

sha, and I listen to their friends, and I see them interact, they're better than we are—they're better than we were—on these issues. And that's true in every community that I've visited all across the country.

And so we have to be vigilant, and we have to work on these issues. And those of us in authority should be doing everything we can to encourage the better angels of our nature, as opposed to using these episodes to heighten divisions. But we should also have confidence that kids these days, I think, have more sense than we did back then and certainly more

than our parents did or our grandparents did, and that along this long, difficult journey, we're becoming a more perfect Union; not a perfect Union, but a more perfect Union. All right?

Thank you, guys.

NOTE: The President spoke at 1:33 p.m. in the James S. Brady Press Briefing Room at the White House. In his remarks, he referred to White House Press Secretary James F. "Jay" Carney; and Seminole County Circuit Judge Debra S. Nelson of Florida.

Statement on the Federal Communications Commission's Vote on the Universal Service Program for Schools and Libraries

July 19, 2013

Today the Federal Communications Commission took a first, important step toward realizing our vision of making 21st-century classrooms available to every student in America. Preparing our Nation's students with the skills they need to get good jobs and compete with countries around the world will rely increasingly on interactive, individualized learning experiences driven by new technology. To get there, we have to build connected classrooms that support modern teaching, investments we know our international competitors are already making. Our ConnectED initiative, which has

widespread support from Republicans, Democrats, educators, business and tech leaders, and State and local officials, will ensure that the Federal Government can provide schools with the infrastructure and tools they need to deliver this competitive digital education for every student in the United States. That is the process that the FCC began today, and we look forward to the next steps in this effort as we move closer to our goal of getting 99 percent of America's students connected to the Internet through high-speed broadband and high-speed wireless within 5 years.

Letter to Congressional Leaders on Continuation of the National Emergency With Respect to Transnational Criminal Organizations

July 19, 2013

Dear Mr. Speaker: (Dear Mr. President:)

Section 202(d) of the National Emergencies Act (50 U.S.C. 1622(d)) provides for the automatic termination of a national emergency unless, within 90 days prior to the anniversary date of its declaration, the President publishes in the *Federal Register* and transmits to the Congress a notice stating that the emergency is to continue in effect beyond the anniversary date. In accordance with this provision, I have sent to the *Federal Register* for publication the

enclosed notice stating that the national emergency with respect to transnational criminal organizations declared in Executive Order 13581 of July 24, 2011, is to continue in effect beyond July 24, 2013.

The activities of significant transnational criminal organizations have reached such scope and gravity that they threaten the stability of international political and economic systems. Such organizations are becoming increasingly sophisticated and dangerous to the

United States; they are increasingly entrenched in the operations of certain foreign governments and the international financial system, thereby weakening democratic institutions, degrading the rule of law, and undermining economic markets. These organizations facilitate and aggravate violent civil conflicts and increasingly facilitate the activities of other dangerous persons.

The activities of significant transnational criminal organizations continue to pose an unusual and extraordinary threat to the national security, foreign policy, and economy of the

United States. Therefore, I have determined that it is necessary to continue the national emergency declared in Executive Order 13581 with respect to transnational criminal organizations.

Sincerely,

BARACK OBAMA

NOTE: Identical letters were sent to John A. Boehner, Speaker of the House of Representatives, and Joseph R. Biden, Jr., President of the Senate.

The President's Weekly Address

July 20, 2013

Hi, everybody. Three years ago this weekend, we put into place tough new rules of the road for the financial sector so that irresponsible behavior on the part of a few could never again cause a crisis that harms millions of middle class families.

As part of that reform, we set up the Consumer Financial Protection Bureau, the first-ever independent consumer watchdog with one job: to protect families from that sort of behavior.

Two years ago, I nominated a man named Rich Cordray, a former attorney general from Ohio, to run this consumer protection bureau. But Republicans in the Senate refused to give him a simple up-or-down vote, not because they didn't think he was the right person for the job, but because they didn't like the law that set up the consumer watchdog in the first place.

So last year, I acted on my own to put him in charge, because without a Director, the CFPB couldn't use all the tools at its disposal to protect consumers from shady mortgage lenders or unscrupulous credit reporting agencies or predatory lenders who targeted veterans and seniors. And I'm pleased to say that Rich Cordray was finally confirmed this week by a bipartisan vote.

Because of the work that's been done at the CFPB over the past 2 years, today, mortgage lenders, student lenders, payday lenders, and credit reporting and debt collection agencies

all face greater scrutiny. And if they don't play by the rules, you now have somewhere to go to get some measure of justice. In fact, the CFPB has already addressed more than 175,000 complaints from every State.

Today, as part of the CFPB's "Know Before You Owe" efforts, students and their parents can get a simple report with the information they need to make informed decisions before taking out student loans, and more than 700 colleges have stepped up to make this information clear and transparent. And if you've noticed that some credit card forms are actually easier to understand than they used to be, that's because of the work that Rich's team and others in the administration have done.

Today, veterans have the tools they need to defend against dishonest lenders and mortgage brokers who try to prey on them when they come home. Seniors are better protected from someone who sees their home or retirement savings as an easy target. And thanks to the hard work of folks at the CFPB, so far 6 million Americans have gotten more than \$400 million in refunds from companies that engaged in unscrupulous practices. That's money we didn't have the power to recover before.

You know, we've come a long way over the past 4½ years. Our economy's growing. Our businesses have created 7.2 million new jobs in the past 40 months. We've locked in new safeguards to protect against another crisis and end