

talk about the problems, but also brag on what's going right, we can't turn this country around. Cynicism is a cheap, phony excuse for inaction. It is a poor shield against having to assume your own responsibility.

This is a great country. Whenever I go overseas people say to me if they follow trends here, "How could the American people be cynical? You have a stronger economy than any other advanced country. You have a smaller deficit as a percentage of your income already than any other advanced country. You have a lower tax burden as a percentage of your income than any other advanced country. You've spent half your money for the last 30 years on defense, on Social Security, and on Medicare. You won the cold war. You cut the elderly poverty rate in half and senior citizens in America have the highest expectancy of any group—life expectancy of any senior group in the entire world. America should be proud of itself."

That's what I say to you. We know we can solve problems. What we need to do is to stop whining about it and carping about it and get on with doing it, and doing it together—together.

Let me end where I began. This election is not about me, it's not about all those folks running television ads about each other and me—[*laughter*]. It's not about some spin about what this does or doesn't mean this time, or whether it's more TV ads and less grassroots. It's about you. And an election ratifies and makes explicit the truth of any democracy that ultimately you are the boss. You have the power. You must have vision. You must know what you want this country to look like for your children and your grandchildren. You must know what kind of life you want to live. You must understand that there will be more out there for you if you're willing to work for it than any previous generation of Americans. And you must understand that in order to really enjoy it you've got to make it available to all Americans who don't have the capacity to reach it now.

The central lesson I have learned in 3 years as your President is that we desperately, desperately, desperately have to face the fact that we must go forward together. If we do, there is no stopping us. The best is yet to

come, and your future will be the glory of all American history.

Thank you. God bless you, and come out Monday night.

NOTE: The President spoke at 12 noon at the Carver Hawkeye Arena. In his remarks, he referred to University of Iowa students Erin Barber and Allison Miller, Clinton/Gore campus coordinator; and Bob Rush, Clinton/Gore chair, Johnson County.

Remarks to the Community in Mason City, Iowa

February 10, 1996

The President. Thank you very much. Thank you for that wonderful, wonderful welcome. I do feel that I have a home in the Heartland, and if I hadn't felt it before I got here tonight, I sure do now. I thank you for your warmth and your enthusiasm.

Thank you, Dr. Buettner. Thank you, Deo Koenigs. Thank you, Ruth Harkin, for doing such a wonderful job in helping to create opportunities for our businesses and for our working people through the Overseas Private Investment Cooperation. And thank you, Senator Tom Harkin, for continuing to have a heart and continuing to have the stomach and the will to stand up and fight for the interests of ordinary Americans when so many others have backed away.

I have had a wonderful time here already. I landed the airplane just in time to catch the snow and the wind coming back. [*Laughter*] Impeccable timing. And then I went over to Clear Lake to the farm co-op. And we had a wonderful—and I had a great time there with all the folks who worked there. And we brought in a truckload of corn, and I said to myself, if corn stays above \$3, I ought to do all right in Iowa.

And believe it or not, there were even rail cars there to take it away. I saw that. [*Laughter*]

Audience member. [*Inaudible*] [*Laughter*]

The President. Well, we're working on it. [*Laughter*] And then, of course, I came here. And I've been hearing all about the advertising in Iowa, all these ads, you know. You know. [*Laughter*] So I want you to know I

listen to the ads, and I want to show you how in touch I am with where I am tonight based on advertising. Of all the places I could have been tonight, I chose NIACC first. [Applause] Thank you. Thank you.

Let me say that it is true I always feel at home in Iowa. I'm always glad to be back here. We have had the opportunity, Hillary and I and our administration officials, to be here many times. I do think it's fitting that I'm here tonight, just as it was fitting that a major portion of our first bus tour went through Iowa. I still have vivid memories of the people I met along the way. I still have rich recollections of the conversations I had with elected officials, like your agriculture secretary, and conversations I had with people I just stopped the bus alongside of the road and got off the bus and spoke with. And I've always tried, in the last 3 years, to get up every day and go to work and try to work for you and people like you all over this country.

So before I say anything else I want to just thank you for the opportunity that I have had to serve as your President for the last 3 years. I also want to say that being here at this North Iowa Area Community College is a fitting place for this event tonight because, as you will see as I get into my remarks, the community college in some ways is a symbol for what I think we ought to be doing in America. It is community-based, nonbureaucratic, sensitive to the needs of its customers, the students. It's a place where everybody can come. It's changing all the time as the economy changes and as the needs of the community and the students change. And it doesn't run on hot air and rhetoric; it runs on partnership, cooperation, people reaching across the lines that divide them in a society to come together, to build a community institution that will take not only the student but the community into the future.

That is what we need to do as a country. That is the central message I bring to you tonight. We have got to go forward together. We've got to put behind us the petty divisions and the easy cheap shots and the wedge issues that tear the heart out of American civic life, and get back together to face the chal-

lenges we have and to make the future what it ought to be for all the American people.

All of you know that Iowa has an extra responsibility in the political process. In an age where national politics tends to be dominated more and more by glib sound bites, people are expected to come to Iowa to look at their constituents face to face, to listen to their concerns and listen to their babies cry. [Laughter] We're not expected to have these set, pat, controlled events and just communicate with folks through paid ads, and I like it.

And I hope every one of you will take the time to show up on caucus night and make your voices heard. Even if I don't have a named opponent, I hope you'll show up for me. For another reason—thanks to the wonderful man who introduced me, it was impossible for me to get any votes in Iowa 4 years ago in the caucus. And I would hate to retire from politics never having done well in the Iowa caucuses. [Laughter] So, for purely selfish reasons, I hope you will go on Monday night.

I want to talk to you tonight about the challenges facing our country from the perspective of rural communities. I'm fairly sure that I am the last American President who will ever be elected who once lived in a home in the country without indoor plumbing. I know how far this country has come in the last 50 years. I'm not ashamed of it, and I survived it, and it makes a good story now—[laughter]—especially when I tell wide-eyed kids about the snakes that used to get in the outhouse. [Laughter] But—oh, there was somebody getting the chills over there. [Laughter]

I have seen what this country can do in rural America when we pull together and work together. Just before I came here—keep in mind, I lived when I was a young man for a year or so, maybe nearly 2, in a home in the country that didn't have indoor plumbing. I just came from a demonstration at this community college of a computer program using satellite information that tells farmers the difference in their soil composition, their average yield, and gives them all kinds of information that they can access that they never could have gotten before. That is how far we have come in 50 years.

And what I want to say to you tonight is that our real obligation to work together is to find a way to take these phenomenal changes that are going on now, the biggest in a hundred years—in the way we work, in the way our workplace is organized, and the way we communicate with one another, in the markets to which we sell, and in the way, therefore, we relate to each other—the biggest changes in a hundred years. The challenge for our country is to harness those things in a way that opens opportunity for all Americans and does it consistent with the values of rural America, with family and work and community. I believe we can do it.

We live in an age of incredible possibility. It is literally true that the young people here in this room tonight will have available to them more options for living out their dreams than any generation of people who have ever lived on the face of the Earth. It is literally true, as all of you know, that technology and information, the digital chip is transforming everything, including agriculture, as I just said. It is also true that this opportunity also carries with it, as every change does, a lot of challenge.

If you go back in history to the last period that was more or less like this, you have to go back 100 years, to the time when most Americans stopped living in the country and started living in towns and cities, and farmers got productive enough and factories became available enough that most people stopped working on the farm and began to work in factories or in activities that supported them.

You have to go back that far to see a change this great. And in many ways, this will be greater. But if you study the history of that era you will see the same thing happen then that's happening now: enormous opportunities opening up for people; vast fortunes being made by people who had nothing, but a great uprooting that put new pressures on families, on communities, and called into question whether the American dream could really be available to everybody who was willing to work for it. And if you fast-forward that to today you see what this election should really be all about.

It shouldn't be about all the process and political things people talk about. It ought to be about you, your families, your work,

your community, and your future. That's what it ought to be about.

Now, let's just look at for a moment where we are and what's good and what's still to be done. In a sentence I would tell you that we're better off as a nation than we were 3 years ago, but we've still got some strong challenges we have to face. Begin with the economy. Now we have the lowest unemployment and inflation rates combined we've had in 27 years. We have almost 8 million new jobs. Here in Iowa, unemployment has dropped to 3.2 percent. Across our country, homeownership is at a 15-year high. Exports of our products and services are at an all-time high. Agricultural exports hit record levels in 1995, over \$54 billion, \$10 billion more than when I took office.

We still need to do better for the livestock industry, as the people in my home State always remind me. But in agriculture you know we have a huge positive trade balance. And that's one of the reasons for the corn and the wheat and the soy bean prices that our farmers are enjoying today.

Now, that's the good news. But we also know that in this remarkable economy that for 3 years in a row has produced a record number of new small businesses starting up, and a record number of self-made millionaires—not people that had it given to them, people that went out and by their wits and hard work and made it themselves—most Americans have not gotten a raise. Most Americans, when you look at the purchasing power of their income, are working for about what they were 10, 15, 18 years ago. And many Americans have been victims, if you will, of this changing economy because they worked for big companies that downsized or that were bought out or whatever.

Many Americans have been on the receiving end of a great company announcing they're going to lay 10,000 people off. Their stock price goes up, but the price of dignity and the price of supporting one's children, if you happen to be one of those 10,000, goes down.

So we have to think about how can we take all of this dynamism, this wonderful, churning age of possibility, and make it available again to every American who's willing to work for it? That's our first challenge.

If you look at our role in the world, we see America, a positive force for peace and freedom from Haiti to Northern Ireland, to the Middle East, to Bosnia, all over the world. We also know from the terrible bombing in London yesterday to the assassination of the Israeli Prime Minister, to the terrorist acts from blowing up the World Trade Center to opening up that poison gas in Tokyo, this is still a dangerous world. And so we still have challenges we have to face. And much as we liked to say, "Well, the cold war is over, and the Soviet Union is not threatening us anymore; we'd like to fold up our tent, come home, and just worry about what's in front of us," we can't do that either.

And people in farming communities ought to know that better than anybody else. If you want to sell to the rest of the world, you have to be a good neighbor and a solid partner, and you've got to stand up for peace and freedom and try to remove the threats to decent people living good lives in every part of the world, because that affects us as well.

If you look at the most important thing to me, how are we doing in dealing with all this change in preserving and reinforcing our basic values, advancing the cause of family and work, of opportunity and responsibility, of people working together, I think you'd have to say the news is encouraging. In the country as a whole for 3 years, the crime rate is down; the welfare rolls are down; the poverty rolls are down; the teen pregnancy rate is down. That is good news.

But if you flip it over, you'd have to say, "Are you satisfied with any of those conditions?" And to be honest, the answer is, no. So it's good that we're coming together again around our basic values. It's good that we're kind of getting our act together as a country. But we have work to do. And I'll just give you one example.

We all know there will always be crime in any society. You can't transform human nature. There will always be some level of violence. So people often ask me, "Mr. President, how would you declare success in the war on crime?" And I have a simple, one-sentence answer, "When people like you hear about a crime and you're surprised again. When crime is the exception rather than the rule again." And it can be in Amer-

ica, and we ought to keep working at it until that's exactly what happens.

Obviously, if the nature of work changes, the nature of the workplace changes, the nature of communications changes, and the nature of markets that we sell our goods and services change, it's going to change your life, and it's got to change Government. So how should you change and what should you do and what should you expect your President to do for the next 4 years?

You have to begin by asking, what kind of country do you want to live in? What is your vision of what America should be? My vision is of a country where every person, without regard to their station in life or where they live has a chance to have the American dream if they are willing to work for it and do what it takes to achieve it. Every person has a chance.

My vision is of a country where people work together in communities as they do in community colleges—to help each other make the most of their own lives and seize their opportunities and face their challenges, where we are not constantly looking for ways to look down on our neighbors and be divided from them, but we define objectives we can reach in common—and in a spirit of honorable compromise that has kept this country going for nearly 220 years we get after working together to make America a better place community by community. That is my vision.

If you say to me, "Well, what does that mean about the Government, Mr. President?" it would be the following: Government's got to be like all these other organizations. We don't need a big, centralized, top-down bureaucracy anymore. The technology revolution has rendered that irrelevant. If people are working in smaller and smaller work units, if you don't need a lot of folks in the middle to pass information down and orders up or the reverse, we can do better with a smaller, less bureaucratic Government, one that costs less and does better.

But if our mission is to help people make the most of their own lives and to help people work together to make the most of their situation, then we do not need a weak Government. When Iowa was flooded out with that

500-year flood, you did not want a weak FEMA. You liked it that you a strong one.

If you want corn over \$3 and soybeans at \$7, you don't need a weak Trade Ambassador. You need somebody who's strong and can guarantee a fair deal for America's products in the global market. You need someone who's strong.

If you believe as I do that every single high school graduate needs at least 2 years of post-high school education, and the ability to come back to school for a lifetime, you don't need a weak college loan program and a weak Pell grant program. You need a strong, strong emphasis on education.

If you want to reinforce family values, and it makes you sick to know that there are thousands upon thousands of mothers and their children on welfare solely because the absent fathers don't pay their child support, and your heart jumps for joy when I tell you that in the last 3 years, each year we have broken records for collecting more and more and more child support across State lines, you don't want a weak program. You want a strong program that can do the job for America's families.

If more and more of our businesses are being created in smaller units, and more and more new jobs are coming through small business, we don't need a weak Small Business Administration. We've got an SBA that's cut its budget by 40 percent and doubled its loan volume, that's cut its regulation in half and cut its application to two pages, but they're out there making loans. And the consequence of that? Let me just give you one. In the last 3 years, businesses owned by women alone—just by women—have created more new jobs than the Fortune 500 have laid off. That's what we need to be a strong, effective partnership.

So we need a Government that is leaner, that is more creative, that is less bureaucratic, that does fewer dumb things. But we don't need somebody that's in the Government and we don't need a Government that is so weak it can't help fulfill the mission, to help people make the most of their own lives and help people work together at the grassroots level to advance our country's cause and to keep our country the world's strongest force for peace and freedom.

Now, it's in that framework that I would like to ask you all to look at this great debate that's been going on in the last year about balancing the budget. First of all, we ought to balance the budget. This country never had—never had—a commitment to running permanent big deficits year-in and year-out until 1981. Never. It's very important that you understand that.

In the whole history of America, from the time we started until 1981, we had a trillion-dollar debt, which was a very small percentage of our overall income, our earning capacity. And we borrowed money when we were in wartime, when we had to mobilize the country in a hurry, when we were in a Depression and we had to put people to work in a hurry, or when we were in a recession and we wanted the Government to spend some money to help people who were genuinely in distress and to keep the economy from going downhill further. We never had a permanent deficit until the 12 years before I showed up in Washington.

Now, in that time we quadrupled the national debt because people kept insisting we could spend more money year-in and year-out than we were taking in, and somehow it would all add up. It violated arithmetic. And we're paying the price for it today. And a lot of progressives like Senator Harkin and me are agreeing to cut some things we wish we wouldn't have to cut out of that budget so we can end this. We have cut this deficit in half in 3 years. And we need to finish the job. We need to finish the job.

But remember what our mission is: to provide opportunity, to help people make the most of their own lives, to help people solve their problems together. That means we have to balance the budget in a way that is consistent with our mission and our values.

You know, you hear these words roll around, Medicare and Medicaid and all that. Let me just tell you a few facts. The budget I have proposed—the budget I have proposed would hold Medicare spending below the projected rate of private health care increases. But it protects people on Medicare with the quality of their program and the cost they can afford to pay.

If you'd go to Washington you would swear that everybody on Medicare was a millionaire

making out like a bandit. Well, I've got news for you. Seventy percent of the people on Medicare are living on less than \$25,000, and people on Medicare are paying the same percentage of their income out-of-pocket for health care they were paying 30 years ago, before there was a Medicare.

So I say we ought to save some money. We have to have some savings to get the Medicare Trust Fund back in order. We should encourage people to save money by going into managed care plans. But we have no business doing something that will undermine the economic stability or the health care of senior citizens in the United States of America.

I feel the same way about the Medicaid program. It's not so famous because it's more complex. It's a program where the States and the Federal Government contribute to help elderly people in nursing homes, most of them from middle class families, who could never afford the over \$30,000 a year it costs, on average, for people who have to go to nursing homes. It helps pregnant women and little children who are either at or just barely above the poverty line. And it helps families, including a lot of middle class families who have people with disabilities in their family.

Now, we all know that Senator Harkin is the father of the Americans with Disabilities Act, and we're proud of that. But he would be the first to tell you that if we really want people with disabilities and their families to have a decent, dignified life, and have the opportunity to live up to the fullest of their potential, we have got to keep Medicaid there to keep middle class families doing the best they can to take care of their children and their siblings and their parents from going broke. It is a very important thing.

The man with the red ribbon back there—let's talk about that. There's all kinds of people in this country that are HIV positive that are able to work, pay taxes, contribute because they have access to Medicaid. If you take Medicaid away from them, they will get sicker sooner and cost you more money.

People, you know—again, you hear people talk about it, you'd think this Medicaid program was some colossal ripoff. Now, let me tell you, in the last 2 years the inflation rate in Medicaid has been way below the average

inflation rate in the private insurance premiums that most of you pay. And we know we can hold it down.

We know we ought to have more poor people in managed care programs. But don't be fooled: Two-thirds and more of the Medicaid budget goes to benefit working families who have parents in nursing homes, have people with disabilities in their families; and the other third goes to pregnant women and their little children. And they're our little children, too, and we better give them decent health care and give them a chance to get off to a good start in life.

I feel the same way about investments in education and the environment. If you know that these are critical to your future, why in the world would you cut them, especially if you don't have to?

So let me say this: In spite of all the back and forth you've heard, I have spent 50 hours working in good faith with the Republican leaders and the Democratic leaders of the Congress. And in our private meetings we have discussed things openly, honestly, and in good faith. We have identified over \$700 billion—where I come from that's still money—[laughter]—over \$700 billion of savings that are common to both plans that we could put in, have a balanced budget plan, protect Medicare, Medicaid, education, and environment, protect our fundamental obligations to our rural communities and our other fundamental obligations and even have some left over for a modest tax cut, and still balance a budget in 7 years according to the way Congress scores the budget. They get to keep the books. We can do that. So why shouldn't we do that instead of continuing endlessly to fight over issues that divide us that will undermine our security?

Let me say this: I think there's a good chance there will be a budget agreement. But even if there isn't, this deficit will keep going down because the American people, without regard to party, have figured out we can't keep doing this. We can't keep spending ourselves in a hole every year when we don't borrow the money to invest it in something that will grow the economy—just spending, deficit year after year after year. It is going to go down. We are going to make that yesterday's legacy.

I want to ask you just for a few minutes before I close to think about what tomorrow's legacy is going to be. That's what I talked about in the State of the Union, the seven great challenges I think that are facing us all. And I just want to mention them quickly and ask you to think about what you expect me to do and what you should be doing about each of these.

The first of these challenges, clearly, is to do more to strengthen our families and to give childhood back to all American children. Too many of them have been robbed of it. You know as well as I do that if every child in this country had the benefit of a stable home full of love and discipline, where they were encouraged to live up to the fullest of their capacities and protected from life's cruelest developments, that we'd have about half the problems we've got on the social front. We all know that.

The question is, what are we going to do about it? I've told you we've done what we could to make sure we collect more child support than we ever have. I have taken on this issue of teen smoking. No one ever wanted to take the tobacco companies on, but there's something wrong with every State in the country saying that smoking's illegal and smoking's going up among children. And we know 3,000 kids a day start smoking, and 1,000 of them will die sooner because of it. I can't stand it anymore. I want to do something about it, and I want you to help. I want you to help.

We know—just last week there was yet another survey, a national study saying that if you permit young children to grow up and spend hour after hour after hour for year after year after year watching gratuitous, mindless, senseless violence on television that they will become desensitized to violence. They will come to see it as normal, as the rule, rather than the exception. And it will mess up the way they look at the world, and the chances are greater that it will mess up the way they behave. Now, I say the time has come to do something about that.

One of the things that I was really proud of the last week, one of the best things that's happened since I've been President is that I was able to sign into law the Telecommunications Act of 1996. A lot of you may not

know about it; I hope you have seen that. Let me tell you what it will do. It also, like this community college, is a symbol of what we ought to be doing. It will create tens of thousands of high-wage jobs. It will give people in rural areas more access to information, more access to learning, and more access to entertainment.

But it will protect the right of little telephone companies providing long distance service, for example, and smaller cable television companies and little guys who own radio stations to at least have a chance to compete in this brave new world and not be wiped out from the get-go. And it will, among other things, require that we provide telecommunications services at a discount rate to every hospital and library and classroom in this country, so rural America doesn't get left out.

And it passed almost unanimously, with all the Republicans and Democrats finally giving up and voting for it because we worked out all the problems in the American way. But the profamily issue I want you to be aware of is it also will require all new television sets to contain a V-chip which will permit parents to decide if they don't want their young children to watch programs on televisions that are too violent or have other inappropriate conduct. And it's a good thing.

Our second challenge is to renew our schools and to provide educational opportunity for every American. That means, among other things, in our schools we have to connect every classroom, every classroom in the smallest rural hamlet in rural Arkansas or rural Iowa, rural Maine, Northern California, everyone to the Internet by the year 2000, so that all of our children, wherever they live, will have a world, literally a world of information at their fingertips. And we have to make sure the kids have the ability to access that.

Our public schools should be the province of folks at the grassroots local level. That's why yours work as well as they do. But we ought to have national standards and national means of measuring achievement so that every child has a chance to be in the kind of system that have given Iowa such a low dropout rate and a high student achievement rate. There's no reason everybody in America

can't achieve those same standards if we had a system to provide it. And I am committed to that.

And I will say again, we ought to open the doors of college wider, not have them shut. We need to maintain the direct loan program. We need to maintain the AmeriCorps program that allows young people to earn money by serving in their communities and then use it for college. We need to expand the Pell grant program. And I proposed in the State of the Union—I want to reiterate it here—that we give \$1,000 merit scholarship to every student in the top 5 percent of every high school graduating class in the United States of America.

I believe—I want us to extend the work-study program so that a million young people can work their way through college on work-study. And if we're going to cut taxes, we ought to cut taxes in the best way we can, to grow the American economy and bring the American people together. We ought to make college tuition tax-deductible.

Our third challenge is to provide economic security for every American willing to work for it. I don't mean a guarantee; I mean a safety net, a sense of framework that will permit people to succeed. The first thing we have to do is to keep doing what we're doing right. We need to keep creating more jobs at high wages. That's what the Telecommunications Act does. We need to keep exporting American products.

But we also need to do some other things. Just before I came to Iowa today I signed the farm credit regulatory relief act, which provides better credit opportunities to farmers and ranchers. And again, it shows what we can do when we cross party lines to work together. There's another important thing we could do for the farmers, with spring planting on us, we could pass a farm bill. It should have been passed a long time ago, and we ought to pass a good one.

Now the Senate passed a bill this week that has some very good provisions in it, but I have some problems with it. Let me tell you what I like about it; then I'll tell you what I don't like about it. And then afterwards, maybe you can write and tell me what you like about it and don't like about it.

I like the fact that it gives farmers some more flexibility to plant to the market and not just to the programs. I like the fact that the Senate bill, unlike the House bill, included the conservation reserve and the wetlands preservation programs. I like the fact that it included the nutrition programs and protected them, which we have to do—the WIC programs and the other nutrition programs.

And I like the fact that the Senate bill took an amendment which embodied one of the central recommendations I got at the Rural Development Conference at Ames, that we held for all of rural America not very long ago here in Iowa at Ames; it creates a rural development fund to help diversify the economies of the rural parts of our country. I like those things about that bill and that is good. The fund for rural America would invest \$300 million to fund development and research programs to help us remain competitive. I like that. That's all good for America's farmers.

But what I have real questions about is the way the so-called freedom to farm law actually works in practice. They proposed to have a 7-year period when everybody gets a check every year in the same price, no matter what the crop price is. So this year you've got—I mean, today I think corn was \$3.30 and Iowa soybeans were somewhere between \$6.80 and \$7.05, depending on where it was. That's about the range that it was today. And people are still going to get a check. Under this bill if you don't plant anything you get a check.

It used to be nearly everybody thought you ought to have to farm to get a farm payment. [Laughter] So I'm worried about that. You know, farmers have never wanted to be—and I have fought this battle for years against urban journalists—farmers have never wanted to be seen as being on welfare. We had farm support programs for two reasons only: one is to help us compete with people who were subsidizing their farmers a lot more than we were; and second, to get family farmers through rough years because they couldn't finance their own bad years. That's why we had those programs.

So I'm worried about that. I'm also worried that in the bad years there won't be near

enough money in this program to have a genuine safety net. I mean, it sounds great. We're going to give you a check every year for 7 years whether you need it or not. That's a pretty good deal. Well, this year it sounds great because people don't need it. The prices are high, and maybe we can keep them high for a long time. There's a fair chance we can because of the growing wealth of Asia and the growing population there and because of the changes in their production capacity. There's a fair chance that we're in for a few years of high farm prices, but we may not be. We may have weather that will have high prices and no crop to sell. We've all been there before.

So I tell you, I will work to get a good farm bill. I will do it as quickly as I can. And I just wanted to come here tonight and tell you honestly how I feel. There's a lot of things in this Senate bill I like, and we do need to let farmers plant more for the market than the programs. But I think we have to really think about whether it is reasonable to say that we're going to have this flat payment, and you get it whether you plant or not; you get it no matter how high the crops are. And then when the crops go to the bottom you won't have enough to help you and keep you out of bankruptcy.

I think we have reached a point with the world markets when we could actually see young people coming back into farming, when we could actually see in America the number of family farmers growing again for the first time in forever just because of changes in the market. And I think we have to be very careful with this farm bill to meet our vision, which is to give everybody who can do it and is competitive a chance to be treated fairly and to succeed. That is my only goal.

I do believe there are two or three other things we ought to do to give people economic security. One of them would directly affect this institution. We built up over the years a whole lot of different training programs in the Government—70, 80, I don't know—a whole bunch of training programs. Every one of them was passed with the best of intentions to try to solve some little problem in the economy as it came up. The truth is now the work force is just turning over

a lot, and nearly everybody will have to go back for further education and training.

So I have suggested that we take 70 of these training programs and create what I call a "GI bill" for America's workers, put them in a big fund. And if somebody up here in this part of the country loses their job, we ought to just send them a voucher and let them bring it here to the community college to decide what they need for themselves in the form of education and training. I think it's one of the best things we could do to get adults back into education and training, to increase their earnings, and get them through the times when they lose their jobs.

One of the number one priorities, one of the top three, I think, priorities of the White House Conference on Small Business was to make it easier and cheaper for self-employed people, for small business people and for farmers to take out pension plans for themselves and their employees. We have an item in this budget, this balanced budget plan that would do that. And as far as I know, there's no opposition to it. We ought to do that. It should be easier. And then people ought to know that their pensions are going to be protected. We shouldn't go back to raiding pension plans like we did in the eighties, and we ought to find a way for people who have to change jobs to take their pension around with them so that we will all know that no matter what happens to us in life, as long as we're working we'll be able to have a decent retirement when the time comes.

And lastly, on this issue, middle class people, if we're going to continue to be the only advanced country in the world where people under 65 don't have a guarantee of health insurance, then at least we ought to have a guarantee that people have access to affordable health insurance that they don't lose when they change jobs or when someone in the family gets sick. That's simple enough, and we ought to do it.

I want every one of you to know this because I want you to ask everyone in your congressional delegation to support it. There is a bipartisan bill in the United States Senate sponsored by the Republican Senator from Kansas, Senator Kassebaum, and Senator Kennedy from Massachusetts, with 45 sponsors which simply says you cannot lose your

health insurance just because you changed jobs or just because you or somebody in your family gets sick. And if you're in a small work unit you ought to be able to get into a big pool at your option to buy health insurance more cheaply, the way Government employees or people working for big businesses do.

The national chamber of commerce, the National Association of Manufacturers, all the consumer groups have endorsed this bill. It has been voted out of the committee unanimously, and we cannot get it scheduled for a vote because the health insurance companies are lobbying against it. It is wrong. We've got everybody for it. It ought to pass. It will help farmers. It will help small business people. Ask people to vote for it in the Iowa congressional delegation. *[Applause]*

I thank you for standing up. I hope the message will go out across the country. This is what the election is about. It's about you. It's not about tactics and politicians and ads. It's about you and your future. And I'm going to try from now until November, whatever judgment you make on the election, to keep giving it back to you so you can use this opportunity to shape your future.

Let me just make a couple of brief remarks about the remaining challenges. If you want economic security, how can we justify a minimum wage that's at a 40-year low in purchasing power? That's where we are now. You know, in Washington, there's a lot of talk about family values. Well, I'll tell you one thing, it's pretty hard to raise a family on \$4.25 an hour. But there are millions of people out there trying to do it. And they're heroes to me.

When I think of the people that get up every day, knowing they could take a powder and go on welfare and get health care for their kids, and they still show up for work and they do their 40 hours and sometimes they do a lot more, and they do it for the minimum wage because they believe in the dignity of work and they want to set a good example for their children, and I can't get anybody to schedule for a vote raising the minimum wage to take it from \$4.25 just to \$5.15 an hour and get out of a 40-year low in earning power, that's not my idea of the high-tech economy. I think the American people believe we can do better than that.

And I believe if we're going to honor work and family, we ought to do better than that. And I hope you will support it.

The fourth thing we've got to do is continue the crime fight. We talked about that earlier. I just ask you to remember, when you see the things that we're doing and they're debated, we shouldn't stop our program to put 100,000 more police on the street. We shouldn't weaken the program that your former attorney general, Bonnie Campbell, now heads to try to reduce domestic violence and violence against women. We shouldn't—we shouldn't back up from the clear truth.

We've now been through a bunch of hunting seasons. We've been through deer season and duck season, at least in my home, and just about everything else we hunt. Every hunter in my State now knows that the people who told them back in 1994 they were going to lose their guns did not tell them the truth. We killed a bunch of ducks with the same guns we were using 2 years ago in Arkansas this year.

But, I'll tell you one thing, over 40,000 criminals did not get to buy their handguns because of the Brady bill. We were right about that, and we should stay with it.

The fifth thing we have got to do is to rid ourselves of this notion that we can advance our economy at the expense of our environment. For the next 20 years, we will be growing jobs by protecting the environment. That's why I supported ethanol and why I still do. That's why I supported natural-gas-powered vehicles. That's why I supported electric-powered vehicles. That's why I supported the "Big Three" in Detroit with our clean car initiative. That's why I am against these attempts to weaken the enforcement powers of the EPA or to weaken our commitment to safe food, clear air, and clean water. We have to grow this economy while protecting the environment of the United States for our children.

As I said before, and I will say it again just briefly, we cannot do this if we divorce ourselves from the world. I intend to continue and I ask you to support me, to try to keep this country on the forefront of the work for peace and freedom.

We have a chance this year to get a comprehensive test ban treaty so that there will be no more nuclear testing. That will dramatically reduce the chance that any kind of nuclear weapon will ever be used against anybody in the entire world again. The United States will have to lead that fight if it's going to get done. That's one example.

And the last challenge we face is to make our Government inspire more trust and work better. We're going to continue this reinventing Government move that the Vice President has led so brilliantly. We are going to continue to downsize the Government. It's already the smallest it's been in 30 years. But we're going to try to keep it strong.

I read today something that my friend James Carville wrote in his new book, which will be coming out pretty soon. He said, "You know, people always say the Government can't do anything right." He said, "Well, for 30 years we spent half your money—half your money for 30 years—on just three things: defense, Social Security, and Medicare. You be the judge. We won the cold war. We cut the poverty rate among seniors in half. And if you get to be a senior citizen in America today because of Medicare, you have a higher life expectancy than any group of elderly people anywhere in the world. I think we got our money's worth, and I think we have to continue to give the American people their money's worth for what we do in public life."

We do have more to do. I hope the Congress will finally give me that line-item veto they've been promising in their Contract. That's one thing in there I like. And I hope they will finally pass a genuine bipartisan campaign finance reform bill to give even more power back to the American people.

I want to leave you with this. I want you to think about it Monday, when you try to figure out whether you want to go to the trouble to go out or not. We can pass campaign finance reform. We can pass all kinds of reforms. But whether this country really works depends upon you, what's in your mind and what's in your heart.

There is no call for the cynicism which exists in America today. This country is doing some things that are very important better than any other country in the world. This

country has problems. As long as people exist on the face of the Earth, there will be problems. Cynicism is a cheap and poor excuse for inaction and the evasion of personal responsibility. As long as you're cynical about somebody else, you don't have to pick up your own shovel and start digging. And it's wrong. It's wrong.

So I say to you, for the United States of America, the best is yet to come. For the children in this audience, the age of possibility will give them more chances to live out their dreams than any generation of Americans has ever had. But it won't work unless we make sure everybody has got a chance at that dream, unless we give our people the power to make the most of their own lives, and unless we remember that we cannot afford cynicism, and we have to go forward together.

It's the most important lesson I have learned again and again and again in 3 years as your President. I will never knowingly do anything to see the American people divided again or to coddle the cynics again. We need to stand up, rear back, and seize our future.

Thank you, and God bless you all.

NOTE: The President spoke at 5:25 p.m. at the North Iowa Area Community College. In his remarks, he referred to David Buettner, president, North Iowa Area Community College and Deo Koenigs, Iowa State Representative.

Statement on Signing the Farm Credit System Reform Act of 1996

February 10, 1996

Today I have approved H.R. 2029, the "Farm Credit System Reform Act of 1996," which will reform and expand the activities of the Federal Agricultural Mortgage Corporation (Farmer Mac), as well as provide regulatory relief to members of the Farm Credit System.

This bill should lower the cost of credit for farmers and ranchers by passing along the benefit of Farmer Mac's lower interest rates to local banks. Other changes also will make it more attractive for county and regional banks to participate in the Farmer Mac program, which will link these local banks to national and international credit markets.