

we and our NATO allies can continue to pursue this mission. I look forward to working with Members of both parties in both Houses to pass this appropriation soon and to continuing our mission to free the people of Kosovo of the oppression to which they have been subject and meet the conditions which I have outlined.

Thank you very much.

Q. Mr. President, the lawmakers said that you haven't taken ground troops off the table.

Kosovar Refugees

Q. Mr. President, can you reach the refugees in Kosovo, Mr. President—inside Kosovo—can you reach those refugees, and does it have to be done by land?

The President. Let me answer that. Well, the real answer to that question is that it is a very hard one, and we are working on it. We are quite concerned about the hundreds of thousands of refugees in Kosovo. The ones that are out of Kosovo, there is a big problem in providing food and housing and medical care, dealing with the ones that are just dehydrated. But at least we are now organized, and we're moving on that.

There is a much bigger problem with the people within Kosovo, and there are any number of problems with providing aid from the air. First of all, there is the possibility that if we airdrop supplies, they won't actually get to the refugees, that the Serbian forces will take them up. Secondly, there is the problem of risk to our aircraft of going into Kosovo airspace to try to airdrop the supplies. So we are looking at both of those problems and what can be done about them and what other options we have. It is a huge problem.

For the last couple of days, we've been working very hard on it. As soon as we have more to say on it, I'll be glad to make the appropriate announcements, and our people will be at work on it. It is a very large problem. We're aware of it. We know what the obstacles are and we're doing our best to overcome them.

Thank you.

NOTE: The President spoke at 1:45 p.m. in the Rose Garden at the White House. In his remarks, he referred to President Slobodan Milosevic of

the Federal Republic of Yugoslavia (Serbia and Montenegro).

Joint United States-China Statement

April 13, 1999

President Clinton and Premier Zhu spoke this afternoon on the telephone. During the conversation, they agreed that both sides should move intensively on negotiations toward resolution of the remaining issues in their talks on China's accession to the WTO. They have agreed to have negotiations continue by the end of the month in Beijing.

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

Executive Order 13119—

Designation of Federal Republic of Yugoslavia (Serbia/Montenegro), Albania, the Airspace Above, and Adjacent Waters as a Combat Zone

April 13, 1999

Pursuant to the authority vested in me as President by the Constitution and laws of the United States of America, including section 112 of the Internal Revenue Code of 1986 (26 U.S.C. 112), I designate, for the purposes of that section, the following locations, including the airspace above such locations, as an area in which Armed Forces of the United States are and have been engaged in combat:

- The Federal Republic of Yugoslavia (Serbia/Montenegro);
- Albania;
- the Adriatic Sea;
- the Ionian Sea north of the 39th parallel.

For the purposes of this order, I designate March 24, 1999, as the date of the commencement of combatant activities in such zone.

William J. Clinton

The White House,
April 13, 1999.

[Filed with the Office of the Federal Register, 8:45 a.m., April 15, 1999]

NOTE: This Executive order was published in the *Federal Register* on April 16.

Remarks on the Universal Savings Accounts Initiative

April 14, 1999

The President. Thank you very much. Andrew and Theresa and I were walking down here, and they were mildly nervous because they don't do this every day. But I think you did a very fine job. I want to thank them and their three sons for coming. I'd also like to thank Felicia Harris and her daughter, Alexis, who came because they're another representative family who will be benefited by the USA account proposal.

I thank Senator Barbara Boxer who is here and has had to stand up here alone because all of the House Members who were supposed to be with her are back at the House voting, and I appreciate her being here. I want to thank Secretary Rubin for his leadership on this issue, along with Deputy Secretary Larry Summers and Secretary Shalala and Gene Sperling, my national economic counselor.

You know that we want to talk to you about a major issue relating to retirement security in the 21st century. I think it's important to start out by saying that this will be a very big deal to a lot more people. We all know that the number of people over 65 will double by the year 2030. By the year 2050, the average American will live to be 82 years old.

Now, keep in mind that in 1900, life expectancy was only 47½ years. It took 4,000 years, the majority of all recorded history, to make a leap in longevity like the one we have seen in just one century. Now, as I get older, I remind everyone that this is a very high-class problem, and I like it better as the years go by. They are a precious gift.

President Roosevelt said, "There is no tragedy in growing old, but there is tragedy in growing old without means of support." Historically, our people have relied upon three basic means of support. First, Social Security: It became the basic means of support and still alone is responsible for lifting almost half of our senior population out of poverty. But it was never supposed to be seniors' only means of support. And we see by the fact that the poverty rate among elderly single women is twice that of seniors in general what happens when Social Security is

the only means of support. Pensions are the second, and private savings are the third. Retirement, to be truly secure, needs a mix of all three.

Well, how strong are these building blocks for most Americans? First, Social Security. It's a rock-solid guarantee, and it has been for generations. But for the 18 percent of the seniors, as I said, for whom Social Security is their only source of retirement income, life is still pretty tough.

The first thing we have to do is to make sure that Social Security will be there for the baby boomers. As I said in my State of the Union Address, that's why we ought to set aside 62 percent of the surplus to save Social Security and at the same time, as Secretary Rubin said, to pay down our national debt.

We also need to be very mindful that Medicare is quite important not only to Social Security recipients, who have that as their only source of income, but a lot of other seniors, as well. And we need to set aside enough money from the surplus to secure Medicare well into the next century.

Our budget plan pays down the debt and saves Social Security and Medicare. I look forward to working with Congress over the coming months to make some changes that are necessary to lengthen the life of both the Social Security and the Medicare Trust Funds, to maintain our fiscal discipline and secure the health of our economy into the 21st century.

Now, what about the second building block, private pensions? Half of all American workers, 73 million of them, have no employer-provided pensions whatever. IRA's and 401(k)'s are something they hear and read more and more about but don't have for themselves. Currently, only one-third—listen to this—only one-third of the tax benefits for pensions and retirement savings go to families who earn less than \$100,000, even though they represent the vast majority of working people in the United States today.

The third building block is personal savings. Americans living longer than ever and moving from job to job, who may have defined contribution rather than defined benefit pension plans, more and more will need to increase their personal savings. Our national savings rate has doubled over the last