

inequality where a huge amount of the increase in income is still going to folks at the very top. And so, if you're a middle class person and you're already struggling and things are tight, then sometimes, you feel like, well, why am I going to pay more taxes to help folks at the bottom? Right? That's, I think, the mentality that a lot of folks have. And it's understandable.

But part of what I've been trying to argue—and I know Jim tries to do it as well—is to recognize that we don't have to choose between middle class families working hard and trying to get ahead and low-income families who are working hard and trying to get ahead, if those of us who've been extremely blessed are just a little more open hearted about how we can help everybody.

And it's—I would like us to just reflect the generosity of spirit that Margaret expresses, because if we all had that generosity of spirit, if we all look at every child as a member of our family, if we think of everybody as part of a single community, then we can solve a lot of these problems. And it won't end up costing us more money, it won't—we won't necessarily have to pay more taxes, we'll just be spending it in different ways.

In some ways, health care is a good metaphor for a lot of the problems we have. We spend things on stuff we don't need, and we neglect the things we do, and we don't end up healthier as a result.

Well, that's not just true for the health care system; that's true for our economy. We waste a lot of money on stuff we don't need. And we underinvest in those things that will make sure that we have a healthy society. And politics oftentimes gets in the way. And part of what I've tried to encourage my own Democratic Party to do is to recognize that not all the money that

we spend at the Federal level is smart and some of it—some programs don't work, and we should end those when they don't work and be honest about what's working and what's not.

But part of what I've also tried to do is to say to the Republican Party: Open your hearts and think about the people here in Tennessee who are working hard, are struggling, and just need a little bit of help. And if we give them that help, it's going to pay off over the long term. This will be a stronger State. Employment will be higher. Folks will be paying taxes. Everybody is going to prosper.

We're all in this together. That's what I believe. When America is together and we have a certain generosity of spirit, even if we're hard headed about making sure stuff works right and we're not wasting money, but we're doing what is needed to give everybody a shot in life, that's when America grows. That's when we prosper.

I know that's what you believe too, Margaret. You showed it in your own life. We appreciate you very much.

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

NOTE: The President spoke at 1:36 p.m. In his remarks, he referred to Nashville, TN, resident Kelly Bryant, who introduced the President; former Sen. William H. Frist; White House Advance Team Lead Alan Bray, who retrieved the President's jacket; Medina, OH, resident and health care reform advocate Natoma A. Canfield; former Gov. W. Mitt Romney of Massachusetts; Julie Mix McPeak, commissioner, Tennessee Department of Commerce and Insurance; and Carolyn W. Colvin, Acting Commissioner, Social Security Administration.

Remarks at the University of Wisconsin—La Crosse in La Crosse, Wisconsin July 2, 2015

The President. Hello, Wisconsin! I am thrilled to be back in Wisconsin. Hello, UWL! Thank you. Thank you so much. I'm fired up! It is good to be back in "God's Country." I ap-

preciate being anyplace that names an eagle after Stephen Colbert. [Laughter]

Happy early Fourth of July, everybody. I figured I'd come here to kick off the long weekend.

Audience member. Get a bratwurst!

The President. I'm looking for a brat. [Laughter]

It is wonderful to see your outstanding Senator, Tammy Baldwin, here. Tammy is doing outstanding work in the Senate. And then, over in the House, you've got a Congressman who never forgets his La Crosse roots, Ron Kind. [Applause] Yay, Ron! Your mayor, Tim Kabat. Former Governor Jim Doyle. And I want to thank your chancellor, Joe Gow, and everybody who's—everybody who helped to organize this. I'm so appreciative.

Now, I've heard good things about Riverfest. [Laughter] We do a pretty good cookout at the White House. In fact, we're having a barbecue for the troops on Saturday. But let's face it, nobody does brats like Wisconsin.

So, no matter where you live, this is a special time of year to be an American. You've got the food, you've got the fireworks. By the way, if you have chairs, feel free to sit. [Laughter] I'm going to talk for a while. If you don't have chairs, don't sit down, because you'll fall. [Laughter]

Audience member. I love you!

The President. Love you!

But in addition to the fireworks, in addition to the food, this is a chance to celebrate a bedrock principle so deep that generations of Americans have been willing to risk everything to declare it: the idea that all of us are created equal; that all of us are endowed with certain inalienable rights—life, liberty, the pursuit of happiness; and then, it's each generation's obligation to help secure those rights not just for a few, but for everybody.

And that's something that I've spent a lot of time thinking about. It's been a remarkable few weeks in America. Health care is now affirmed as something that everybody can get, not just some. And by the way, it's not just a matter of making sure everybody has access to high-quality care, it's also organizations like Gundersen here in Wisconsin that are doing great work to help to increase quality and to control costs. And so that was a great affirmation.

And then, the freedom to marry who you love, that's now open to all of us. Everybody.

That's a good thing. That's a good thing. [Applause] That is a good thing.

And then, out of the worst of tragedies, this country is responding with a generosity, but also the kind of self-examination that can lead us to someplace better.

And some folks think all this progress comes really quickly. But the truth is, progress only comes with the persistent, dedicated effort of citizens, people who are, in their own small ways all across the country, are working hard, committed to the promise that's always set this country apart. It doesn't happen because of the Supreme Court; it doesn't happen because of a President or a Member of Congress. It happens because ordinary people work hard and do extraordinary things together; the promise that through hard work and sacrifice, each of us can chase our own individual dreams, but we still come together as one American family to make sure the next generation has opportunity as well.

And that's especially true when it comes to our economy. And that's what I've come to La Crosse to talk about on this Fourth of July weekend.

America has always done better economically when we're all in it together, when everybody gets a fair shot; when everybody gets a fair shot, everybody is doing their fair share, everybody is playing by the same set of rules; when we all feel like we've got a common stake in our success, from the CEO in the corner suite to the workers on the factory floor. That's how we built the great American middle class. When you drive through La Crosse and throughout Wisconsin, when you see communities where kids are thriving and communities are thriving, it's because everybody has a shot. Everybody is working hard. Everybody is pitching in. That's when we're at our best.

Now, this morning we learned that our businesses created another 223,000 jobs last month. And the unemployment rate is now down to 5.3 percent. Keep in mind, when I came into office, it was hovering around 10 percent. All told, we've now seen 64 straight months of private sector job growth, which is a

new record—[*applause*]—new record—12.8 million new jobs all told.

And that's good. But we've got more work to do because we've got to get folks' wages and incomes to keep going up. We've got to make sure folks feel like their hard work is getting them somewhere. And let's face it, there are a lot of folks who still feel like the playing field is tilted in ways that make it hard for them to get ahead.

The challenges facing working men and women didn't all start with this recession. It's been going on for a while now. For a long time, health care was closed off from too many people and cost too much. Our schools too often were underfunded, weren't preparing our kids and our workers for the competition that's coming from the rest of the world.

And by the way, our teachers are underpaid. The—I'm just saying. That's true. Hardest job there is, most important job there is, and we should honor it as such.

The—other nations had been racing ahead on clean energy; we were still addicted to foreign oil when I came into office. So, even as we've worked to put people back to work in the short run, we've also been trying to work to change some of these long-term trends to make sure that we're laying the foundation for future success.

We worked to rebuild our economy on a stronger foundation for growth. And in slow and steady ways, that work is paying off. We believed that we could ship fewer jobs overseas, start bringing new jobs to our shores instead. So we retooled the American auto industry. Today, we're on track to sell more cars and trucks this year than we have in over a decade. We invested in American manufacturing, and after a decade of decline, thanks to some of the steps we took, thanks to the support of folks like Tammy Baldwin and Ron Kind, we've added nearly 900,000 new manufacturing jobs. Manufacturing is actually growing faster than the rest of the economy.

We believed we could prepare our kids for a more competitive world. And today, our high school graduation rate has hit an alltime high;

more Americans finish college than ever before.

We believed we could reduce our dependence on foreign oil and do a better job of protecting the planet. Today, America is number one in the traditional fuels, oil and gas, but we're also number one in wind. We generate more than 20 times as much solar electricity as we did in 2008. And thanks to lower gas prices and us setting standards to double fuel efficiency on cars, the typical family is on pace to save about 700 bucks at the pump this year.

We extended tax cuts for 98 percent of Americans and 97 percent of small businesses, and, yes, we asked the wealthiest Americans—who had been doing better than everybody else not just relatively, but absolutely—we asked them to pay a little bit more to help bring down the deficit. We put in place the toughest Wall Street reform in history that's protecting Main Street from another crisis if folks start acting reckless on Wall Street.

As I already mentioned, health reform means the uninsured rate in America is now the lowest on record. I have these vague recollections of when Republicans were saying Obamacare would kill jobs and crush freedom and bring about death panels. [*Laughter*] And it turns out we're still celebrating the Fourth of July. The only difference is, another 16 million Americans can celebrate it with health care. That's worth celebrating. [*Applause*] Yes. The Republic survived. [*Laughter*]

By one leading measure, what business owners pay out in wages and salaries is now growing faster than what they spend on health care. And that's the first time that's happened since the 1990s. So, not only are more people getting health care, but because we've slowed the growth of health care costs, businesses have more money left over to start giving raises to their workers. That's good for everybody.

Now, I just want to play back the tape. [*Laughter*] I want to play back the tape, because we were told all these measures were going to destroy jobs and explode the deficit. Remember that?

Audience members. Yes!

The President. Remember when Republicans promised to bring unemployment down to 6 percent by 2017? [Laughter]

So we've got a record streak of private sector job growth. We've cut the deficit by two-thirds. Our stock market has more than doubled, restoring 401(k)s of—for millions of families.

This is progress. Step by step, America is moving forward. Middle class economics works. It works. [Applause] Yes!

But we've still got more work to do. As Will Rogers once said, "Even if you're on the right track, you'll still get run over if you just sit there." [Laughter] So you've got to keep running. And so the question we've got to keep asking ourselves is, where do we go from here? Because we still have choices. Will we drift toward an economy where only a few of us do very well and everybody else is still scrabbling, struggling to get by? That's not the right way to do it. Or will we keep working towards an economy where everybody who works hard has a chance to succeed?

And over the next year and a half, you're going to hear a lot of pitches from a lot of people. They're going to deny that any progress has been made. You'll hear a lot of folks trying to sell you on their vision of where our country should go. They're going to be making a whole bunch of stuff up. [Laughter] And when I say a lot of stuff, I mean a lot of stuff. But I—[laughter]. We've got some healthy competition in the Democratic Party, but I've lost count of how many Republicans are running for this job. [Laughter] They'll have enough for an actual "Hunger Games." [Laughter] I mean, that's a—[applause]. That is an interesting bunch. [Laughter]

So—but, Wisconsin, I've come here today, I figure why should I let them have all the fun? [Laughter] It is a good thing that this time around, you're hearing Republicans joining Democrats, talking about the middle class and working families. And that's good. I welcome them acknowledging that that's an important issue. But just keep in mind, Tammy, Ron, me—we were talking about the middle class before it was cool. [Laughter] Before it was trendy. We

were talking about it before the polls told you, you should be talking about it. [Laughter]

And they talk the talk, but they don't walk the walk. Their menu doesn't have a whole lot of options for the middle class. The one thing that the bus full of people who are fighting to lead the Republican ticket all share is, they keep on coming up with the same old trickle-down, "you're on your own" economics that helped bring about the crisis back in 2007–2008 in the first place.

And I want to emphasize—I know some of them well. They're good people. It's just their ideas are bad. [Laughter] And I want to emphasize that. We're one country, we're all on one team, and so we're all one American family. But we all go—we're at Thanksgiving, and Uncle Harry starts saying something, and—[laughter]—you say, "Uncle Harry, that makes no sense at all." You still love him. [Laughter] He's still a member of your family. Right? But you've got to correct him. You don't want to put him in charge of stuff. [Laughter] That's all I'm saying.

And by the way, if there's an Uncle Harry out here—[laughter]—I wasn't talking about you. [Laughter] I was just using "Harry" as an example.

Here are a few of their bad ideas. Eliminating taxes that the wealthiest Americans pay on their investments while making you pay taxes on every dime of your paycheck, that's a bad idea. That's a bad idea.

Keeping the minimum wage worth less than it was when Ronald Reagan took office before most of you were born, that's a bad idea. Although, to be accurate, at least one of them actually thinks we just shouldn't have a nationwide minimum wage at all; we should just get rid of it.

Every single one of these candidates serving in Congress has supported cutting taxes for folks at the top while slashing investments in education. I know that sounds familiar.

Audience members. Boo!

The President. Some of those Members of Congress voted to do it. Every single one of them is still obsessed with repealing the Affordable Care Act despite the fact that, by ev-

ery measure, it's working. You know, look, you could make an argument against Obamacare before it passed—it's something new, it's untried, you don't know. But now, where it's doing exactly what it was supposed to and actually costing less than we expected, and people are satisfied with the coverage we're getting, it just seems a little mean—[laughter]—to say that you just—you don't want to provide coverage to 16 million people. And you've got nothing to replace it with. That's a bad idea.

Now, I just to be clear, these are all really their ideas. I'm not making it up. You can go fact-check it. I'm not asking you to select from this list to see which one is actually true. They're all true. And the thing is, there's nothing new about this philosophy. Right? It's a philosophy that believes if we give special breaks to folks at the top, prosperity trickles down for the rest of us.

But we've seen what happens when top-down economics meets the real world. We've got proof right here in Wisconsin. You had a statewide fair pay law that was repealed. Your right to organize and bargain collectively was attacked.

Audience members. No!

The President. Per-student education funding was cut. Your minimum wage has been stuck in place. Meanwhile, corporations and the most fortunate few have been on the receiving end of hundreds of millions of dollars in new tax cuts over the past 4 years.

All right, so that's what's been going on here. What happens when we try middle class economics? Just across the river—[applause]—I mean, this is a—it's a pretty interesting experiment. Across the river, in Minnesota, they asked the top 2 percent to pay a little bit more. They invested in things that help everybody succeed, like all-day kindergarten and financial aid for college students. They took action to raise their minimum wage. They passed an equal pay law. They protected workers' rights. They expanded Medicaid to cover more people.

Now, according to the Republican theory, all those steps would have been bad for the economy. But Minnesota's unemployment rate

is lower than Wisconsin's. Minnesota's median income is around \$9,000 higher. The La Crosse Tribune wrote, "Minnesota is winning this border battle." Now, it is true that, as the Tribune pointed out, Wisconsin does have the Packers. So even a Bears fan can respect the Packers.

And—but understand, I'm saying this—Wisconsin is this extraordinary State filled with extraordinary people. But if you end up having policies that cut education, help folks at the top, aren't expanding opportunity, then it's not going to work. We need better policies, because the bottom line is, top-down economics doesn't work. Middle class economics works. It works. It works. [Applause] It works.

And this is also a matter of values. Being an American is not about taking as much as you can from your neighbor before they take as much as they can from you. We're not just a bunch of individuals out here on our own. We're a community. We're a family. We're all in this together.

We all have to work hard. I was taking some photos beforehand with Ron and met a couple folks who've got dairy farms. Nobody works harder than farmers. They know about hard work. Farmers know about hard work. They wake up early, go to bed late. They're worrying all the time about making sure things run. But they also understand about being neighbors and helping each other out. That's America.

We've got to make sure that this economy works for everybody who's willing to work, everybody who's willing to do their fair share. So I want to spend a little—just the rest of my time talking about what that might mean for the 21st century.

Number one, we've got to help working families feel more secure in this world of constant change. That's why health care mattered. If you ever have been locked out of the health care market just because you have a preexisting condition, those days are over. So you can now change jobs, chase that new idea, start a business, because you've got portable, affordable insurance if you need it. And that's going to protect a lot of people in the new economy.

The same applies when it comes to wages and benefits. Instead of treating childcare as a side issue or a women's issue, we've got to treat it like a national economic priority. We've got to make sure that when we've got families where the mom and dad work, that we're putting together ways for them to still make sure their kids are secure and safe.

See, we've got a lot of young people here who don't—aren't really thinking about that yet. And that's good. [Laughter]

We've got to make sure we've got sick leave that's in place so that families—if somebody at home gets sick, you're not thinking, do I give up my paycheck or do I take care of my loved one? Everybody should have that basic benefit.

We need to boost the minimum wage. Give America a raise. That's very straightforward. We have to protect, and not attack, a worker's right to organize for fairer wages and better benefits and safer workplaces.

Folks forget sometimes, unions are what helped bring about the 40-hour workweek, helped bring about the idea of the weekend. And I know that's a popular concept. [Laughter] Helped establish worker protections, worker safety, a stronger middle class. As I said at Laborfest in Milwaukee last fall, if I were looking for a good job that lets me build some security for my family, I'd join a union, because I'd want a union looking out for me. And we're stronger together than we are by ourselves. I'd want Congress looking out for me too, but you can't always get what you want. [Laughter]

So when Congress doesn't act on behalf of working people, what I've tried to do is partner with cities and States and mayors and Governors and acted on my own. Over the past couple of years, 17 States, almost 30 cities and counties have taken action to raise wages. Other cities and States have started guaranteeing workers paid sick days and family leave. And just this week, we took action to protect a worker's right to overtime.

Now, this is an issue of basic fairness. If you work longer, you work harder, you should get paid for it. Today, some companies take advantage of an exception in the rule to make their lower wage employees who really should be

paid hourly, they're making them work 50, 60, sometimes 70 hours a week without paying them an extra dime. In extreme cases, it's possible for workers to actually earn less than the minimum wage. So they essentially label somebody as management instead of a worker, even if they're making, like, \$25,000, work them a whole bunch of hours. That's a way of getting around the minimum wage. It's not fair.

So we're updating the rules. We're ending that exception. We're making more workers eligible for the overtime that you've earned. And it's one of the single most important steps we can take to help grow middle class wages. It's going to give as many as 5 million Americans, including 80,000 folks right here in Wisconsin, the overtime protections they deserve. It's the right thing to do. [Applause] It's the right thing to do. Because in America, a hard day's work deserves a fair day's pay.

Now, in an economy that's constantly changing, we've also got to give every American the chance to earn the skills they need to stay competitive. That's why we've got to be investing in job training and apprenticeships that help folks earn the skills for that new job or better paying job. That's why we should make community college free for responsible students, like Tammy Baldwin is introducing in the United States Senate. No middle class family should be priced out of the education that they need.

And we need to keep churning out high-wage jobs for a better trained workforce to fill, which means investing in basic research and development that leads to new businesses and industries. We should put more Americans to work rebuilding our roads, our railways, our bridges, our ports, our airports.

At a moment where our economy is in a position of global strength, because we're growing faster than most other countries right now—advanced countries—we have to rewrite the rules for the global economy before countries like China do. The other day, I signed a couple of bipartisan bills that will help our businesses sell more goods made in the United States than the rest of the world. And I'm going to keep pushing for trade that is fair and that creates a race not to the bot-

tom, but to the top; that creates better wages and better working conditions. Because when the playing field is level, American workers always win. They always win. We know how to work. Americans know how to work.

So that's what we need for this new economy: Helping hard-working families make ends meet. Give them the tools they need to earn higher wages and better jobs. Keep our businesses the most competitive. Stay on the cutting edge of technology. Invest in research. Rebuild our roads. Rebuild our bridges. That's how we're going to help more middle class families succeed in a new and changing economy. We can't stop the economy globally from changing, but we can make sure we're at the forefront of adapting to it.

And look, I don't want to lie to you. This is hard. If it sounds hard, it's because it's hard. [Laughter] I remember when we were working on health care, I had an adviser who—we're in a meeting, and we were going around and around about how we were going to get this thing done. He raised his hand, and he says, Mr. President, the thing is, this is hard, and hard things are hard. [Laughter] I said, well, thank you for that astute observation. [Laughter] So when he left, he left me a plaque that I put on my desk. It says "Hard things are hard." [Laughter] Just in case I forget. [Laughter]

Battling back from recession has been hard. Fixing a broken health care system has been hard. Making our economy more competitive for the future, it's hard. But the last 7 years—shoot, the last 7 days—[laughter]—should remind us there's nothing America cannot do. There's no challenge we can't solve. There are inspiring Americans who prove this every single day. Nothing we can't do. Nothing we can't do. [Applause] There's nothing we can't do.

I've got to admit—let me just, as a quick aside—I've been President for 6½ years now. I do not watch the news. [Laughter] Now, I didn't—no offense folks. [Laughter] But you'd think, like, every day, the only thing going on are shark attacks and—[laughter]—just horrible things. But every day, I do get letters

from Americans from all walks of life, and they're doing such amazing, inspiring things. Sometimes, just simple things: working hard, running a farm, looking after their families, teaching a child. And then, every once in a while, they do something that has an even broader impact.

So Steve Cottrell lives right here in La Crosse. I'm going to use him as an example. Steve? Steve is right there. He's going to start blushing, but I'm going to talk about him anyway.

In 2002, he started a small business out of his house to help manage data for car companies and dealerships. By 2007, he employed a handful of people. Then, he was hit with a double whammy: The recession came, and the auto industry almost went belly up. But we refused to walk away from people like Steve. That shot in the arm, Steve says, was enough to keep his company's confidence going. During the worst years of the recession, Steve invested in new people, new technology, decided to double down, was absolutely confident his business model was right.

As the auto industry came roaring back, things began booming. And since 2007, Steve's revenue is up a thousand percent. His company, Authenticom, has gone from 18 employees—18 employees to more than 120. So this business that began in Steve's son's old bedroom is now one of America's fastest growing private companies, based in a restored historic building right in downtown La Crosse.

Now, I guarantee you, Steve worked hard. He put everything he had into it. He took enormous risks. But he's also somebody who recognizes that he didn't do it by himself. He's proud of what he's accomplished, but he also talks about how fortunate he's been to part of—to be part of a community like La Crosse, to be part of an industry that got back to basics, determined to do things better and smarter. He pays his employees fair wages. He guarantees paid sick days. He helps pay for the tuition of those folks when they decide to go back to school. He created a stock appreciation program so when the business does

better, his workers do better also. And then, most importantly, there's "Free lunch Friday." [Laughter] Who doesn't like "Free Lunch Friday," right?

So look, I want to read something Steve said. He said: "You can't always do everything that everyone would like. But if you treat everybody like family, that's good for us." If you treat everybody like family, that's good for us.

What's true for Steve's business is true for America. If you treat everybody like family, that's good for us. Not just me, not just you, not just Democrats, not just Republicans, not just old folks or young folks, not just Black folks or White folks—it's good for us.

We're not going to solve every problem in one fell swoop. But if we make things a little better for our fellow Americans, we're going

to leave something better for us and for our kids. And if we're walking down that road together, we're going to get there faster.

That's what we're fighting for, everybody. That's what we're fighting for, Wisconsin. That's what's Tammy is fighting for and Ron is fighting for. That's what we all have to fight for.

Happy Fourth of July, everybody. God bless you. God bless America.

NOTE: The President spoke at 1:34 p.m. in the Recreational Eagle Center. In his remarks, he referred to Stephen T. Colbert, former host, Comedy Central's "The Colbert Report" program; former Gov. John E. "Jeb" Bush of Florida; and former White House Senior Adviser David M. Axelrod.

The President's Weekly Address July 4, 2015

Happy Fourth of July, everybody. Like many of you, Michelle, Sasha, Malia, and I are going to spend the day outdoors, grilling burgers, hot dogs, watching the fireworks with our family and friends. It's also Malia's birthday, which always makes the Fourth extra fun for us.

As always, we've invited some very special guests to our backyard barbecue: several hundred members of our military and their families. On this most American of holidays, we remember that all who serve here at home and overseas represent what today is all about. And we remember that their families serve too. We are so grateful for their service and for their sacrifice.

We remember as well that this is the day when, 239 years ago, our founding patriots declared our independence, proclaiming that all of us are created equal, endowed by our Creator with certain unalienable rights, including the rights to life, liberty, and the pursuit of happiness.

A couple of centuries later, we've made ourselves into a big, bold, dynamic, and diverse country. We're of all races, we come from all places, we practice all faiths and believe in all sorts of different ideas. But our allegiance to

this declaration—this idea—is the creed that binds us together. It's what, out of many, makes us one.

And it's been the work of each successive generation to keep this founding creed safe by making sure its words apply to every single American. Folks have fought, marched, protested, even died for that endeavor, proving that as Americans, our destiny is not written for us, but by us.

We honor those heroes today. We honor everyone who continually strives to make this country a better, stronger, more inclusive, more hopeful place. And we the people pledge to make their task our own, to secure the promise of our founding words for our own children and our children's children.

And finally, what better weekend than this to cheer on Team U.S.A. Good luck to the U.S. Women's National Team in the World Cup Final!

Thanks, everybody. From my family to yours, have a safe and happy Fourth of July.

NOTE: The address was recorded at approximately 2:35 p.m. on July 2 in Room 188 of the University of Wisconsin—La Crosse Recreational