically, we've seen support, including from institutions based here in the United States. That then becomes an excuse for governments who say, well, civil society is being funded by outsiders and is in some fashion undermining our sovereignty. And this is where I think philanthropic organizations can make an enormous impact.

And so I would be interested in hearing, Darren, the kinds of steps that you at Ford and some of the other philanthropies not just here in the United States, but around the world, may be looking at.

Ford Foundation President Darren Walker. Thank you, Mr. President. And thank you for convening us. And thank you for your passion and your authentic leadership.

[*Mr. Walker's microphone malfunctioned.*]

The President. Let's get that mike working. Do we have another one?

[Mr. Walker was given a new microphone.]

The President. That was not an instance of censorship—

Mr. Walker. Thank you. Thank you.

President Obama. —simply a technical difficulty.

Mr. Walker. Thank you very much.

[Mr. Walker made remarks, and no transcript was provided.]

The President. Thank you. Let's close out by hearing from Douglas Rutzen, who is the chief executive officer of the Center for Non-for-Profit Law, who's doing some outstanding work. Doug.

[Douglas Rutzen, president and chief executive officer of the International Center for Not-for-Profit Law, made remarks, and no transcript was provided.]

The President. Thank you. Well, first of all, I want to thank all who spoke for their outstanding contributions. Let me just make a few closing remarks.

Number one, the fact that I'm here, I think, indicates the degree to which the United States takes this very seriously. The work is hard, and sometimes, you take a step back for every two steps forward. Certainly, that was the history here in the United States; Dr. King's been mentioned several times.

The restrictive laws that were put in place, the challenges to funding from outside groups, the threats and the intimidation and the violence and the jailings—these were all things that the early civil rights movement here in the United States went through. And yet, because justice was on their side, they ultimately prevailed.

And I have confidence that, in the words of Dr. King, "the arc of the moral universe is long, but it bends towards justice." And it's a matter of us staying with it. And the United States, as a matter of government policy, stands behind civil society organizations.

Now, those of us who head up governments in this room, I think we have to recognize that

when we're interacting with our colleagues from other countries that may not have as much respect for civil society as we do, that we have a lot of business to transact and there are security issues and there are trade issues and there are energy issues. And I recently spoke with some civil society groups in Russia, and I was very honest with them. I said, as President of the United States, I've got to take all those issues into account. I can't only talk about civil society and human rights issues in a bilateral meeting; I'm going to have to talk about a whole range of things.

But what is also true is, me making a statement that this is important, bringing it up in a bilateral meeting makes a difference. It gives other countries pause. It makes them reflect on whether or not they are doing what they should be doing. And so I would just urge those of us who have that capacity to make sure that this is on our agenda. It's not the only agenda, but it is an important aspect of the agenda, and us bringing it up does make a difference.

I would also say that it's important, as has already been noted, that we don't just issue strong pronouncements, but we also have action behind it. And a number of specific things have already been mentioned: making sure that we're sharing best practices effectively. What Doug talked about in terms of gathering model laws, essentially, that then could empower Otto and others who are in the field to say, this is what would help us in terms of providing protections. That's something very specific that we can do.

Making sure that we find ways to adequately fund civil society groups in ways that are less easily characterized as being tools of the United States or Western powers, I think that's an area where philanthropy can make a big difference. And I've talked to my team about, are there ways in which we could internationalize funding for these efforts so that they're less easily caricatured?

I also think it's going to be important for us to continue to shine the spotlight on the issue and publicize these issues in more effective ways, particularly at a time when much of the

efforts that we've heard about have to do with restricting access to the Internet: Are there ways that we can use the Internet more effectively to open up space rather than to see that space closed?

So the instructions to my team and my Government are that we are going to put our full support behind these efforts. What we want to see is concrete outcomes, not just window-dressing. We will continue to try to mobilize as many countries as possible to get involved in this process. And we do so because, ultimately, we believe that governments that are representative and accountable to their people are going to be more peaceful, they're going to be more prosperous, they're going to be better partners for us. It is not just charity, it is something that we believe is in our national interests and our security interests.

We've all observed, I think, some of the convulsions that have been taking place in the Ar-

ab Spring, and I think it's a reminder that things are not always a smooth path. But I want to affirm that over the long run, we will all be better off if that small shopkeeper or that small farmer or that young student or that disabled person or that gay or lesbian person or that ethnic minority or that religious minority, if they have a voice and their dignity is respected. That's what will preserve our dignity, and that's what will ensure our security over the long term.

That's why we're invested in this, that's why I'm very excited about all the work that we're doing, and that's why I want to say thank you to all of you who participated. Okay?

All right. Thank you.

NOTE: The President spoke at 3:02 p.m. in the Grand Ballroom of the New York Hilton Midtown hotel.

Joint Statement on the Promotion and Protection of Civil Society *September 23, 2013*

We, the governments of the United States, Australia, Canada, Chile, Croatia, Czech Republic, Denmark, Estonia, Georgia, Ireland, Japan, Libya, Lithuania, Mexico, Mongolia, the Netherlands, Norway, Poland, Slovakia, South Korea, Sweden, Switzerland, Tunisia, and the United Kingdom, taking note of the important work of the Community of Democracies, the Open Government Partnership, and the Lifeline Fund, met on September 23 along with representatives of civil society, the philanthropic community, the private sector, and the United Nations on the margins of the United Nations General Assembly in New York. Our purpose was to reinforce the central role of civil society in working with governments to address common challenges and to coordinate action to promote and protect civil society in the face of ongoing assault around the world. We affirmed that the strength and vibrancy of nations depend on an active civil society and robust engagement between governments and civil society to advance shared goals of peace, prosperity, and the well-being of all people.

We noted our deep concern that many governments are restricting civil society and the rights of freedom of association and expression, both online and offline.

To combat this alarming trend, our governments committed to work together to respond to growing restrictions on civil society that undermine its ability to perform its crucial role. We will ensure effective coordination of the multiple efforts already underway toward this end, including through the U.N. system, the Community of Democracies, the Open Government Partnership, and Lifeline, and commit to strengthen our support for these existing mechanisms. We will enhance our support for the work of the U.N. Special Rapporteur on the rights to freedom of peaceful assembly and of association. We will lead by example to promote laws, policy decisions, and practices that foster a positive space for civil society in accordance with international law, and oppose legislation and administrative measures that impede efforts of civil society. We will undertake joint diplomatic action whenever necessary to

support civil society in countries where it is under threat, and to defend the fundamental freedoms of association and peaceful assembly.

We will also work to develop new and innovative ways of providing technical, financial, and logistical support to promote and protect the right of citizens and civil society to freely associate, meaningfully engage with government, and constructively participate in processes to improve the well-being of their countries. Throughout all of these efforts, our nations will continue to engage with representatives of civil society to help us understand and respond to the challenges they confront.

We commit to gather again at the opening of the 69th United Nations General Assembly to review our progress toward these objectives. We will work in concert over the coming year to ensure a robust, effective international response to the proliferation of restrictions being placed on civil society. We call on representatives of civil society, the philanthropic community, the private sector, and other governments to partner with us in supporting and defending civil society.

NOTE: An original was not available for verification of the content of this joint statement.

Remarks to the United Nations General Assembly in New York City *September 24, 2013*

Mr. President, Mr. Secretary-General, fellow delegates, ladies and gentlemen: Each year, we come together to reaffirm the founding vision of this institution. For most of recorded history, individual aspirations were subject to the whims of tyrants and empires. Divisions of race and religion and tribe were settled through the sword and the clash of armies. The idea that nations and peoples could come together in peace to solve their disputes and advance a common prosperity seemed unimaginable.

It took the awful carnage of two world wars to shift our thinking. The leaders who built the United Nations were not naive; they did not think this body could eradicate all wars. But in the wake of millions dead and continents in rubble, and with the development of nuclear weapons that could annihilate a planet, they understood that humanity could not survive the course it was on. And so they gave us this institution, believing that it could allow us to resolve conflicts, enforce rules of behavior, and build habits of cooperation that would grow stronger over time.

Now, for decades, the United Nations has in fact made a difference, from helping to eradicate disease to educating children, to brokering peace. But like every generation of leaders, we face new and profound challenges, and this body continues to be tested. The question is

whether we possess the wisdom and the courage, as nation-states and members of an international community, to squarely meet those challenges, whether the United Nations can meet the tests of our time.

For much of my tenure as President, some of our most urgent challenges have revolved around an increasingly integrated global economy and our efforts to recover from the worst economic crisis of our lifetime. Now, 5 years after the global economy collapsed and thanks to coordinated efforts by the countries here today, jobs are being created, global financial systems have stabilized, and people are once again being lifted out of poverty. But this progress is fragile and unequal, and we still have work to do together to assure that our citizens can access the opportunities that they need to thrive in the 21st century.

Together, we've also worked to end a decade of war. Five years ago, nearly 180,000 Americans were serving in harm's way, and the war in Iraq was the dominant issue in our relationship with the rest of the world. Today, all of our troops have left Iraq. Next year, an international coalition will end its war in Afghanistan, having achieved its mission of dismantling the core of Al Qaida that attacked us on 9/11.

For the United States, these new circumstances have also meant shifting away from a

perpetual war footing. Beyond bringing our troops home, we have limited the use of drones so they target only those who pose a continuing, imminent threat to the United States where capture is not feasible and there is a near certainty of no civilian casualties. We're transferring detainees to other countries and trying terrorists in courts of law, while working diligently to close the prison at Guantanamo Bay. And just as we reviewed how we deploy our extraordinary military capabilities in a way that lives up to our ideals, we've begun to review the way that we gather intelligence so that we properly balance the legitimate security concerns of our citizens and allies with the privacy concerns that all people share.

As a result of this work and cooperation with allies and partners, the world is more stable than it was 5 years ago. But even a glance at today's headlines indicates that dangers remain. In Kenya, we've seen terrorists target innocent civilians in a crowded shopping mall, and our hearts go out to the families of those who have been affected. In Pakistan, nearly 100 people were recently killed by suicide bombers outside a church. In Iraq, killings and car bombs continue to be a terrible part of life. And meanwhile, Al Qaida has splintered into regional networks and militias, which doesn't give them the capacity at this point to carry out attacks like 9/11, but does pose serious threats to governments and diplomats, businesses and civilians, all across the globe.

Just as significantly, the convulsions in the Middle East and North Africa have laid bare deep divisions within societies, as an old order is upended and people grapple with what comes next. Peaceful movements have too often been answered by violence, from those resisting change and from extremists trying to hijack change. Sectarian conflict has reemerged. And the potential spread of weapons of mass destruction continues to cast a shadow over the pursuit of peace.

Nowhere have we seen these trends converge more powerfully than in Syria. There, peaceful protests against an authoritarian regime were met with repression and slaughter. In the face of such carnage, many retreated to

their sectarian identity—Alawite and Sunni, Christian and Kurd—and the situation spiraled into civil war.

The international community recognized the stakes early on, but our response has not matched the scale of the challenge. Aid cannot keep pace with the suffering of the wounded and displaced. A peace process is stillborn. America and others have worked to bolster the moderate opposition, but extremist groups have still taken root to exploit the crisis. Asad's traditional allies have propped him up, citing principles of sovereignty to shield his regime. And on August 21, the regime used chemical weapons in an attack that killed more than 1,000 people, including hundreds of children.

Now, the crisis in Syria, and the destabilization of the region, goes to the heart of broader challenges that the international community must now confront. How should we respond to conflicts in the Middle East and North Africa—conflicts between countries, but also conflicts within them? How do we address the choice of standing callously by while children are subjected to nerve gas or embroiling ourselves in someone else's civil war? What's the role of force in resolving disputes that threaten the stability of the region and undermine all basic standards of civilized conduct? And what's the role of the United Nations and international law in meeting cries for justice?

Today I want to outline where the United States of America stands on these issues. With respect to Syria, we believe that as a starting point, the international community must enforce the ban on chemical weapons. When I stated my willingness to order a limited strike against the Asad regime in response to the brazen use of chemical weapons, I did not do so lightly. I did so because I believe it is in the security interest of the United States and in the interests of the world to meaningfully enforce a prohibition whose origins are older than the United Nations itself. The ban against the use of chemical weapons, even in war, has been agreed to by 98 percent of humanity. It is strengthened by the searing memories of soldiers suffocating in the trenches, Jews

slaughtered in gas chambers, Iranians poisoned in the many tens of thousands.

The evidence is overwhelming that the Asad regime used such weapons on August 21. U.N. inspectors gave a clear accounting that advanced rockets fired large quantities of sarin gas at civilians. These rockets were fired from a regime-controlled neighborhood and landed in opposition neighborhoods. It's an insult to human reason—and to the legitimacy of this institution—to suggest that anyone other than the regime carried out this attack.

Now, I know that in the immediate aftermath of the attack, there were those who questioned the legitimacy of even a limited strike in the absence of a clear mandate from the Security Council. But without a credible military threat, the Security Council had demonstrated no inclination to act at all. However, as I've discussed with President Putin for over a year, most recently in St. Petersburg, my preference has always been a diplomatic resolution to this issue. And in the past several weeks, the United States, Russia, and our allies have reached an agreement to place Syria's chemical weapons under international control and then to destroy them.

The Syrian Government took a first step by giving an accounting of its stockpiles. Now there must be a strong Security Council resolution to verify that the Asad regime is keeping its commitments, and there must be consequences if they fail to do so. If we cannot agree even on this, then it will show that the United Nations is incapable of enforcing the most basic of international laws. On the other hand, if we succeed, it will send a powerful message that the use of chemical weapons has no place in the 21st century and that this body means what it says.

Now, agreement on chemical weapons should energize a larger diplomatic effort to reach a political settlement within Syria. I do not believe that military action—by those within Syria, or by external powers—can achieve a lasting peace. Nor do I believe that America or any nation should determine who will lead Syria; that is for the Syrian people to decide. Nevertheless, a leader who slaughtered his citizens

and gassed children to death cannot regain the legitimacy to lead a badly fractured country. The notion that Syria can somehow return to a prewar status quo is a fantasy.

So it's time for Russia and Iran to realize that insisting on Asad's rule will lead directly to the outcome that they fear: an increasingly violent space for extremists to operate. In turn, those of us who continue to support the moderate opposition must persuade them that the Syrian people cannot afford a collapse of state institutions and that a political settlement cannot be reached without addressing the legitimate fears and concerns of Alawites and other minorities.

We are committed to working this political track. And as we pursue a settlement, let's remember, this is not a zero-sum endeavor. We're no longer in a cold war. There's no great game to be won, nor does America have any interest in Syria beyond the well-being of its people, the stability of its neighbors, the elimination of chemical weapons, and ensuring that it does not become a safe haven for terrorists.

I welcome the influence of all nations that can help bring about a peaceful resolution of Syria's civil war. And as we move the Geneva process forward, I urge all nations here to step up to meet humanitarian needs in Syria and surrounding countries. America has committed over a billion dollars to this effort, and today I can announce that we will be providing an additional \$340 million. No aid can take the place of a political resolution that gives the Syrian people the chance to rebuild their country, but it can help desperate people to survive.

What broader conclusions can be drawn from America's policy towards Syria? I know there are those who have been frustrated by our unwillingness to use our military might to depose Asad and believe that a failure to do so indicates a weakening of American resolve in the region. Others have suggested that my willingness to direct even limited military strikes to deter the further use of chemical weapons shows we've learned nothing from Iraq and that America continues to seek control over the Middle East for our own purposes. In this way, the situation in Syria mirrors a contradiction

that has persisted in the region for decades: the United States is chastised for meddling in the region, accused of having a hand in all manner of conspiracy; at the same time, the United States is blamed for failing to do enough to solve the region's problems and for showing indifference toward suffering Muslim populations.

I realize some of this is inevitable, given America's role in the world. But these contradictory attitudes have a practical impact on the American people's support for our involvement in the region and allow leaders in the region—as well as the international community sometimes—to avoid addressing difficult problems themselves.

So let me take this opportunity to outline what has been U.S. policy towards the Middle East and North Africa and what will be my policy during the remainder of my Presidency.

The United States of America is prepared to use all elements of our power, including military force, to secure our core interests in the region. We will confront external aggression against our allies and partners, as we did in the Gulf war.

We will ensure the free flow of energy from the region to the world. Although America is steadily reducing our own dependence on imported oil, the world still depends on the region's energy supply, and a severe disruption could destabilize the entire global economy.

We will dismantle terrorist networks that threaten our people. Wherever possible, we will build the capacity of our partners, respect the sovereignty of nations, and work to address the root causes of terror. But when it's necessary to defend the United States against terrorist attack, we will take direct action.

And finally, we will not tolerate the development or use of weapons of mass destruction. Just as we consider the use of chemical weapons in Syria to be a threat to our own national security, we reject the development of nuclear weapons that could trigger a nuclear arms race in the region and undermine the global non-proliferation regime.

Now, to say that these are America's core interests is not to say that they are our only inter-

ests. We deeply believe it is in our interests to see a Middle East and North Africa that is peaceful and prosperous, and we'll continue to promote democracy and human rights and open markets, because we believe these practices achieve peace and prosperity. But I also believe that we can rarely achieve these objectives through unilateral American action, particularly through military action. Iraq shows us that democracy cannot simply be imposed by force. Rather, these objectives are best achieved when we partner with the international community and with the countries and peoples of the region.

So what does this mean going forward? In the near term, America's diplomatic efforts will focus on two particular issues: Iran's pursuit of nuclear weapons and the Arab-Israeli conflict. While these issues are not the cause of all the region's problems, they have been a major source of instability for far too long, and resolving them can help serve as a foundation for a broader peace.

The United States and Iran have been isolated from one another since the Islamic Revolution of 1979. This mistrust has deep roots. Iranians have long complained of a history of U.S. interference in their affairs and of America's role in overthrowing an Iranian Government during the cold war. On the other hand, Americans see an Iranian Government that has declared the United States an enemy and directly—or through proxies—taken American hostages, killed U.S. troops and civilians, and threatened our ally Israel with destruction.

I don't believe this difficult history can be overcome overnight; the suspicions run too deep. But I do believe that if we can resolve the issue of Iran's nuclear program, that can serve as a major step down a long road towards a different relationship, one based on mutual interests and mutual respect.

Now, since I took office, I've made it clear in letters to the Supreme Leader in Iran and more recently to President Rouhani that America prefers to resolve our concerns over Iran's nuclear program peacefully, although we are determined to prevent Iran from developing a nuclear weapon. We are not seeking

regime change, and we respect the right of the Iranian people to access peaceful nuclear energy. Instead, we insist that the Iranian Government meet its responsibilities under the Nuclear Non-Proliferation Treaty and U.N. Security Council resolutions.

Now, meanwhile, the Supreme Leader has issued a fatwa against the development of nuclear weapons, and President Rouhani has just recently reiterated that the Islamic Republic will never develop a nuclear weapon.

So these statements made by our respective governments should offer the basis for a meaningful agreement. We should be able to achieve a resolution that respects the rights of the Iranian people, while giving the world confidence that the Iranian program is peaceful. But to succeed, conciliatory words will have to be matched by actions that are transparent and verifiable. After all, it's the Iranian Government's choices that have led to the comprehensive sanctions that are currently in place. And this not—this is not simply an issue between the United States and Iran. The world has seen Iran evade its responsibilities in the past and has an abiding interest in making sure that Iran meets its obligations in the future.

But I want to be clear: We are encouraged that President Rouhani received from the Iranian people a mandate to pursue a more moderate course. And given President Rouhani's stated commitment to reach an agreement, I am directing John Kerry to pursue this effort with the Iranian Government, in close cooperation with the European Union, the United Kingdom, France, Germany, Russia, and China.

The roadblocks may prove to be too great, but I firmly believe the diplomatic path must be tested. For while the status quo will only deepen Iran's isolation, Iran's genuine commitment to go down a different path will be good for the region and the world and will help the Iranian people meet their extraordinary potential: in commerce and culture, in science and education.

We are also determined to resolve a conflict that goes back even further than our differences with Iran, and that is the conflict between Palestinians and Israelis. I've made it clear that

the United States will never compromise our commitment to Israel's security, nor our support for its existence as a Jewish state. Earlier this year, in Jerusalem, I was inspired by young Israelis who stood up for the belief that peace was necessary, just, and possible. And I believe there is a growing recognition within Israel that the occupation of the West Bank is tearing at the democratic fabric of the Jewish state. But the children of Israel have the right to live in a world where the nations assembled in this body fully recognize their country and where we unequivocally reject those who fire rockets at their homes or incite others to hate them.

Likewise, the United States remains committed to the belief that the Palestinian people have a right to live with security and dignity in their own sovereign state. On the same trip, I had the opportunity to meet with young Palestinians in Ramallah whose ambition and incredible potential are matched by the pain they feel in having no firm place in the community of nations. They are understandably cynical that real progress will ever be made, and they're frustrated by their families enduring the daily indignity of occupation. But they, too, recognize that two states is the only real path to peace, because just as the Palestinian people must not be displaced, the State of Israel is here to stay.

So the time is now ripe for the entire international community to get behind the pursuit of peace. Already, Israeli and Palestinian leaders have demonstrated a willingness to take significant political risks. President Abbas has put aside efforts to short-cut the pursuit of peace and come to the negotiating table. Prime Minister Netanyahu has released Palestinian prisoners and reaffirmed his commitment to a Palestinian state. Current talks are focused on final status issues of borders and security, refugees and Jerusalem.

So now the rest of us must be willing to take risks as well. Friends of Israel, including the United States, must recognize that Israel's security as a Jewish and democratic state depend on the realization of a Palestinian state, and we should say so clearly. Arab States, and those who have supported the Palestinians, must rec-

ognize that stability will only be served through a two-state solution and a secure Israel.

All of us must recognize that peace will be a powerful tool to defeat extremists throughout the region and embolden those who are prepared to build a better future. And moreover, ties of trade and commerce between Israelis and Arabs could be an engine of growth and opportunity at a time when too many young people in the region are languishing without work. So let's emerge from the familiar corners of blame and prejudice. Let's support Israeli and Palestinian leaders who are prepared to walk the difficult road to peace.

Now, real breakthroughs on these two issues—Iran's nuclear program, and Israeli-Palestinian peace—would have a profound and positive impact on the entire Middle East and North Africa. But the current convulsions arising out of the Arab Spring remind us that a just and lasting peace cannot be measured only by agreements between nations. It must also be measured by our ability to resolve conflict and promote justice within nations. And by that measure, it's clear that all of us have a lot more work to do.

When peaceful transitions began in Tunisia and Egypt, the entire world was filled with hope. And although the United States—like others—was struck by the speed of transition, and although we did not—and in fact could not—dictate events, we chose to support those who called for change. And we did so based on the belief that while these transitions will be hard and take time, societies based upon democracy and openness and the dignity of the individual will ultimately be more stable, more prosperous, and more peaceful.

Over the last few years, particularly in Egypt, we've seen just how hard this transition will be. Muhammad Mursi was democratically elected, but proved unwilling or unable to govern in a way that was fully inclusive. The Interim Government that replaced him responded to the desires of millions of Egyptians who believed the revolution had taken a wrong turn, but it, too, has made decisions inconsistent with inclusive democracy, through an emer-

gency law and restrictions on the press and civil society and opposition parties.

Of course, America has been attacked by all sides of this internal conflict, simultaneously accused of supporting the Muslim Brotherhood and engineering their removal of power. In fact, the United States has purposely avoided choosing sides. Our overriding interest throughout these past few years has been to encourage a government that legitimately reflects the will of the Egyptian people and recognizes true democracy as requiring a respect for minority rights and the rule of law, freedom of speech and assembly, and a strong civil society.

That remains our interest today. And so, going forward, the United States will maintain a constructive relationship with the Interim Government that promotes core interests like the Camp David accords and counterterrorism. We'll continue support in areas like education that directly benefit the Egyptian people. But we have not proceeded with the delivery of certain military systems, and our support will depend upon Egypt's progress in pursuing a more democratic path.

And our approach to Egypt reflects a larger point: The United States will at times work with governments that do not meet, at least in our view, the highest international expectations, but who work with us on our core interests. Nevertheless, we will not stop asserting principles that are consistent with our ideals, whether that means opposing the use of violence as a means of suppressing dissent or supporting the principles embodied in the Universal Declaration of Human Rights.

We will reject the notion that these principles are simply Western exports, incompatible with Islam or the Arab World. We believe they are the birthright of every person. And while we recognize that our influence will at times be limited, although we will be wary of efforts to impose democracy through military force, and although we will at times be accused of hypocrisy and inconsistency, we will be engaged in the region for the long haul. For the hard work of forging freedom and democracy is the task of a generation.

And this includes efforts to resolve sectarian tensions that continue to surface in places like Iraq, Bahrain, and Syria. We understand such longstanding issues cannot be solved by outsiders; they must be addressed by Muslim communities themselves. But we've seen grinding conflicts come to an end before, most recently in Northern Ireland, where Catholics and Protestants finally recognized that an endless cycle of conflict was causing both communities to fall behind a fast-moving world. And so we believe those same sectarian conflicts can be overcome in the Middle East and North Africa.

To summarize, the United States has a hard-earned humility when it comes to our ability to determine events inside other countries. The notion of American empire may be useful propaganda, but it isn't borne out by America's current policy or by public opinion. Indeed, as recent debates within the United States over Syria clearly showed, the danger for the world is not an America that is too eager to immerse itself in the affairs of other countries or to take on every problem in the region as its own. The danger for the world is that the United States, after a decade of war—rightly concerned about issues back home, aware of the hostility that our engagement in the region has engendered throughout the Muslim world—may disengage, creating a vacuum of leadership that no other nation is ready to fill.

Now, I believe such disengagement would be a mistake. I believe America must remain engaged for our own security. But I also believe the world is better for it. Some may disagree, but I believe America is exceptional, in part because we have shown a willingness through the sacrifice of blood and treasure to stand up not only for our own narrow self-interests, but for the interests of all.

I must be honest though. We're far more likely to invest our energy in those countries that want to work with us, that invest in their people instead of a corrupt few, that embrace a vision of society where everyone can contribute: men and women; Shia or Sunni; Muslim, Christian or Jew. Because from Europe to Asia, from Africa to the Americas, nations that have persevered on a democratic path have

emerged more prosperous, more peaceful, and more invested in upholding our common security and our common humanity. And I believe that the same will hold true for the Arab world.

And this leads me to a final point. There will be times when the breakdown of societies is so great, the violence against civilians so substantial, that the international community will be called upon to act. This will require new thinking and some very tough choices. While the United Nations was designed to prevent wars between states, increasingly we face the challenge of preventing slaughter within states. And these challenges will grow more pronounced as we are confronted with states that are fragile or failing, places where horrendous violence can put innocent men, women, and children at risk, with no hope of protection from their national institutions.

I have made it clear that even when America's core interests are not directly threatened, we stand ready to do our part to prevent mass atrocities and protect basic human rights. But we cannot and should not bear that burden alone. In Mali, we supported both the French intervention that successfully pushed back Al Qaida and the African forces who are keeping the peace. In Eastern Africa, we are working with partners to bring the Lord's Resistance Army to an end. And in Libya, when the Security Council provided a mandate to protect civilians, America joined a coalition that took action. And because of what we did there, countless lives were saved, and a tyrant could not kill his way back to power.

I know that some now criticize the action in Libya as an object lesson. They point to the problems that the country now confronts: a democratically elected Government struggling to provide security; armed groups, in some places extremists, ruling parts of a fractured land. And so these critics argue that any intervention to protect civilians is doomed to fail: "Look at Libya." Now, no one is more mindful of these problems than I am, for they resulted in the death of four outstanding U.S. citizens who were committed to the Libyan people, including Ambassador Chris Stevens, a man whose courageous efforts helped save the city

of Benghazi. But does anyone truly believe that the situation in Libya would be better if Qadhafi had been allowed to kill, imprison, or brutalize his people into submission? It's far more likely that without international action, Libya would now be engulfed in civil war and bloodshed.

So we live in a world of imperfect choices. Different nations will not agree on the need for action in every instance, and the principle of sovereignty is at the center of our international order. But sovereignty cannot be a shield for tyrants to commit wanton murder or an excuse for the international community to turn a blind eye. While we need to be modest in our belief that we can remedy every evil, while we need to be mindful that the world is full of unintended consequences, should we really accept the notion that the world is powerless in the face of a Rwanda or Srebrenica? If that's the world that people want to live in, they should say so and reckon with the cold logic of mass graves.

But I believe we can embrace a different future. And if we don't want to choose between inaction and war, we must get better—all of us—at the policies that prevent the breakdown of basic order: through respect for the responsibilities of nations and the rights of individuals; through meaningful sanctions for those who break the rules; through dogged diplomacy that resolves the root causes of conflict, not merely its aftermath; through development assistance that brings hope to the marginalized. And yes, sometimes—although this will not be enough—there are going to be moments where the international community will need to acknowledge that the multilateral use of military force may be required to prevent the very worst from occurring.

Ultimately, this is the international community that America seeks, one where nations do not covet the land or resources of other nations, but one in which we carry out the founding purpose of this institution and where we all take responsibility; a world in which the rules established out of the horrors of war can help us resolve conflicts peacefully and prevent the kinds of wars that our forefathers fought; a world where human beings can live with digni-

ty and meet their basic needs, whether they live in New York or Nairobi, in Peshawar or Damascus.

These are extraordinary times, with extraordinary opportunities. Thanks to human progress, a child born anywhere on Earth today can do things today that 60 years ago would have been out of reach for the mass of humanity. I saw this in Africa, where nations moving beyond conflict are now poised to take off. And America is with them, partnering to feed the hungry and care for the sick and to bring power to places off the grid.

I see it across the Pacific region, where hundreds of millions have been lifted out of poverty in a single generation. I see it in the faces of young people everywhere who can access the entire world with the click of a button and who are eager to join the cause of eradicating extreme poverty and combating climate change, starting businesses, expanding freedom, and leaving behind the old ideological battles of the past. That's what's happening in Asia and Africa. It's happening in Europe and across the Americas. That's the future that the people of the Middle East and North Africa deserve as well, one where they can focus on opportunity, instead of whether they'll be killed or repressed because of who they are or what they believe.

Time and again, nations and people have shown our capacity to change: to live up to humanity's highest ideals, to choose our better history. Last month, I stood where, 50 years ago, Martin Luther King, Jr., told America about his dream, at a time when many people of my race could not even vote for President. Earlier this year, I stood in the small cell where Nelson Mandela endured decades cut off from his own people and the world. Who are we to believe that today's challenges cannot be overcome, when we've seen what changes the human spirit can bring? Who in this hall can argue that the future belongs to those who seek to repress that spirit rather than those who seek to liberate it?

I know what side of history I want to the United States of America to be on. We're ready to meet tomorrow's challenges with you,

firm in the belief that all men and women are in fact created equal, each individual possessed with a dignity and inalienable rights that cannot be denied. That is why we look to the future not with fear, but with hope. And that's why we remain convinced that this community of nations can deliver a more peaceful, prosperous, and just world to the next generation.

Thank you very much.

Remarks Prior to a Meeting With President Michel Sleiman of Lebanon in New York City September 24, 2013

President Obama. It's a great pleasure to have the time to meet with President Sleiman of Lebanon. He has shown extraordinary leadership through a very challenging period for not only Lebanon, but also for the region. I appreciate his courage and determination to maintain Lebanon's unity and stability, and he has the full support of the United States in his efforts to uphold Lebanon's sovereignty and independence.

I commend the President's efforts in insisting that all parties in Lebanon refrain from engaging in the Syrian conflict. The United States strongly rejects Hizballah's deep involvement in the Syrian conflict, which, at this point, has displaced millions of people and threatens to destabilize the region. We are pleased that there may be progress in getting rid of Syria's chemical weapons, which I think would be important for the security not only of the Syrian people, but also for neighbors like Lebanon. And we will continue, as I said in my speech this morning, to press for a resolution of the Syrian conflict so that the rights of all Syrians are upheld, including Christians.

The Lebanese people have been tremendously generous during this difficult period, welcoming hundreds of thousands of refugees from Syria into their homes and their villages. The United States is providing over \$254 million in humanitarian assistance to assist refugees in Lebanon in communities that are hosting them. And as you heard me say today, I

NOTE: The President spoke at 10:10 a.m. at United Nations Headquarters. In his remarks, he referred to President of the U.N. General Assembly John W. Ashe; President Bashar al-Asad of Syria; Supreme Leader Ayatollah Ali Hoseini-Khamenei of Iran; President Mahmoud Abbas of the Palestinian Authority; Prime Minister Benjamin Netanyahu of Israel; former President Muhammad Mursi of Egypt; and former President Nelson R. Mandela of South Africa.

think it's very important for the international community to step up to do even more.

The United States also strongly supports the role of the Lebanese Armed Forces in maintaining Lebanon's stability. And today we're announcing an additional \$8.7 million that will provide needed equipment in support of the Lebanese Armed Forces' internal stability and border security missions.

So, Mr. President, thank you for your strong efforts in maintaining unity and stability in Lebanon. You should feel confident that the United States will work very hard not only with you, but also in encouraging the international community to provide the support that Lebanon needs at this difficult time and to deal with the spillover of the crisis in Syria. And thank you for taking the time to meet with me today.

President Sleiman. Thank you very much.

At the outset, I would like to thank President Obama for fixing this meeting, that I consider very important in this period that Lebanon and the Middle East are going through. It is indeed a very difficult period and—because Lebanon lives in between various conflicts and crises that are now posing a threat to all of us.

First, we began with the Israeli conflict, which has led to the displacement of hundreds of Palestinian refugees towards Lebanon, and today, we are facing the Syrian crisis, which also has led to the displacement of around 1 million Syrians until now; they amount now to one-fourth of the Lebanese population.

The United States of America has provided continuous support to Lebanon. It has supported the political process. It has supported the Lebanese Armed Forces. And today we have heard President Obama declare the allocation of 8.7 additional million dollars for the Lebanese Army, aside from the assistance provided by the United States to support the refugees in order to enable us to host them and, of course, the United States contribution to the adoption of the Presidential declaration by the Security Council on the 10th of July, which constitutes a roadmap for the support of Lebanon on all levels.

At the eve of the international meeting for the International Support Group for Lebanon scheduled for tomorrow, the 25th of September, we do hope that the United States will have a great contribution to this meeting in order to provide further political and economic support for Lebanon, as well as support for the Lebanese Armed Forces and the necessary support to assimilate or to take in the Syrian refugees.

Of course, taking in the Syrian refugees depends on Lebanon's sharing the financial burdens of taking them in, as well as their numeral burdens, through thinking of implicating or involving the states in hosting some numbers of these refugees. This, of course, requires to consider how they can be relocated and hosted in some safe zones inside Syria if further tension occurs and working also on returning some of these refugees to Syria, to some safe zones, through the international—the U.N. organizations. Of course, Syria has plenty of vast spaces away from the conflict, which can allocate—where they can be relocated. And here, we have to mention that the area of Syria is 18 times that of Lebanon.

At the political level, the Lebanese Constitution, which was based on the Taif Accord, has settled—set up a safety net, a political safety net in Lebanon, which helped him to get over all the crises. At this point of time, during this period, we need an international escort through an international safety net to spare us all the repercussions of the crises and conflicts going on around Lebanon.

This political process has to be pursued in Lebanon by putting into application the Baabda Declaration. The Baabda Declaration is the agreement reached by all the members of the National Dialogue Committee. And it sets out not to interfere in the Syrian affairs by all the Lebanese parties. Of course, we are working and striving in order to implement the—all the provisions of this declaration by all the Lebanese parties.

On the other hand, we wish that the necessary impetus would be given to support the Lebanese Armed Forces through the 5-year capabilities building plan in order to enable it to undertake all its mission regarding the defense exclusively of the Lebanese territories and countering the terrorist operations which have reached out to all the world. And Lebanon, of course, can be a victim of these actions—terrorist actions—as a result of the extension of extremism and terrorism in the region.

Of course, all these issues, they come in the frame of the expected solutions in the region, and first of all, the solution for Syria. We hope that the American-Russian agreement about the chemical weapons will mark the beginning of the process of finding a political solution that will ensure democracy in Syria as well as peace and security in this neighboring country.

Of course, we have to talk about the ongoing negotiations, under U.S. patronage, between the Palestinians and the Israelis about the Palestinian-Israeli conflict. We hope that these negotiations will be a step towards comprehensive negotiations aiming at reaching peace, a just and comprehensive solution for the Middle East according to the terms of reference of the Madrid Conference, the international resolutions, and the Arab Peace Initiative.

Of course, this negotiation—these negotiations, they affect the neighboring countries and especially Lebanon, which have a pending fight in this context that relates to the settlement of the Palestinian refugees. Lebanon cannot accept the settlement of these refugees on its territory, according to the Arab Peace Initiative.

In all cases, we hope that attention will be given to the security of the Arab region. This region is characterized by cultural and civilizational diversity. It is the cradle of the divine religions, and we hope that it will be taken as a strategic objective for peace in the Middle East and in the world.

Of course, this can be done by facilitating and preserving the presence of the constituents of these countries. I mean by that the civilization constituents which are deeply rooted in these countries. These are the minorities. We have to preserve a free and active presence

of these minorities not only by catering for their physiological and security needs, but also by involving them in political activity of the country where they live, regardless of their numbers, but taking into account the civilization that these minorities represent.

Thank you.

President Obama. Thank you, everybody.

NOTE: The President spoke at 11:42 a.m. at United Nations Headquarters. President Sleiman spoke in Arabic, and his remarks were translated by an interpreter.

Remarks at a Luncheon Hosted by Secretary-General Ban Ki-moon of the United Nations in New York City September 24, 2013

Ladies and gentlemen, as is always the case with these lunches, I exceeded my time this morning, and so you've heard enough from me. [*Laughter*] But as President of the host country, I do simply want to say thank you to all of you and express my appreciation for Secretary Ban for his principled leadership as well as the extraordinary hard work of his team.

Mr. Secretary-General, you continue to provide the moral vision that we seek from the United Nations as well as a practical sense of how we can achieve that vision. And so on behalf of all of us, we want to say thank you very much.

I also want to salute all who help sustain our United Nations, often unseen and unheralded. This includes the dedicated U.N. inspectors in Damascus who set out into battlefield conditions. They braved sniper fire. They worked diligently with great professionalism. They uncovered the truth, and they have the thanks of the world. Meanwhile, we see thousands of peacekeepers in blue helmets standing watch around the world from Haiti to the D.R.C. to Cyprus so that people in countries recovering from conflict and strife can have the chance to build a more hopeful life.

After the Yalta Conference, shortly before the United Nations was founded, President Roosevelt spoke of what it would take to achieve a lasting and durable peace. "The structure of world peace," he said, "cannot be the work of one man or one party or one nation. It cannot be an American peace or a British, a Russian, a French, or a Chinese peace. It cannot be a peace of large nations or of small nations. It must be a peace which rests on the cooperative effort of the whole world." These words are more true today than ever, whether it's preventing the spread of deadly weapons, promoting democratic governance, or fighting daily battles against poverty and hunger and deprivation. International peace, development, and security will not be achieved by one nation or one group of nations. It must be the work of all of us.

So I want to propose a toast to our host and great friend, Secretary-General Ban, to all those here in New York and around the world who help sustain the United Nations, and to the spirit that we need: the cooperative effort of the whole world. Cheers. *Salud.*

NOTE: The President spoke at 1:37 p.m. at United Nations Headquarters.

Remarks Prior to a Meeting With President Mahmoud Abbas of the Palestinian Authority in New York City September 24, 2013

President Obama. I want to thank President Abbas for this opportunity to speak to him once again. The last time that we had an extensive discussion was in Ramallah during my visit to both Israel and the West Bank. And at that time, I said to both sides that I remain deeply committed and the United States remains deeply committed to bringing about a just and lasting peace to a conflict that has been going on too long.

And I want to say that President Abbas, I think, has consistently rejected violence, has recognized the need for peace, and I'm grateful to him for his efforts.

The position of the United States has been clear. The border of Israel and Palestine should be based on 1967's lines, with mutually agreed-to swaps, so that secure and recognized borders are established for both states, with robust security provisions so that Israel retains the ability to defend itself, by itself, against any threats.

And I am very pleased that President Abbas has been willing to enter into a negotiation. Sitting directly at the table, we've seen Palestinian and Israeli representatives discuss some of the most difficult issues that have been roadblocks to peace for too long.

None of us are under any illusion that this would be easy. As I said in my speech this morning, it has already entailed significant political risk by President Abbas, as well as Prime Minister Netanyahu. But I think the reason that they've been willing to take those risks is, they realize this is the best way—the only way—for us to achieve what should be our goal: two states living side by side in peace and security. It's right for Palestinian children. It's right for Israeli children.

And having leaders who are willing to look out into the future and take risks on behalf of that better history is something that the United States intends to support as strongly as possible. And I'm urging all my counterparts, heads

of state here at the United Nations, to support this effort as well.

Last point I would make: The Palestinian Authority has been a critical mechanism to improve governance and increase transparency in the West Bank. Obviously, the Palestinian Authority operates under significant constraints, including resource constraints. But we think it's very important that we continue to support efforts that have been made by the Authority, for example, to improve internal security and professionalize security forces inside the Authority. And that, I think, lays also an important foundation for the kind of economic development and governance that will be critical for an independent Palestinian state.

So, Mr. President, thank you for taking the time to be with me here today. And I look forward to our discussions.

President Abbas. Thank you very much, Mr. President, for hosting us here and agreeing to meet with us to discuss very critical issues related to the peace process in the Middle East.

And we still—and our people still—remember very proudly the historical visit that you paid to the Palestinian Territories, after which we launched peace negotiations with your support and help, and also with the involvement of Mr. Kerry.

And we appreciate all the support that the U.S. is extending to the Palestinian people to build the state—the institutions of the future Palestinian state, which, hopefully, will materialize very soon with your support and continued assistance.

And as we have said in the past—and we can continue to reiterate—that we are fully committed to the peace process so that we can reach a final settlement that ultimately will lead to the creation of an independent Palestinian state that would live side by side in peace and security with Israel.

And as you have indicated, Mr. President, we have no illusions that peace will be easy or simple. And we have to overcome several

difficulties, but we realize that peace in the Middle East is not just important for the Palestinians and the Israelis, it's important for the entire region and the world.

We appreciate your support for the continuation of the negotiations, and we will exert every effort possible to make sure that they will succeed and to take advantage of this historical opportunity. We understand there would be difficulties, but we will do our utmost best to overcome them.

President Obama. Thank you, my friend. Thank you, everybody.

NOTE: The President spoke at 3:06 p.m. in the Security Council Consultation Room at United Nations Headquarters. In his remarks, he referred to Prime Minister Benjamin Netanyahu of Israel. President Abbas referred to Secretary of State John F. Kerry. President Abbas spoke in Arabic, and his remarks were translated by an interpreter.

Remarks at the Clinton Global Initiative Health Care Forum in New York City

September 24, 2013

Former Secretary of State Hillary Rodham Clinton. Good afternoon, everyone. Well, thank you. Thank you very much. I have the great pleasure to introduce our next two speakers, who are about to have a conversation concerning health care. And I thought hard about how to introduce these two men. [Laughter]

And the more I thought about it, the more I realized how much they have in common. They are both left handed. [Laughter] They both love golf, a game that does not often reciprocate the love they put into it. [Laughter] They both are fanatic sports fans and go to great lengths to be in front of the TV or on the side of the court or the field. They both are master politicians. Each of them has only lost one election. They are both Democrats. They have fabulous daughters. They each married far above themselves. [Laughter] And they each love our country.

And so please join me in welcoming number 42 and number 44, Bill Clinton and President Barack Obama.

President Obama. Mr. President. [Laughter]

Former President William J. Clinton. Are you interviewing me? You—

President Obama. That would be bad. I've been talking a lot today.

Former President Clinton. I want to thank you for giving Hillary a job. That was a good thing you did. [Laughter] Thank you for coming.

President Obama. Well, it is wonderful to be back. And let me start just by saying to all the people who have for years now supported the incredible efforts of CGI, thank you. Because wherever we travel, all across the globe, we see the impact that it's making every single day. And we're very proud of what you all do.

And let me say that we still miss our former Secretary of State. And I should add that there's nothing she said that was not true, particularly the part about us marrying up. [Laughter]

Former President Clinton. Well, that brings me to my first health care comment. This is going to be a conversation about domestic and international health, and America's role in it. But I want to begin by telling you that I think the First Lady has done a great job in this fight against childhood obesity.

We have been honored at our foundation to be asked to represent her effort in 18,000 schools where we've lowered the calories in drinks being served in schools by 90 percent. But she's been great on that. The other thing, I think, is that I was a little upset—and as you know, called one of your administration members when you got to Africa—when I read an article that said that you didn't have a big initiative in Africa. And I said—I can't say exactly what I said—[laughter]—but I said, that is inaccurate. [Laughter] That's the sanitized version of what I said. [Laughter]

Because when the President took office, our programs—begun under President Bush, PEP-FAR—was giving antiretroviral medicine to 1.7 million people. Because of an agreement that I made with President Bush to use generic drugs that were approved by the FDA, about half our drugs were being purchased in that way. Under President Obama, we've gone to 99 percent. We are treating more than 5.1 million people, three times as many for less money.

That is a stunning legacy—so that more money has been put into malaria medicine, bed nets, so you saved a lot of money and saved more lives while doing it. And I'm very proud of that. And I want to thank you for it. It's important.

I—now, maybe at the end of this conversation we can get back to some of your current global health initiatives. But let's talk a little about the health care law, because we're about to begin, on October the 1st, open enrollment for 6 months. And I'd like to give you a chance, first of all, to tell them why—when you took office, we were teetering on the brink of a depression. You had to avert it. You had to start the recovery again. Why in the midst of all this grief did you also take on this complex issue? Many people were saying, why didn't he just focus on the economy and leave this alone? So tell us why you did it.

President Obama. Well, first of all, I think it's important to remember that health care is the economy, a massive part of our economy. And so the idea that somehow we can separate out the two is a fallacy.

Second of all, the effort for us to deal with a multifaceted health care crisis has been going on for decades. And the person who just introduced us, as well as you, early in your Presidency, had as much to do with helping to shape the conversation as anybody.

The fact is that we have been, up until recently, the only advanced industrialized nation on Earth that permits large numbers of its people to languish without health insurance. Not only is there the cruelty of people who are unable to get health insurance having to use the emergency room as their doctor or their health service, but we're also more efficient than any-

body else. And so when we talk about, for example, our deficit—you know this better than anybody—the reason that we have not only current deficits, but also projected long-term deficits, the structural deficit that we have, is primarily based on the fact that we have a hugely inefficient, wildly expensive health care system that does not produce better outcomes.

And if we spent the same amount of money on health care that Canada or France or Great Britain did, or Japan, or any other industrialized country, with the same outcomes or better outcomes, that essentially would remove our structural deficit, which would then free up dollars for us to invest in early childhood education and infrastructure and medical research and all the other things that can make sure that we're competitive and growing rapidly over the long term.

So my view when I came into office was, we've got an immediate crisis, we've got to get the economy growing. But what we also have to do is to start tackling some of these structural problems that had been building up for years. And one of the biggest structural problems was health care. It's what accounts for our deficit. It's what accounts for our debt. It causes pain and misery to millions of people all across the country. It is a huge burden on our businesses.

I was out at a Ford plant out in Missouri—and making the F series out there, and this is a big stamping plant. Ford is now the biggest seller in the United States. We took that lead back from the Japanese automakers. But we are still burdened by the fact that every U.S. automobile that is manufactured requires a couple of thousand dollars in added health care costs that our foreign competitors don't have to pay.

So this is—has everything to do with the economy, in addition to what I consider to be the moral imperative that a mom should not have to go bankrupt if her son or daughter gets sick, that a family who's dealing with a layoff and is already struggling to pay the bills shouldn't also be wondering whether they're one illness away from losing their home. And I think most Americans agree with that.

Former President Clinton. So, first of all, folks, for those of you who are from the United States, I—that’s about as good an overview as you’re ever going to hear of what this economic issue is. But you remember the President said our structural deficit would disappear if we had a comparable health care system in terms of cost to the French and Germans that are consistently rated the highest? It’s about a trillion dollars a year, and somewhere around 44 percent of that money is Government-funded money. So you just run the numbers. Think—over half of our deficit has already disappeared because of economic growth and the revenues you raised and the spending we cut. And you pretty much get rid of the rest of it if we just had a comparably expensive system to any other country.

Before you took office, we lost a car company that wanted to locate in Michigan that went instead to Canada, and they announced—they said, look, we’re a car company that provides health care benefits to our employees, we’re not a health care company that sells cars to cover our bills. We have to go to Canada. So I think this is—and it was one of the few companies willing to go on record and say this. So thank you for doing it.

So let’s talk about this. What does this open enrollment mean? How are people going to get involved? When you have universal enrollment, you can manage your costs better and cut inflation down.

I’ll give the President a chance to talk about all the good stuff that’s happened, but I just want you to know one thing. In the last 3 years, just as we started doing this, inflation in health care costs has dropped to 4 percent for 3 years in a row for the first time in 50 years. Fifty years. For the—before that, the costs were going up at three times the rate of inflation for a decade.

So now what? What are you going to do on October 1? Tell them how this has got to work.

President Obama. Well, let me give folks just a little bit of background about what’s already in place and then what happens on October 1.

When we passed the Affordable Care Act, there were a number of components to it. A big part of it was essentially providing a Patient’s Bill of Rights that Americans and advocates had been fighting for for decades. So what we wanted to do was make sure if you already have health insurance that you get a fair deal, that you’re being treated well by your insurers.

So we eliminated—prohibited insurance companies from imposing lifetime limits, which oftentimes if a family member really got sick, they thought they were covered until suddenly, they hit that limit and now they’re out hundreds of thousands of dollars with no way of paying.

We said to insurance companies, you’ve got to use at least 80 percent of your premium that you’re receiving on actual health care, not on administrative costs and CEO bonuses. And if you don’t, you’ve got to rebate anything that you spent back to the consumer. So there are millions of Americans who have received rebates. They may not know that they got it because of the Affordable Care Act, or quote, unquote, “Obamacare,” but I—but they’re pretty happy to get those rebates back, because it made sure that the insurance companies were treating folks fairly.

We said that any young person who doesn’t have health insurance can stay on their parent’s health insurance until they’re 26 years old. And as a consequence, what we’ve seen is steadily the rate of uninsured for young people dropping over the last 3 years since the bill passed and obviously providing a lot of relief to a lot of parents out there. Because a lot of young people, as they’ve been entering into the job market at a time when jobs are tough to get and oftentimes benefits are slim, this is providing enormous security until they get more firmly established in the labor market.

We provided additional discounts for prescription drugs for seniors under the Medicare program. And so seniors have saved billions of dollars when it comes to their prescription drugs.

So there have been, over the last 3 years, a whole array of consumer protections and sav-

ings for consumers that result directly from the law that we passed. And for those who say that they want to repeal it, typically when you ask them about, what would all these various benefits—they say, well, that one is good, and that one is pretty good, and we'd keep that. And you pretty much go down the list, and there's not too much people object to.

You will recall also at the time that part of the way that we paid for the health care bill was, we said Medicare is wasting a lot of money without making seniors healthier. And there was a lot of hue and cry about how we were taking money out of Medicare. Well, it turns out that we were right: that we could change how doctors and hospitals and providers were operating, rewarding them for outcomes, as opposed to simply how many procedures that they did. You started seeing practices change among millions of providers across the country. Medicare rates have actually slowed in terms of inflation. Seniors have saved money. Folks are healthier. And some of those savings we've been able to use to make sure that people who don't have health insurance get health insurance.

Now, this brings me to October 1. The one part of the Affordable Care Act that required several years to set up, but a critical part, was how do we provide health insurance for individuals who don't get health insurance through the job? It's a historical accident that in this country, health care is attached to employers. And part of the problem is, if you're out there shopping for health insurance on your own, you're not part of a big pool, well, there's no aggregation of risk taking place for the insurers. So they're basically going to say, let's see, you're 50 years old. You got high blood pressure. And we just look at the actuarial tables, and we figure you're going to get sick, so we're going to charge you \$1,500 a month for health insurance, which the average person has no way of affording. Because there's no pooling of risk.

So what we said was, we need to set up a mechanism to pool people who currently don't have health insurance so that they have the same purchasing power, the same leverage,

that a big company does when they're negotiating with the insurance company.

And essentially, what we've done is, we've created what we're calling marketplaces in every State across the country where consumers are now able to be part of a big pool. Insurers have to bid—essentially compete—for the business of that pool. And what we now have set up are these marketplaces that provide high-quality health care at affordable prices, giving people choices so that they can get the health insurance that they need and they want. And the premiums are significantly lower than what they were able to previously get.

I'll take the example of New York State. The insurers put in their bids to participate in these marketplaces. It turns out that their rates are up to 50-percent lower than what was available previously if you just went on the open market and you tried to get health insurance. Fifty percent lower in this State. California, it's about 33-percent lower. In my home State of Illinois—they just announced—it's about 25-percent lower.

So just by pooling and creating competition so that insurers have to go after people's business the way they go after a group plan, we have drastically reduced premiums and costs. On top of that, what we're now doing is we're saying, if with the better deal that you got you still can't afford it, we're going to give you tax credits to essentially subsidize your purchase of health insurance.

And here's the net result. We'll be continuing to roll out what the actual prices are going to end up being, but I can tell you right now that in many States across the country, if you're, say, a 27-year-old young woman, don't have health insurance, you get on that exchange, you're going to be able to purchase high-quality health insurance for less than the cost of your cell phone bill. And because all the insurers who participate are required to, for example, provide free preventive care, free contraceptive care, that young woman, she may make up what she's spending on premiums just on her monthly use of health care.

So this is going to be a good deal for those who don't have health insurance. Those who

already have health insurance get better health insurance. And the best part of the whole thing is, because of these changes we initiated in terms of how we're paying providers, health care costs have grown, as you've pointed out, Mr. President, at the slowest rate in 50 years. We are bending the cost curve and getting at the problems that are creating our deficits in Medicare and Medicaid.

Former President Clinton. I should point out that, so far, in most States, one of the good things that at least I didn't know whether it would happen is that when we began this in the United States, more than 80 percent of the American States had only one or two companies writing health insurance who had more than 80 percent of the market. So there was, in effect, no price competition. So what I was terrified of was, we'd open these things, and there would only be one company show up and bid, and this whole thing, we'd be having an academic conversation. Instead, it's actually led to the establishment of more companies doing more bidding.

And I think part of it is, they have greater confidence that they can deliver health care at a more modest cost. So, so far, it's good. But I think it's important for you to tell the people why we're doing all this outreach, because this only works, for example, if young people show up. And even if they buy the cheapest plan, then they claim their tax credits, so it won't cost them much, 100 bucks a month or so. We've got to have them in the pools, because otherwise, all these projected low costs cannot be held if older people with preexisting conditions are disproportionately represented in any given State. You've got to have everybody lined up.

So explain what kind of—all the work you've been doing on the outreach for the opening on October.

President Obama. Well, I think President Clinton makes a really important point. And the way pools work, any pool, is essentially those of us who are healthy subsidize somebody who is sick at any given time. We do that because we anticipate, well, at some point we'll get sick, and we hope the healthy person is in

our pool, so those costs and those risks get spread. That's what insurance is all about.

And what happens is, if you don't have pools that are a cross-section of society, then people who are already sick or more likely to get sick, they'll all rush out and buy insurance. People who are healthy, they say, you know what, I won't bother. And you get what's called adverse selection. Essentially, what happens is, is that the premiums start going higher and higher because the risks aren't spread broadly enough across the population.

So you want to get a good cross-section in every pool. That's why big companies have an easier time getting good rates for their employees than small companies, because if you only have five employees, one person is stricken with breast cancer, let's say, your rates potentially shoot up. But if it's a thousand employees, then it gets spread out.

So, on October 1, open enrollment begins. All these folks can start signing up for the marketplace. And what we want to make sure of is that everybody, in every category, every age group, understands why health insurance is important, understands why they should sign up, understands the choices that are going to be available to them. They're going to be able to go to a computer, tap on the web page, and they're going to be able to shop just like you shop for an airline ticket or a flat-screen TV and see what's the best price for you, what's the plan that's best suited for you, and go ahead and sign up right there and then.

And that open enrollment period will last from October 1 until the end of March, and so there will be 6 months for folks to sign up. Normally, this would be pretty straightforward. A lot of people don't have health insurance. A lot of people realize they should get health insurance. But let's face it, it's been a little political, this whole Obamacare thing. [Laughter] And so what you've had is an unprecedented effort that you've seen ramp up over the last month or so in which those who have opposed the idea of universal health care in the first place and have fought this thing tooth and nail through Congress and through the courts and so forth are—have been trying to scare and dis-

courage people from getting a good deal. And some of you may have seen some of the commercials out there that are a little whacky.

And the main message we have—and we’re using social media, we’re talking to churches, we’re talking to various civic groups—and what we’re saying to people is, look, just go to the website yourself. Go to healthcare.gov, take a look at whether this is a good deal or not, make your own decision about whether this is good for you. Because what we are confident about is that when people look and see that they can get high-quality, affordable health care for less than their cell phone bill, they’re going to sign up. They are going to sign up.

And part of what, I think, the resistance that we’ve seen ramp up particularly over the last couple of months is all about is the opponents of health care reform know they’re going to sign up. In fact, one of the major opponents, when asked, well, why is it that you’d potentially shut down the Government at this point just to block Obamacare, he basically fessed up. He said, well, once consumers get hooked on having health insurance and subsidies, then they won’t want to give it up. [Laughter] I mean, that’s—you can look at the transcript. This is one of the major opponents of health care reform. It is an odd logic. Essentially, they’re saying people will like this thing too much, and then it will be really hard to roll back.

So it is very important that people just know what’s out there, what’s available to them, and let people make up their own minds as to whether it makes sense or not.

Now, one last thing I want to say, because I do think sometimes—people come up to me, and they say, well, if this is such a good deal, how come the polls show that it’s not popular? Well, one of the things you and I both know is that when you come to health care, there’s no more personal and intimate decision for people. I mean, this is something that people really care about. And frankly, the devil you know is always the better—better than the devil you don’t know. And that’s what “Harry and Louise” was all about back in the nineties, right? It was scaring people with the prospect of change.

And so part of our goal here is just to make sure people have good information. And there has been billions of dollars spent making people scared and worried about this stuff. And rather than trying to disabuse people of every single bit of misinformation that’s been out there, what we’re saying is just look for yourself. Take a look at it, and you will discover that this is a good deal for you.

Former President Clinton. Well, let’s—first of all, I completely agree with that. I think what—we’ve got to just drive people to the websites. The States that are participating—the Supreme Court decision would—upheld the health care law said that States didn’t have to set up these marketplaces if they didn’t want to, but if they didn’t the Federal Government would set it up. They also said that States didn’t have to expand Medicaid coverage to help people whose incomes are up to 138 percent of the Federal poverty level buy health insurance.

There are some States, believe it or not, that want the marketplace, but don’t want the Medicaid. And that’s going to lead to a cruel result, and there’s nothing the President can do, and it’s not his fault. That’s what the Supreme Court said. So we can have this bizarre situation where, let’s say, a business with 60 employees can—or an individual going into the individual market will get the benefit of tax credits for everybody with incomes of 138 percent of the Federal poverty level or above, but they won’t get it for people who are between 100 and 138 percent. So lower income people who desperately need the health insurance, we would have the cruelest of all situations in those States. And there’s nothing the President can do about it because of the Supreme Court decision. So we have to persuade the States to come on. But more and more States with Republican Governors, Republican legislatures, are doing it.

President Obama. Well—

Former President Clinton. Tell them about Arkansas, because we’re doing well down there. [Laughter]

President Obama. No, no, no. A little hometown bias here, there’s nothing wrong with

that. [Laughter] A couple of things that are happening that I think are very interesting. First of all, look, I'm sympathetic to some of these Republican Governors who are under a lot of pressure because the whole issue of whether you're for Obamacare or not has become a litmus test in the other party. So some of them, politically have—it's been tough; sometimes, State legislatures that refuse to allow Governors to go ahead and implement.

But as you indicated, what we've seen is that when Republican Governors take a look at the deal they're getting where, in addition to these exchanges, we're also providing a much more significant match, much more Federal money to provide health insurance—from the State's perspective, they're not paying; the Federal Government is picking up the tab—and this is helping them because people are no longer going to the emergency room and they now have good health care, they're now getting preventive care. You're seeing some Republican Governors step up and saying, I may not like Obamacare, but I'm going to go ahead and make sure that my people are benefiting from this plan. So that's one good thing that's happening.

The second thing that's happening is, there are a couple of States—Arkansas is a good example; Kentucky is another good example; Idaho, interesting example—now, these are States where I just got beat. I mean, I do not have a big constituency in these States. [Laughter] Well, I take that back. You know what, I mean, 40 percent is still a lot of people. But I'm losing by 20 percent in these States. But the Governors were still able to say, we're going to set up our own State exchanges, their own marketplaces. And each State is just using their own name for it.

So I had a meeting—I had a conference, a video conference with all the State directors of all the marketplaces, and I'm talking to the director in Kentucky and Idaho. And in Kentucky, it's called, like, Kentucky Connect. And in Idaho, it's called the Idaho Health Care Exchange. And there's a story that came out of Kentucky where some folks were signing people up at a county fair somewhere. Some guy

goes up, and he starts looking at the rates and decides he's going to sign up. And he turns to his friend and said, this is a great deal. This is a lot better than Obamacare. [Laughter] Right? Which is fine. [Laughter] Because we—I don't have pride of authorship on this thing. I just want the thing to work.

And Arkansas just came out with its rates, and as has been true in virtually every single State, not only are premiums lower than they were, they're a lot lower than even the most optimistic predictions were about how low they would be.

And once these marketplaces are up and running, it turns out that what has traditionally been a pretty conservative principle, which is, competition and choice work, well, in the insurance market, competition and choice work. And what we're seeing is that people are going to be able to get the kind of health care that they have never been able to get before. States are going to benefit from it because they're going to save money.

And one thing that all of you—there are probably very few people in this room who don't have health insurance, although if you don't, you should sign up starting on October 1. [Laughter] One of the things that many people don't realize is that the subsidy that all of you provide for the uninsured is about a thousand dollars per family. You pay a thousand dollars—everybody here who has got health insurance pays about a thousand dollars more for your family's insurance than you otherwise would have, because hospitals are mandated, they are required to provide service to anybody who shows up. And so what happens is when you've got 15 percent of the population without health insurance, they end up showing up at the emergency room, typically at a point when they're much sicker than if they had been getting regular checkups and preventive care. So you pay for the most expensive care there is, because hospitals have got to recoup that money somehow.

And the way they do it is to charge higher prices. And people who have health insurance end up picking it up. So part of what will—helps reduce the increase in health care costs is

making sure that that hidden subsidy no longer exists.

Former President Clinton. Let's talk a little bit about business, because we're out of time, but I think it's really important. When I—as you pointed out, most people who have insurance work for a living, or somebody in their family does, and they get their insurance through their workplace. The law says that all employers have to participate if they have 50 employees or more. Many employers with fewer than 50 employees already voluntarily provide some health insurance.

Both the companies with 50 or more and the companies with fewer than 50 are somewhat concerned. And the employees that have to be insured are those who work 30 hours a week or more. So there were many people who speculated that when this law came into place that it would add to the cost and there would be a lot more part-time workers instead of full-time workers. I'll save the President the time and the energy on this: So far, that's not true. The overwhelming number of people who have been hired coming out of this recession have been—they have been hired at lower wages, but they have been full-time employees.

There has not been an increase in the percentage of our employment in part-time work. There has been an increase in relatively lower wage new jobs. But that means they need health insurance even more. So explain very briefly to them how this is going to work, how private employers are helped to buy their insurance and the requirements.

President Obama. Good. Well, first of all, if you're a large employer or an employer with more than 50 employees, you're already providing health insurance, you don't have to do anything other than just make sure that you can show that you're providing health insurance.

And there was a lot of news recently about how we delayed the so-called employer mandate for a year. Because under the law, what it says is, if you have more than 50 employees, you're not providing health insurance to your employees, then you're going to pay a penalty to help subsidize—to help pay for—the fact

that some—we, the taxpayers, are going to have to provide your employees with health insurance, which, by the way, is only fair.

A lot of the controversy around the Affordable Care Act had to do with these so-called mandates, both an employer mandate and an individual mandate. And the employer mandate says, if you don't meet your responsibilities by your employees, and they end up getting Medicaid or they're ending up in the emergency room, you're basically dumping those costs onto society. That's not fair. So we're going to charge you a couple thousand dollars to help pay for health care for those employees.

To the individuals, what we said was, we're going to make health insurance so affordable, so cheap for you, so heavily subsidized if you're not making a lot of money, that if you're not getting health insurance, then it's because you just decided you don't want to, you don't need to. And in that circumstance, what happens when you get hit by a bus, heaven forbid, or somebody in your family gets sick and you hadn't had them covered? Well, we're going to end up having to pay for you anyway because we're not going to just let somebody bleed in front of the emergency room. So what we've said is, you've got to take responsibility, and so there's a small penalty if you don't get health insurance.

This is where a lot of the controversy and unpopularity came in, because people generally don't like to be told, "You've got to get health insurance," and employers don't like to be told, "You've got to give your employees health insurance." But as a society, what we cannot do is to say, you have no responsibilities whatsoever, but you've got guaranteed coverage.

And this raises the whole issue of preexisting conditions, which we haven't talked a lot about, but is really important. One of the central components of this law—one of the main perversities of the health care system before this law passed was there were millions of people around the country who, if you had gotten sick before, if you had had a heart attack, if you had had cancer, if you had diabetes; and let's say, when it first happened you had a job, you got

cured; then you lose your job or you're trying to change jobs or you're trying to start a business, you try to go out and get health insurance, the health insurance company not only could deny you, but had every incentive to deny you. Because, basically, they'd rather have healthy people who are paying premiums and never asking for a payout. They don't want somebody who, actuarially, they can anticipate might get sick.

And so keep in mind that a huge percentage of our society has some sort of preexisting condition, and they can be locked out. You can do everything right, work hard, build a strong middle class life, but if you've been sick and then you lose your job or something happens, you may suddenly be locked out of the insurance market or the premiums may be so high that only somebody fabulously rich could afford them.

So what we said is, all right, you know what, insurance companies, you can no longer bar somebody from getting health insurance just because they've got a preexisting condition. But the only way that works is if everybody has a requirement to get health insurance. Because think about what happens if you don't have that rule. Well, all of us—not all of us, but a lot of us who were trying to figure out how to save some money would say, well, I'm not going to worry about it until I get sick, and then right when I'm diagnosed with something that's going to be expensive, I'll go to the insurance company and say, you can't prevent me from getting health insurance just because I've got a preexisting condition. So they could potentially game the system, and it wouldn't work.

So now what we've done is said you've got to provide health insurance to anybody, all comers, that's the deal. The flip side of it is everybody has got some responsibility, and we'll help you pay for it, to get health insurance. And that's where a lot of the misunderstandings, the frustrations, about health care reform came in.

I should add, by the way, that this was the same proposition that was set up in Massachusetts under a Governor named Mitt Romney that's working really well. Ninety-nine percent

of people in Massachusetts have coverage. And that same principle was, ironically, considered a very smart Republican, conservative principle. But it was the right one. The economics of it are true.

So, just to finish up the question, when it comes to businesses, if you're already providing health insurance for your employees, that's great. You don't have to do much other than just make sure that you show us that you've got health insurance for your employees.

If you have more than 50 employees, and you're not providing health insurance for them, you now have the opportunity to join a pool of small businesses to get a better price and a better deal on health insurance. You're eligible for tax credits in providing health insurance to your employees. Up to 35 percent of the premiums for each employee will be a tax benefit—a tax credit—from the Federal Government. But if you still aren't providing health insurance for your employees after that, then we're going to go ahead and penalize you for it.

And I can understand why some businesses wouldn't want to pay for it. If they're not currently providing health insurance for their employees, what that means is that they'd rather have those additional profits than make sure that their employees are getting a fair deal.

In some cases, they may be operating under some very small margins. But keep in mind, since people are—companies are exempted, the average small business with 5 employees, mom-and-pop shop, 10 employees, they're not under that requirement. So I'm not that sympathetic to a company, typically, if it's got more than 50 employees and generating some significant revenue, we're making it affordable for them to provide health insurance for their employees. They should do the right thing.

Former President Clinton. I agree with that. We have to close, but I think there's one last issue we ought to deal with. The most important thing obviously is just to get people enrolled in this. We'll work through it as we go along.

But the—you just heard the President say that so far in virtually every State, the actual prices of the insurance are coming in quite a

bit lower than they were originally estimated to. With the original price estimates and with the Government obligated to provide subsidies—which costs money on the budget, right?—it was, nonetheless, estimated that in the first 10 years, this would keep the national debt \$110 billion lower than it otherwise would have been, which means if we come in at even less, we can bring the debt down more, or we can subsidize more small businesses and get more small businesses into this loop.

A lot of people come to me and say, now, you sound like the people you used to criticize who say we could cut taxes all day long, increase spending and balance the budget. Don't give me that; this sounds too good to be true. So I think on your—before you leave, you should tell people how we can spend more—not so much in direct spending, but in tax credits—and still wind up reducing overall Federal spending by \$110 billion during this decade.

President Obama. Well, a couple of things just in terms of how this whole thing got paid for. First of all, I think it's really important to point out here that the total cost of the Affordable Care Act to provide health insurance for every American out there at an affordable rate is costing about the same amount over the course of 10 years as the costs of the prescription drug bill that President Bush passed; except that wasn't paid for. We felt obliged to actually pay for it and not just add to the deficit.

So what we did, it's paid for by a combination of things. We did raise taxes on some things. We, for example, said that for high-income individuals, you can pay a slightly higher Medicare rate—Medicare tax. So we bumped that up a little bit. We said that for employers who are currently providing a so-called Cadillac health care plan, where there are so many bells and whistles, there's no incentive to actually spend wisely when it comes to health care, we're actually going to penalize you for that, not only to raise a little bit of money, but also to say you're encouraging the worst aspects of a health care system where you spend a lot of money, you don't get better outcomes.

I mentioned to you Medicare. We basically said, there's a program in Medicare called

Medicare Advantage that provides some additional options for Medicare recipients above and beyond standard Medicare. And it's very popular with a lot of seniors. You get eyeglasses and other benefits. But it turned out that it was so uncompetitive that we were providing tens of billions of dollars of subsidies to the insurance companies under this Medicare Advantage Plan without getting better outcomes, health outcomes, for seniors.

So what we said was we'll keep Medicare Advantage and we'll give them a small premium if they're providing better services for seniors, but we're going to make you compete for it a little bit. And we're going to save tens of billions of dollars in the process, and that will go into paying for the Affordable Care Act.

So the bottom line is, through these various mechanisms, we raised enough money to pay for providing health insurance for those who don't have it, to provide these health—or these tax credits in the marketplace, and at the same time, because we're driving down costs, we actually end up saving a little money. It is a net reduction of our deficit.

The irony of those who are talking about repealing Obamacare because it's so wildly expensive is, if they actually repealed the law, it would add to the deficit. It would add to the deficit.

Now, there have been a couple of Republicans in the House who have been smart enough to say, we're going to repeal all the benefits so that people—25, 30 million people—don't get health insurance, but we're going to keep the taxes that Obama raised, we just won't talk about that. And then, that way we can say we reduced the deficit. But obviously, you're doing some funny business there with the budget.

But look, nothing is free. The bottom line, though, is, do we want to continue to live in a society where we've got the most inefficient health care system on Earth, leaving millions of people exposed to the possibilities that they could lose everything because they get sick? Or we've got little children and families going to the emergency room once a week because they've got asthma and other preventable

diseases, because their families aren't linked up with a primary care physician who is providing them regular care? Where the costs to society for reduced productivity, illnesses, et cetera, all burden our businesses? Is that the kind of society we aspire to?

And I think the answer is no. And the notion that we would resist, or at least some would resist as fiercely as they would—or as they have, make this their number-one agenda, is perpetuating a system in which millions of people across the country, hard-working Americans don't have access to health care, I think, is wrong.

Former President Clinton. The—we have to close. But I will close with a story. I told you all this morning that the employee that our health access program lost in the Kenyan mall shooting was a Dutch nurse. And I spend—we spend a lot of time in the Netherlands. They—we get a lot of support there. Oxi is one of the biggest insurance companies in Europe. They're one of our partners here. I went to celebrate their 200th anniversary with them. They had been—they started as a fire insurance company with 39 farmers, 200 years ago.

And we were out there in this big farm field with a—in a tent in the shadow of a 13th-century church and a big Dutch windmill. And I asked the chairman of the company, I said, do you write health insurance? Because in the Netherlands there's no Medicare and no Medicaid, everybody is on an individual mandate, and you just subsidize people based on their incomes.

He said, yes, I write it; we all do. And he looked at me, and he said, but we don't make any money on it. And he said, we shouldn't. This guy is running a huge insurance—can you imagine somebody saying that in America?

[*Laughter*] He said, we shouldn't. If I can't make money on this business doing traditional insurance business, I've got no business in the work. He said, look, health care is a public good, and you've got to find a way to finance it for everybody. And he said, it's just an intermediary function that somebody has to handle. But in the end, it's how it's delivered, how it's priced, and how healthy you can keep your people.

So the First Lady is trying to keep us all healthier, and you're trying to change the delivery and the pricing. And you have to cover everybody to do it. I think this is a big step forward for America. This will, over the next decade, not only make us healthier, but it will free up in the private sector largely funds that can then be reinvested in other areas of economic growth and give us a much more well-balanced economy. But first, we've got to get everybody to sign up.

President Obama. Everybody, sign up. Go to healthcare.gov. Thank you very much.

Former President Clinton. Thank you.

NOTE: The President spoke at 5:02 p.m. in the Metropolitan Ballroom of the Sheraton New York Times Square Hotel. In his remarks, he referred to Gov. Mickey D. Beebe of Arkansas; Gov. Steven L. Beshear of Kentucky; Gov. C.L. "Butch" Otter of Idaho; Carrie Banahan, executive director, Kentucky's Healthcare Connection; Amy Dowd, director, Your Health Idaho; and former President George W. Bush. Former President Clinton referred to former President George W. Bush; and Elif Yavuz, senior vaccines researcher, Clinton Global Initiative, who was killed in the September 21 terrorist attack at the Westgate Shopping Mall in Nairobi, Kenya.

Remarks at a Democratic National Committee Fundraiser in New York City *September 24, 2013*

Hello, everybody. Hello, hello, hello! Hello, everybody. Please have a seat. Thank you. Well, now, first of all, I had a chance to take pictures with everybody, and I have to say, this

has to be one of the best looking crews I've ever been with.

I do admit that being upstaged by a magician is something that I try to avoid. [*Laughter*]