

understands we're responsible for the decisions we make in life. If you're a mother or a father, if you're fortunate enough to be a mother or a father, you are responsible for loving your child with all your heart and all your soul. That's your responsibility. If you're worried about the quality of the education in the community in which you live, you are responsible for doing something about it. If you're a CEO in corporate America, you're responsible for telling the truth to your shareholders and your employees. And in a responsibility society, each of us is responsible for loving our neighbor just like we'd like to be loved ourself.

Today when I landed, I met Nancy Weeks. Nancy works with the 4-H National Youth Development Program. She takes time out of her life to teach values to kids. I'm sure there's Scout leaders here, Boy Scout and Girl Scout leaders here. I know there's Little League scouts here—I mean, Little League coaches here. I know there's people working with kids. I know there's people here feeding the hungry, providing shelter for the homeless, loving those whose souls need love. See, the strength of this country is the hearts and souls of the American citizens. That's our strength. I'm running again to rally the armies of compassion, which are changing this country one heart and one soul at a time.

For all Americans, these years in our history will stand apart. There are quiet times in the life of a nation when little is expected of its leaders. This is not one of those times. This is a time that requires firm resolve, clear vision, and an unshakeable belief in the values that makes us a great nation.

You know—and you'll never forget, either, the week when one era ended and another began. I stood in the ruins of those Twin Towers on September the 14, 2001. It's a day that I will never forget. There were workers in hardhats yelling at me, "Whatever it takes." I was coming down through there and shaking hands, a fellow looked me right in the eye, and he said, "You don't let me down." See, he took the day personally. Everybody there—you took it personally. I took it personally. I have a duty that goes on. I wake up every day trying to figure out how best to defend this country. I will never relent in defending America, whatever it takes.

We've come through a lot together. We've done a lot of hard work. But there's more work to be done. That's why I've come to Wheeling, West Virginia. During the next 4 years, we'll spread ownership and opportunity to every corner of this country. During the next 4 years, we will pass the enduring values of this Nation on to another generation. During the next 4 years, we'll continue to spread freedom and peace, and we will prevail. You know, with your support and your prayers, I will be a leader that America can count on during a time of change.

Four years ago, I came to your State a lot. I'll do so again now. I said if you gave me a chance, if you voted for me and if I was fortunate enough to hold this office, I would uphold the honor and the dignity of the office to which I had been elected. With your help and your hard work, I will do so for the next 4 years.

God bless. Thank you for coming. Thank you all.

NOTE: The President spoke at 2:20 p.m. at the WesBanco Arena. In his remarks, he referred to Richard Casini, steelworker, ISG Weirton Inc.; Katherine Fortunato, West Virginia State chair, W Stands for Women Steering Committee; and Prime Minister Junichiro Koizumi of Japan. He also referred to the National Commission on Terrorist Attacks Upon the United States (9/11 Commission).

Remarks in a Discussion in Nashua, New Hampshire

August 30, 2004

The President. Thank you all. Thanks for coming. Thank you all. Go ahead and be seated. Thanks for coming. Go ahead and take a seat. I've got some work to do. So I see your senior Senator—that would be Judd Gregg. He says, "When you get up to New Hampshire, come up there and tell them what's on your mind and answer some of their questions." So I'm here to tell you what's on my mind, and I'm here to answer some of your questions. I'll tell you what's on my mind, first and foremost. With your help, we will carry New Hampshire again and we're going to win a great victory in November. [Applause] Thank you.

So I'm here asking for the vote, see. That's what you've got to do. I think you've got to get out amongst the people and say, "I want your vote. And I'm going to talk about how to make this a safer world and a more hopeful America. I'm asking for your vote because there's more work to be done to make America a safer place and America a more hopeful country for every citizen who lives here. I'm also here to ask for your help. See, I don't think you can win elections alone. I think it requires citizens who are willing to register people to vote, to put up the signs, to turn out the vote. And that's what I'm here to ask you to do. I'd like your help as we're coming down the stretch. There's no doubt in my mind that with your help, we're going to win.

I'm going to give you some reasons why I think you ought to put me back in. Perhaps the most important one of all is so that Laura is the First Lady for 4 more years. [*Applause*] All right. I love her dearly. She is a great mom. She is a really good First Lady. She's been a calm in the midst of storm. She has got a clear vision about a better America. I'll never forget the day she took on the Presidential radio address—for that morning, it became the First Lady's radio address—and she spoke to the women of Afghanistan. And because of her gentle and her strong words of support, she lifted the spirits of thousands of women in a country that had been brutalized by tyranny. And Laura has got that ability to do so, and I—thanks for coming—she is a—I can't wait for the country to hear her speech. She's giving a speech tomorrow night.

Tonight, by the way, at our convention, we've got America's mayor, Rudy Giuliani, speaking. And a true American hero, John McCain, is speaking tonight too. They're kicking off the convention with positive speeches. This is going to be a positive experience for the people of this country to see what we believe.

I talked to the Vice President this morning. He's getting ready to crank it up. I admit it, he's not the prettiest face on the ticket. [*Laughter*] I didn't pick him for his looks. I picked him because of his experience, his judgment, and because he can get the job done.

I want to thank your Governor. I appreciate your Governor, Craig Benson. See, he's like the Governor of Massachusetts. These are people that did not have to run. They're not full-time politicians. They were successful entrepreneurs. Craig decided to leave a comfortable life and serve. I think it's a great and noble example. I hope you put him back into office as the Governor. And like me, he married well. The first lady, Denise, is doing a great job in this State as well. Thank you, Denise.

I appreciate old Governor Romney sliding across the border. I'm proud of his leadership. Here is an example of strong, steady leadership. He stands for what he believes. And I want to thank his sweet wife, Ann, for joining us. Ann, thank you for being here. The mom of four—the mom of five—now, that's one first family, isn't it?

I've already mentioned old Judd. He's a great United States Senator, I'm telling you. He is steady. He's strong. He's making a big, big difference in the Senate. He's fun to work with—most of the time. [*Laughter*] He's plenty capable, and he knows what he's doing, and he married well. We love Kathy a lot.

It turns out when the President comes, a lot of people show up that you have to recognize. I'm working my way through. I can't wait to tell you why I'm running again. [*Laughter*] Before I do, I've got to talk about two Members of the United States Congress, as a matter of fact, the only Members of the United States Congress from New Hampshire but really fine people. First, Charlie Bass is with us today. Where are you, Bass? There he is, yes. I don't know what you did, but you deserve a better seat than that. [*Laughter*] Yes, okay, well—and Jeb Bradley. Thanks for coming, Congressman. I appreciate it.

We've got the mayor, my friend Bernie Streeter, who is here. I appreciate you coming, Bernie. You know, people don't like advice from one politician to another, but here's my advice: Fill the potholes. [*Laughter*] You don't have to take it if you don't want to.

Where's Cheryl? Cheryl McGuinness, sweet Cheryl McGuinness, the widow of American Airline Flight 11 pilot Tom McGuinness, one of the strongest characters

of our country. I'm proud of you. Thanks for coming. God bless you. Thank you. You're a sweet girl. Thank you all for coming—a woman of enormous strength.

You know, I talk about a more hopeful America. Part of a more hopeful America is a better America. That's why we've got to make sure our education system is right. We worked hard in Washington, DC, to change an attitude of the Federal Government, an attitude that used to be, "Here, we'll just give you some money and hope everything turns out right." And it hasn't worked. So when I went to Washington, I said, "Why don't we challenge what I've called the soft bigotry of low expectations, raise the bar, expect results."

We've increased Federal funding, but in return for increase of Federal funding, we're finally asking the question, "Can a child read?" See, that's what we're asking. And we want to know. We want to know whether or not we're accomplishing the mission. And if a child can't read early, there's money in the budget to correct the problem before it is too late. We're challenging this notion that simply said, "There's some kids you just can't educate, so move them through." That's not good enough for a better America. That's not good enough for a hopeful America.

And it's working. The system is working. There's an achievement gap in America, and it's beginning to close. You know how we know? Because we measure. It's working because school districts have found that certain curriculum can't work, and they're changing. You see, accountability is necessary to diagnose and solve a problem. You'll hear the critics say, "Oh, measurement, all that does is punish." No, measurement saves lives. How can you correct a problem unless you measure?

And there's more work to be done. We got to make sure there's math and science in our high school classrooms so our kids have the skills necessary to compete in this global economy. We need serious intervention programs for eighth and ninth graders who have been shuffled through the system so they've got at least the foundation necessary to learn and think. We need to make sure a high school diploma means something. There's more work to be done to make sure

this education system raises expectations and meets expectations across the country. I believe strongly in local control of schools. I believe strongly in empowering parents. I believe strongly in challenging the status quo when schools will not teach.

A better tomorrow is one where Government recognizes its limitations. See, I don't think Government can love. I think Government should dispense justice, but Government is not a loving organization. The strength of this country lies in the hearts and souls of our citizens. And a President and a Governors ought to rally that great compassion found in the hearts and souls of our citizens. That's why the Faith-Based and Community-Based Initiative is so vital for an optimistic future.

I'll give you example of what I'm talking about. Sometimes a Government program can help heal an addict, and we ought to herald those programs. But sometimes an addict needs a change of heart before he or she changes behavior. And therefore, we ought to welcome those programs which have the capacity to change a person's heart into the social fabric of the American system. Government ought not to fear programs based on faith. We ought not to discriminate against faith—programs based on faith. We ought to welcome faith-based programs to help heal broken hearts in society.

Today—where's Alison? Okay, hold on. We got too much work to do. We got too much work to do—too many interruptions here. [Laughter] Thank you.

Audience member. We love you!

The President. Well, I appreciate that. I love New Hampshire.

Okay, one of the interesting ways that I try to make points is to have others make them for me. And Alison Brackett is with us today. She runs a program called Bridges of Learning. And where are you based?

Alison Brackett. Out of Greenland, New Hampshire.

The President. Well, she's clearly from New Hampshire. [Laughter] So you probably never heard of Bridges of Learning nor Alison. She's here because she is a social entrepreneur. Tell us what you did.

Ms. Brackett. We are a organization that collects and then distributes school materials, supplies, and needs throughout the world.

The President. Right, okay. Isn't that amazing? Think about this. And so when did you start? Who told you to start this?

Ms. Brackett. My children. [Laughter]

The President. You've got some good kids. So it wasn't a Government program. The President didn't say, "Start this." The Governor didn't say, "We're going to pass a resolution in the New Hampshire House for you to do it." She heard a call.

And so what do you do? I know you distribute school supplies. Give us a little—some details.

Ms. Brackett. Well, my children and an army of volunteers go around to various schools and supply houses and families and churches and organizations, like the Seacoast Republican Women, and they collect the supplies we need. We box them up, and we ship them around the world. And currently, we ship them to our Army that is stationed in Afghanistan.

The President. Yes, okay, wait a minute—yes. I think you're beginning to get the picture of what I'm talking about when I say, "We're going to call upon the army of compassion in America to respond." See, this isn't a Government program. This is a program based upon the hearts of a family who said, "What can we do to make a contribution in our society? How can we make America and the world a better place?"

So think about this. They've collected school supplies. They're shipping them to Afghanistan. Some soldier is going to hand a school supply to a young girl who, by the way, now goes to school for the first time thanks to the United States of America.

One other question. It says here that you ship 45 boxes every 2 weeks.

Ms. Brackett. Yes. Yes, sir.

The President. Yes, fantastic. Listen, thanks for coming.

Ms. Brackett. Thank you.

The President. Here's why I've asked her to come. I know many of you here and people around New Hampshire also hear a call to help. But see, societies can change because the Alisons of the world take it upon themselves to change society. And the role of a

President is to call upon and herald and thank the soldiers in the armies of compassion that will change this country one heart at a time.

Thanks for coming.

Ms. Brackett. Thank you.

The President. A more hopeful America is one in which people can work. It's hard to be a hopeful society if you're not working and you want to work. So one of the most important parts of my job during the next 4 years will be to continue to create an environment that is conducive to job growth. See, I don't think the role of Government is to create wealth. The role of Government is to create an environment in which the entrepreneurial spirit is strong, in which small businesses can thrive and flourish.

And as Mitt mentioned, our economy has been through a lot. When you're out there garnering the vote, remind your friends and neighbors what we have been through. We've been through a recession. That means we're going backwards. It's hard to be a small business in a recession, by the way. We've been through corporate scandals. That's when certain citizens forgot what it meant to be a responsible American and did not tell the truth. By the way, we've changed that attitude in America too. It's clear now we're not going to tolerate dishonesty in the boardrooms of America. And we've been through a terror attack, all of which affected our economy.

But the economy is growing, and it's getting better, and it's strengthening. Why? Because the entrepreneurial spirit is strong in America, because we've got the greatest workers in the world, because our farmers and ranchers are the best in the world. I happen to think as well it's because of two well-timed tax cuts.

Benson tells me the unemployment rate here is 3.9 percent—3.8 percent. It's dropping every second. [Laughter] The tax relief plan, the economic stimulus plan we passed is working here in the Granite State—3.8 percent. That's what we want in America, isn't it? We want people working.

And so the question is how do we keep jobs here and how do we keep the economy growing. Well, I believe the most important thing is to make sure this is the best country

in the world to do business. If you want businesses to expand, America has got to be the best place in the world to do business, which means—let me tell you what that means. It means we've got to have an energy policy. We've got to be less dependent on foreign sources of energy in order to make this a good place.

We've got to have trade policy. We've opened up a good trade policy. We have trade policy. And here's what good trade policy means. We've opened up our markets. See, it's good for you that our markets are open, because the more products you have to choose from, the more likely it is you're going to get better quality at a better price. That's how the market works. So good trade policy says, "We'll open up our markets. You open up yours. You treat us the way we treat you." And that's the policy of this administration. We're knocking down trade barriers. We're opening up doors. I believe the American worker and the American farmer can compete with anybody, anytime, anywhere so long as the rules are fair. So when you see us talking about unfair trade practices from China, that's what we're doing. We're making sure the rules are fair. That's all we want to be, is treated fairly.

In order to make sure that this economy continues to grow, we've got to do something about the cost of health care. Most people get their health care through their jobs. Most new jobs are created by small businesses, and many small businesses are having trouble with the cost of health care. It's an issue. The way to deal with it is to put a strategy out that makes sure that patients and doctors are the decisionmakers for health care, not Government bureaucrats in Washington, DC.

So we've done that. We have done that, and there's more work to be done. We have put in place community health centers for low-income Americans to get premium care—primary care, and that's important. We want to help. I think it's a legitimate use of taxpayers' money to help those who can't afford health care to have a place where they can go get primary care.

Secondly, we will use the new technologies available for other industries. We'll promote them into health care industries so that we

can wring out the inefficiencies in the health care system to reduce the costs. People say, "What does that mean?" Well, I'll tell you what it means. I heard the story of a guy who had to carry a file full of paperwork from one specialist to the next, see. That's not the way most—most industries are able to use the Internet in order to wring out those kind of inefficiencies, to reduce cost. He not only has to carry the file from one specialist to the next; he could barely read the writing in the files. Why? Because doctors wrote them. They can't write very well. And it leads to medical error. My point to you is, is that by the proper use of technology, we will reduce the cost of medicine all across this land.

Thirdly, small businesses ought to be allowed to pool risk across jurisdictional boundaries so they can get the same discounts on health insurance that big businesses are able to get.

Fourthly, people ought to look into health savings accounts. They are a way to reduce the costs of health care and at the same time make sure that the patient is in charge of the decisionmaking process. I was talking to a guy in Ohio the other day. He said, "I have a health savings account," which basically says that he buys a high-deductible insurance policy for catastrophic care and contributes tax-free for the balance. So it's an incentive for him to make good choices. It's incentive for him to say, "I'm going"—and if he does go into the marketplace, to shop wisely. His premium was \$1,100 a month. His premium now with the health savings account is \$259 a month, and the company contributes tax-free into a savings account that is his own. Listen, this is an important opportunity for individuals and small businesses.

Finally—I may go on for a long time on health care. What I'm telling you is we're not going to nationalize health care under George W. And my opponent is, see. That's the difference. My opponent will. We won't.

Finally, I'll tell you one way to hold down costs—this is a—I'm telling you, I'm about to explain to you a national problem. You know how I know? I hear it everywhere I go—everywhere I go. I hear it from ob-gyns. I hear it from specialists. These frivolous lawsuits that are being filed against docs

are running up your health care costs and are running good docs out of business.

This is a national problem that requires a national solution. I do not think you can be pro-doctor and pro-patient and pro-hospital, and pro-plaintiff-attorney at the same time. I think you have to choose—I think you have to choose. My opponent made his choice, and he put him on the ticket. I made my choice. I am for medical liability reform—now.

Let me make three other quick points; then I want to talk about how to make this country more secure. And then, if I don't filibuster, I'll answer some questions. [Laughter] I can see Laura beginning to grimace a little bit. She says, "He's getting awfully windy"—[laughter]—Texas term. Anyway—[laughter]—look, in order to keep jobs here, we've got to use our community college systems wisely. We have a changing economy, and in a changing economy, there are new jobs available, higher paying jobs than the old jobs—jobs of the past. But people need skills in order to fill those jobs. So I support what I call a lifetime of learning, to help these workers go back to our community colleges so they can gain the skills necessary to fill the jobs of the 21st century.

I'll tell you a classic example of what I'm talking about. We were at Mesa Community College in Arizona, and a lady stood up and she said, "I'm a graphic design artist for 12 years, and then I heard of a program"—to help somebody in her status go back to the community college, Federal program. That where we provide money to help people go back to school if they want to go back to school. She went back to school, received an associate degree, I think it was after 18 months, and after 18 months of a community college experience, she made more money in her first year of working for her new company than she did in the 12th year of her previous job. You know why? Education enhances the productivity of the workforce. It makes people more likely to fill the jobs of the 21st century, and a more productive worker is a worker who will make more money.

Finally, we got a plan to continue to grow this economy. I'm running because I understand how to put the conditions in place to

encourage economic growth and vitality. And there's two other things we need to do. One is we got to be wise about how we spend your money. Be real careful about people who are running for office and say, "Well, here's what we're going to do with Government money." See, if you have that mentality that we're spending the Government's money, they don't understand what they're talking about, because it's not the Government's money we're talking about. It's your money. It's the people's money.

And secondly, in order to make sure this economy grows, we've got to keep your taxes low. And there are some folks in Washington who do not want to keep your taxes low. Here's what I believe. I believe we can set priorities, meet those priorities, and then you can spend your money far better than the Federal Government can.

And it's an issue in this campaign. We got ample money to meet our priorities, unless of course, you believe that the Federal Government ought to be the—ought to be giving the orders. [Laughter] And I'm running against a fellow who has already promised over \$2 trillion of spending—new spending. And we're just—we haven't even gotten to the stretch run yet. [Laughter] Awfully tempting to get out there and tell people what they want to hear. And so they said, "How are you going to pay for it?" He said, "Oh, I'm just going to tax the rich." We've heard that kind of talk before, "tax the rich." The rich dodge; you pay. But the good news is we're not going to let him tax you because we're going to win in November. [Applause] Okay, hold on.

September the 11th changed America. I'm running for 4 more years because I want to make this country a safer place, change your sweet life. That day taught us that oceans no longer protect us from harm's way, that suddenly and unexpectedly, an enemy can strike us, and therefore, we've got to do a lot to protect the homeland, and we are. We've created the Department of Homeland Security to better coordinate between the Federal, State, and local jurisdictions how to respond to threats and how to deal with emergency.

We're going to talk here in a minute to the district chief of the Manchester Fire Department, Nick Campasano. Right—yes, there he is. Let me just say a couple of things. You can stay standing. I'll give you a chance to warm up. [*Laughter*] Got to loosen up.

A couple of things I want to say about protecting the homeland. We've got to make sure we've got the best intelligence-sharing possible. We are working hard to make sure the intelligence agencies are well coordinated and information makes it to my desk and to the other planners' desks. There's strategists' desks in Washington, DC. I've got great confidence in the Central Intelligence Agency. I just know we can make sure that we've got to do a better job of collecting information and analyzing information so that we can better protect you.

It's very important that we enable the FBI and the CIA to share information. You're not going to believe this, but prior to September the 11th, the operators in the FBI could not share information with the intelligence gatherers of the FBI. That's just the way it was. So you might have an entity find out that something that looked like a terrorist activity was going on, but they couldn't tell the people who were responsible for busting the cell. That's why we passed the PATRIOT Act. The PATRIOT Act is a vital tool for our first-responders. They know it. And I want to assure you that anytime that we use the tools of the PATRIOT Act, we get court order. In other words, we go to a judge.

What I'm telling you is, is that we've given law enforcement the same tools with the same constitutional guarantees for our citizens that we've given them to track down drug dealers and white-collar criminals. The terrorist act is important. You need me in there for 4 more years to make sure it's renewed so the people on the frontlines of busting these cells are able to do so.

And so we're going to have a little talk with Nick here. One of the budgetary increases that we worked with Judd and the Congressmen on was to increase money for first-responders. Just—let me take a step back. Outside of funding for the war, and I believe—you'll hear me talk about funding for the war—and homeland security, non-discretionary spending will increase by less than

1 percent on the budget I submitted to the Congress. In other words, we're being wise with your money. But one of the places where we have increased the budget is with our first-responders—for a reason, and that is to best secure our homeland.

What has it meant, Nick? Tell me—it's your mike. You run with it like you want to run with it. Here's your chance. Cameras everywhere. [*Laughter*]

[*Nick Campasano made brief remarks.*]

The President. Yes, let me stop him there. First of all, I want to thank the Governor and thank Nick for working on this. This is a very important statement he just made, because in order to better secure the homeland, there has to be the willingness of people to share assets across city boundaries or county boundaries, State lines as well. If something were to happen in Massachusetts, I can assure you, Craig Benson would say, "Let's move some assets down there to protect." And this is a vital part of making sure the taxpayers' money is spent wisely, and I want to thank you for doing that.

It's not a given, by the way. What he just said is not a given. It sounds simple, but we're talking Government. [*Laughter*] Seriously.

[*Mr. Campasano made further remarks.*]

The President. That's great. Yes. I appreciate it. Okay, I want you to do me a favor. I want to take—I want you to thank the people who work with you for their sacrifice to this community. Please.

Mr. Campasano. I will. On behalf of the emergency responders in the State of New Hampshire, we would like to thank you, Mr. President, for your support.

The President. All right, thanks.

My most solemn duty and our most solemn duty in Washington is to protect the American people. And I'm going to share with you some lessons I learned. And then we'll talk to a couple of more folks, and I'll answer some questions.

Lesson one is that the enemy is ruthless and coldblooded, and you cannot negotiate with them and hope for the best. They are—they don't have a conscience. We do. These

are radical ideologues who have a hateful vision of the world and are willing to use terror to try to shake our will. That's the facts. And we've got to deal with it. And the best way to deal with them is to bring them to justice in foreign lands before they hurt us again. And that requires—[*applause*]*—thank you all. Okay, thanks. Stay seated. Thank you. Thanks. Thank you all.*

That requires a couple of things. It requires full utilization of all our assets. It means we've got to work with friends and allies to cut off money, to share intelligence. It means we've got to deploy brave troops. It means we've got to work with law enforcement. It means a full-scale offensive campaign and an unrelenting campaign. It's necessary to be clear-visioned and never yielding to these people.

The second lesson is that this is a different kind of war, and in order to make America more secure, we have to send a message to those who would provide safe haven for these killers. These are—they don't represent a country. These people represent an ideology. And what they look for are weak countries. They want to become the parasite, and they want the host nation to become infected with their dim vision. It's just the reality of the 21st century. And therefore, I thought it was very important to send a clear message that said, "If you harbor a terrorist, if you provide safe haven for these people, you're just as guilty as they are."

Now, when the American President speaks, he must do so clearly and he must mean what he says in order to make the world a more peaceful place. So I meant what I said—I meant what I said. And the Taliban didn't believe us. So we put together a coalition and removed them from power. And it's not easy work to do that, by the way. It was hard work, and I want to—if there's some troops here or families of troops here that have done this work, I want to thank them.

But I want you—let me get on—let me talk to this point real quick. Afghanistan is a better place because the Taliban has been routed, and America is safer because Al Qaida can no longer train there.

Now, let me talk about Afghanistan right quick. You might remember the incident

when four women were pulled off a bus and killed because they were registering to vote or had registered to vote. And a lot of people said, "Well, gosh, this is going to stop the movement of liberty in that country." It was going to intimidate. Those people did not understand how powerful freedom is to people who have been suppressed. Do you realize that in Afghanistan over 10 million citizens have registered to vote? It is a phenomenal—10 million.

The Taliban can't stop this movement toward liberty because freedom is universal. Freedom is inherent in people's souls. They want to be free. Our job in Afghanistan is to provide enough security so they can have Presidential elections on October the 8th of this year. Think how far we have come from the days of Al Qaida being able to train and plot against the United States of America. And 3 short years later, they will have Presidential elections. Freedom is powerful in this world.

Another lesson—and this is a vital lesson, and it's an important lesson that we must never forget—is that when we see a threat, we must take it seriously before it comes to be, before it fully materializes. That's one of the important lessons of September the 11th. This country must never forget it.

So I saw a threat in Saddam Hussein. And let me tell you why I did. He was an enemy of the country. Step one in determining threats is whether or not they like us or hate us. He was an enemy. He was actually shooting missiles, weapons at our pilots who were enforcing the world's sanctions. In other words, he not only—we knew he was an enemy; he was taking hostile action against U.S. pilots. He harbored terrorists in his country. Remember Abu Nidal? Leon Klinghoffer? He was the guy that was murdered because he happened to be Jewish. The Abu Nidal organization was housed and based out of Baghdad. That is a terrorist organization. Zarqawi, the coldblooded person who beheads people just like that, was in and out of Baghdad. He's a terrorist. Saddam Hussein had used weapons of mass destruction. He was the kind of mentality where he not only had them; he used them against his own people. If he would use them against

his own people, wouldn't he have used them against his enemy?

And so I saw him as a threat and went to the Congress and said, "9/11 has changed the world." We must take threats seriously—and went up the Congress. And the Congress debated the issue of whether or not we ought to deal with threats seriously and in a strong resolution said, "We will deal with Saddam Hussein, and if need be, Mr. President, you've got the authorization to use force." They looked at the intelligence I looked at. My opponent looked at the same intelligence and came to the same conclusion. He voted for the resolution.

The last choice of any President ought to be to commit troops into combat. We ought to try everything possible before we commit one soul into combat, and that's why I went to the United Nations. I said, "We see a threat. How about you?" You've passed resolutions before—resolution after resolution after resolution. And I said—so I said, "There's a new world here." After September the 11th, we must take threats seriously. And they looked at the intelligence, and they remembered the evidence of Saddam Hussein. And with a 15-to-nothing vote in the United Nations Security Council, they said, "Disclose, disarm, or face serious consequences." That is what the free world said.

Saddam Hussein listened to the free world again and totally ignored it. You know, I don't want to put words in his mouth, but I guess it was something along these lines: "Who cares what they say?" And so there were some discussions about, "Well, why don't we send inspectors into the country?" I thought that made sense. Before we commit troops, we ought to try everything, everything possible. And so we sent inspectors in, and as history has shown, he systematically deceived the inspectors. So I have a choice to make at this point in history, whether to forget the lessons of September the 11th, take the word of a madman, or defend our country. Given that choice, I will defend America every time. [Applause] Thank you all.

Is that your dad? Okay, thanks.

Let me—a couple more points I want to make to you, and then I'll be glad to answer some questions. The goal in Afghanistan and Iraq is to provide enough security so the po-

litical process can get started and to train Iraqis and Afghans so they can do the hard work of defending their freedom. That's our goal. It's in our interest to achieve that goal.

Liberty has—liberty is powerful. Liberty can transform societies. Free societies are peaceful societies. Free societies are societies that don't export terror. Free societies are societies that listen to the hopes and aspirations of their people. Liberty is a strong, strong, powerful force in this world. I believe it's transforming.

I spent time with Prime Minister Koizumi. And Laura and I were having Kobe beef with him there in Tokyo. He's the Prime Minister of a country that my dad fought against. And your dads or grandfathers fought against them too. They were an enemy. I mean it was a rough war, and here we were sitting down talking about peace. See, we were talking about the North Korean Peninsula, how best to achieve peace. It dawned on me then that, thankfully, my predecessor and others believed in the power of liberty to change an enemy into a friend. And that's what happened after World War II. There was great vision and depth of feeling about what we believe. There was the courage not to waver in the face of serious criticism. And as a result, by sticking to what we believe, Japan became a self-governing, democratic nation. And here Koizumi and I are talking about peace. It's amazing, isn't it, what liberty can do. [Applause]

Let me finish right quick. That's what is happening. That's why I say this is an historic moment. Someday an elected President will sit down with an elected Iraqi official talking about how to keep the peace. Liberties can transform societies. Liberty is a powerful, powerful agent of change. Freedom is not America's gift to the world. Freedom is the Almighty God's gift to each man and woman in this world.

Today we've got—[applause]—thank you all. Today—let me—okay, thanks. A couple of more points and we're going to talk to a mom whose son is there in Iraq. Just a couple of more points.

The Iraqi citizens are watching us real carefully. They want to know whether or not

we're going to stick to our word. Prime Minister Alawi is a good guy. He believes in democracy. He wants us to help. We're there to help them help themselves. That's what we're going to do. And we'll get the job done as quickly as possible, and then we'll bring our troops home, not one day longer than necessary.

Speaking about troops, Christine Burritt is with us. I'll call her Mom, because that's what 2d Lieutenant Adam Burritt calls her. Where is Adam and what does he do?

Christine Burritt. Adam is a platoon leader. He's a 2d lieutenant with the Charlie Company mountain infantry unit from Manchester, New Hampshire.

The President. Very good.

Ms. Burritt. He's stationed 40 miles north of Baghdad in a place called LSA Anaconda.

The President. Right.

Ms. Burritt. And they do convoy missions, security, and other missions as defined—which he doesn't tell his mom about.

The President. That's good—[laughter]—particularly with all these cameras looking at you.

Ms. Burritt. That's right.

The President. So, have you heard from Adam?

Ms. Burritt. We got an instant message from him a week ago—

The President. Oh, good.

Ms. Burritt. —saying he was going out on the road.

The President. Right. One of the things that's really important is for me to be able to look at the moms and say, "Our Government is supporting your son so that he can complete his mission." That's why I went to the Congress and proposed an \$87 billion supplemental, so that Adam would have what was needed to be able to complete his mission. That's for body armor and fuel and spare parts and health benefits and hazard pay. It's well-received on the floor of the Senate and the House—the request. As a matter, it received huge bipartisan support. That means Republicans and Democrats voted for it—so strong that only 12 Senators voted against it, 2 of whom are my opponent and his runningmate.

Audience members. Boo-o-o!

The President. I'm looking you in the eye and telling you, your son is going to have what he needs. And that's important that—when you're out gathering the vote, you might remind them what the explanation was. He said, "I actually did vote for the \$87 billion, right before I voted against it." [Laughter] I don't remember a lot of people talking like that in New Hampshire when I was campaigning up here in 2000. The people up here are straightforward. Then they pushed him hard, and he said he was proud of the vote and finally said, "It was a complicated matter." There's nothing complicated about supporting her son in harm's way.

Got anything else you want to say? Okay, go ahead.

Ms. Burritt. The family support group from Mountain Company would like to thank you for your love, your support, and your care for our troops overseas, all the troops overseas. And just to add something to that, that yellow ribbon magnet that I gave to you earlier, we feel like those magnets are planting seeds of patriotism around the State and around the country.

The President. Well, thank you very much. What Christine—she's involved—one of the things I find out where I travel is there's all kinds of support groups, which is so strong and so American, isn't it? They've got the Mountain Family Support Group. And for those of you who are involved with supporting the families of our troops, I want to thank you for that. It means a lot. It really means a lot for people to know that our fellow citizens care about a lonely soul who may be waiting for a loved one to return.

Speaking about loved ones to return, Jackie Ceurvels is with us today. Jackie is—[laughter].

Jackie Ceurvels. Going to have a baby.

The President. She's going to be a mother again. [Laughter] All right, Jackie. We're talking about Jim.

Ms. Ceurvels. Yes.

The President. And?

Ms. Ceurvels. Jim, my husband, he is with the 172d out of Nashua. He is a squad leader with the 3d Platoon. From the beginning, we don't want him to be there—just for our reasons, selfish reasons, and he misses home.

But he feels the need—he says if we could see what he sees in Iraq, everyone would know why he’s there. And he looks into the children’s eyes, and he says the kids are so happy to see them come. And they help the kids out. Our family support group is in the process of sending clothes over to the Iraqi children, and our support group is also doing a rally—a Support Our Troops rally on October 16th, here in Nashua, at Greeley Park. And that is how we are all getting through it, together as a family. And we just thank everyone, and just—support our troops because they’re there as their duty, and they truly believe in what they’re doing over there.

The President. I appreciate you saying that. Thank you—thank you. Very good job.

Ms. Ceurvels. Thank you.

The President. I want to thank Jackie, thank Mom. We’ll complete the mission. I think it’s very important for the loved ones to hear from the Commander in Chief that we’ll complete the mission. See, that’s the best way we can honor their service, is to complete the mission, because the mission will make this world a more peaceful place. That’s what we want. We long for peace. The enemy changed the dynamics, didn’t they? They attacked us, and it calls us to a new duty. And the duty is to protect the country. And our duty—I believe it’s our duty—is to lead the world toward peace, and that’s exactly what I intend to do over the next 4 years.

So that’s why I’m running. And that’s why I’m asking for the vote. And now in the great New Hampshire tradition, I’ll be glad to take some questions. Who’s got a question?

Yes, sir. We got a mike for you right there. Okay, hold on. We need to hear this one. Now crank it up.

Defending Freedom/Tyranny

Q. Can you hear me?

The President. Yes, sir.

Q. I happen to be a Pearl Harbor survivor, and God was good to me over there.

The President. Thank you.

Q. I spent 41 months overseas. I enlisted for 2 years’ foreign service, and I love my country to the bitter end. And I think you’re doing a wonderful job. But just a minute—[applause]—just a minute. I got two young

couples here that their sons are in Iraq, and they love you too.

The President. I thank you. Thank you, sir. Thank you all.

I’ll get you in a minute. What do you got there? You’re going to give me that banner? Okay. I’m going to come over and give you a kiss on the way out. [Laughter] Thank you for your service.

It’s interesting, isn’t it—he survived Pearl Harbor. There are people today who, 30 years from now, are going to say, “I survived the attack on September the 11th.” And the fundamental question is that, will we have the same determination, the same desire to defend ourselves and to spread freedom and liberty like those who survived the attacks during that era? That’s the fundamental question facing this country. You know where I stand. I believe that we must never yield. I believe we must have the absolute determination and resolve to not only defend ourselves but to believe in the great transforming power of liberty to make this world a better place for all of us.

The fundamental—you see, right after World War II, people said, “Well, we’re not so sure the Japanese can self-govern.” They were our enemy. They weren’t like us. But liberty is bigger than religion. Liberty is bigger than race. You heard where I think liberty comes from. It is a powerful part of the human soul. And I believe that the people in Iraq not only want to but can self-govern. That’s what Jackie said her husband has seen. He said he looks in the eyes of kids who are thrilled their liberators are there.

Let me tell you an interesting story. It’s so good, I may use it next Thursday night. [Laughter] Ignore I said that. [Laughter] The Oval Office, first of all, is a powerful shrine to democracy. It’s an intimidating place. There’s only two people I’ve ever had in there that weren’t intimidated—or three: Barney—[laughter]—Judd—[laughter]—and Mother. [Laughter]

The door opens up, and in walks seven guys who have got Xs carved in their foreheads and their right hands had been cut off by Saddam Hussein’s henchmen. And they came in to see me. They had been in Houston, Texas, where they had new hands put

on because of the generosity and the compassion of people who live in the free world. It was a—I'm telling you, it was a powerful moment. It was a—such a stark contrast. I said to the guy, "Why your hand—why did your hand get cut off?" He said, "Because I was a small-business owner, and the Saddam dinar had devalued, and he needed a scapegoat." See, this guy went and sold Iraqi currency to buy another currency so he could buy gold so he could make jewelry. And he just happened to have a transaction the day the dictator decided to take action and teach people a lesson, in order to cover up his own deficiencies as a tyrant and a leader.

So these guys walk in the Oval Office. You can imagine. I mean, it is—first of all, I told you, it's overwhelming. But it was overwhelming for me. I'm kind of a crier sometimes. [Laughter] And the contrast was so unbelievably powerful, the difference between a society where a tyrant can whimsically cut off a poor guy's hand and a society that is compassionate enough to help heal that hurt. This guy takes his pen, and he writes a prayer to America on it. I'm telling you, it is—we are saving lives and, in so doing, making the world a better place and, in so doing, making this country a more secure place.

Tyranny—you know, the fact that people starve in this globe bothers me. Do you know your country has more food for starvation around the world, by far, than any country in the world? There is a pandemic of HIV/AIDS on the continent of Africa that we are leading the charge against. The United States of America has put up, by far, more money than any nation or collection of nations to help save lives. This country is leading. We're not only leading in the cause of freedom and security; we're leading in the cause of freedom by helping to defeat disease and hunger as well.

We are a compassionate nation. To whom much is given, much is required, is what I believe of the United States of America. And we are leading this world.

Let's see. Yes, ma'am. Crank her up. Start talking. They'll figure it out, yes.

Decisionmaking

Q. I'm a State rep from Nashua, New Hampshire, Mr. President. I want to thank you for being a man of action and a President of principle.

The President. Thank you. I appreciate that. How is the Governor? Has he vetoed any of your bills? [Laughter] No, that's good.

Q. No, I'm a great supporter of Governor Benson. I'd love to see 2 more years with the Governor.

The President. Okay, good, thank you.

Q. It's nice to have an entrepreneur in there. My question is about decisionmaking. Sir, I had a radio show in Lowell, and I had Mr. Kerry on frequently, and I never saw a man before who actually changed his mind mid-sentence, but this man does it. [Laughter] How do you make decisions, sir? And what do you think about the importance in this era of making a strong and swift decision?

The President. Yes, I appreciate it. That's a great question. It ought to be "the" question to people running for President. Because you know why? This is a job in which—requires a lot of decisionmaking. I make a lot of decisions. A lot of them you'll never know about. Obviously, some you do.

Step one is, a good decisionmaker is somebody who knows what he believes and knows the principles by which he'll make decisions. You just heard something I believe. I believe that liberty can transform. I believe that. It is a core part of my soul and being. So part of my decisionmaking is to adhere to principle.

Secondly, a good decisionmaker is somebody who listens well and listens to capable, smart people. One of the things that can happen in Washington, DC, is that people walk in that Oval Office, and they like to look at you and say, "Man, you're looking pretty." [Laughter] And you may not be so pretty. [Laughter] So you got to have people who walk in and tell you the truth. It's really important in Washington, DC, particularly in the complex world in which we live, is to surround yourself with capable, smart people. I have got capable, smart people. As a matter of fact, no administration has empowered more women in positions of power than

the Bush administration has done. I like people—I don't want everybody sitting around the table to feel the same way. I want them to—I want people to feel comfortable saying, "You're wrong," or "You're right," "Yes," "No." I mean, it's important to have good, constructive debate in decisionmaking.

Thirdly, you've got to be able to decide. When you get all the facts, you have to actually be able to make the decision. And when you make the decision, you've got to stand by your decision.

That's a great question. I thank you for that very much. And in Washington, DC, when you make the decision, you best have people around you who say, "Yes, sir, Mr. President," and go execute. And that's what I've got. I've got a great team and a wonderful group of people who have served our country.

Yes, ma'am, in the blue shirt. Crank it out there. They're charging up there. They got mikes—mikes to the left of you, mikes to the right of you.

Invitation to New England College

Q. My name is Sarah, and I'm actually on the e-board for the New England College chapter of College Republicans in Henniker. And we've been doing everything we can to support our candidates, and what we have is a question—well, actually, we had a lot of the other candidates come and speak, and we were hoping that maybe you and your campaign—and this is for any other candidates, our Governors, our Senators—if you would come and speak to our school and let them hear your point of view, personally.

The President. Okay. Well, I appreciate that. One option, in case I can't make it—[laughter]—is to, like—would you loan her a videotape of this, so she can show it, you know? [Laughter] We'll be back in New Hampshire. Thank you for the invitation. We'll be back a lot.

Yes, sir. One reason they were here is you had a primary. You might remember 2000; we were here a lot. [Laughter]

Yes, sir.

Support for Veterans

Q. Before my question I'd like to say thank you for your leadership and your strength.

I appreciate it. One of the false charges from your opponents is that you've been neglecting veterans. I was wondering if you could address that criticism.

The President. Yes, thanks, I appreciate you saying that. I made a commitment to our veterans that we would support them, and we met that commitment. And let me tell you, let me just give you the facts—that our spending for veterans during the last 4 years, when they approved this budget, during the 4 years I've been President, will be bigger than the spending for veterans under my predecessor during 8 years. It's a fact. The waiting time for our veterans has been reduced substantially. Concurrent receipts for our veterans is now law, and I signed it. We are making sure that the facilities for our veterans have been updated and modernized.

No, my record on the veterans is a strong record. And one of the reasons why is I've had good support from the Members of Congress, and also I put a Secretary of Veterans Affairs named Tony Principi in as the Secretary, who has done a fabulous job.

And I want to thank you for giving me a chance to talk about that. See, in Washington, one of the problems you got is, you got some good talkers. The question is, are they doers. And I'm looking forward to laying out my record on what we've accomplished, based upon the facts during the course of this campaign. We got a great record when it comes to veterans. And we'll have a great record over the next 4 years when it comes to veterans as well.

Yes, sir, what have you got?

Nancy Reagan

Q. Mr. President, thank you for your leadership, Mr. President. God bless you. It's a difficult job, and you've done a great job for us. You brought us back after 9/11. It was a tremendous blow that day, and we were emotionally crushed as a country. But you brought us back all the way. And thank you, and God bless you.

I watched the Reagan funeral, Mr. President, and a lot of what President Reagan had to deal with in bringing our country back, you have basically the same challenges, and you have the same challenges. And I was—

just wanted to know, since this is Nashua, where he was famous in saying—

The President. Yes, I remember that one well. [Laughter] Something about a microphone. [Laughter]

Q. Mr. President, how is Mrs. Reagan doing? I know you met with her.

The President. Thanks for asking, yes. She's doing great. Laura and I dropped by to see her. Thanks for the question. She is a very strong woman, and we admire her a lot. We went by to see her in her beautiful home in Los Angeles. She was—her spirits were up, after what had been a very difficult period in her life. Although I will tell you, the outpouring of support and love for President Reagan really lifted her spirits. I mean, it was a tremendous show of support for the guy she loved.

Yes, ma'am. No question about her; she loved him. She loved Ronald Reagan a lot, and the country obviously loved him too. And it helped her a lot. We loved him. She had some beautiful trees she was showing us. It was an unbelievable yard, by the way. It was spectacular. [Laughter]

Veterans/Supporters of the President

Q. Mr. President, thank you. I actually—I wanted to give you a little bit of what you said you want. I appreciate so much what you've done for the veterans. We still have a ways to go on the concurrent receipt. What you've done, we are most grateful for. You've made a great start on America keeping her promise to her veterans. I just want you to know that there is—a group drove today from as far away as they could in New Hampshire, troops' families. And this little girl, when you asked her if that was her dad, that was her granddad that is in Afghanistan. Her uncle is in Iraq. Her mother is on the U.S.S. *Harry Truman*. Her other uncle has already been to Iraq and is being deployed. And this is their grandma who is watching them so their mother can serve.

The President. Fantastic.

Q. And I was just—we also brought—we brought a lot of special supporters today. Do we have a—Blue Stars over there? We brought a lot of families that wanted to come to show you their support today for what you're doing for their families in Iraq. And

in addition, we have Ellen Goodchild, whose daughter was on the second plane into the World Trade Center, that is a huge supporter of yours. And we want to thank you for all of that support.

The President. Well, thanks. God bless. Yes, thank you very much. I appreciate it.

Yes, ma'am. Go ahead and yell it out. The U.S.S. *George H.W. Bush*. That's pretty powerful. It fits well.

Progress in Afghanistan

Q. [Inaudible]

The President. Career sailor, right.

Q. [Inaudible]

The President. Yes. She wants to know whether or not we're making progress. That's what she wants to know. You bet we are. Ten million people have registered to vote; young girls are going to school. I'll tell you an interesting story. My barber in Washington, DC, Zyra, she goes out and she raises \$300,000 to build schools in Afghanistan. New schools are opening up. I think she told me yesterday—I hope it looks like I got a good haircut—[laughter]—that the schools will have 7,000 kids.

So a major accomplishment is—you've got to know—and it's hard to envision or believe this is the truth—many young girls were not allowed to go to school. That's the way the Taliban viewed the world. That's the kind of vision of these people we're defeating. That's what they believe. They believe that girls shouldn't go to school. They believe that if you have a difference of opinion on religion, you're taken out into the public square and flogged. That's what they believe.

I'm in—so I'm in Cleveland, Ohio, to kick off the International Children's Games. And a bunch of kids there, and I'm standing up there ready to talk, and right to my right, right on the front row, was the Afghanistan girls soccer team. You know, there is an accomplishment there. These kids would no more have been in the United States of America to play soccer had we not made the decision we made.

I'll tell you a couple of other examples. Prior to September the 11th and prior to our actions, the leader of Libya had a weapons-of-mass-destruction program. And he heard a clear message and voluntarily got rid of his

weapons-of-mass-destruction program. There is an action that took place as a result of the actions we have taken to uphold doctrine and to secure ourself.

Prior to September the 11th, Pakistan was friendly with the Taliban. And that could have been a very dangerous circumstance. Because of our action and because of our leadership, President Musharraf is an ally in the war on terror now. He's helping to chase down Al Qaida in remote regions of his country. He's helping to secure his borders as best as he can against the Taliban from infiltrating to kill people who are getting involved in the election. In other words, the world is changing, and it's going to change more as we continue to spread freedom.

A trouble spot in the Middle East is, obviously, the Palestinian-Israeli conflict. We're strong supporters of Israel. Israel is our ally. And I believe the best way to bring peace to that part of the world is for a Palestinian State, based upon democracy, to emerge. And so our vision is two states living side by side in peace. A free Iraq will serve as a powerful example to the Palestinian people that there's a better hope for them. See, freedom and the example of freedom will empower women and reformers and exiles and people who have been put in prison. It will show that—what's possible.

And I think it's a vital part of making sure this world is more peaceful over the long run. There are some success stories, and we're just getting started. There's more work—that's what I'm here to tell you. We've done a lot, but there's more to do. There's more to do to make this world a better place.

Yes, ma'am.

Situation in the Middle East

Q. [Inaudible]

The President. You did? She went to Libya, she said. Were you on the shores of Tripoli?

Q. [Inaudible]—and I share their curiosity—oh, thank you. How can Ariel Sharon, as you've said, be a man of peace if he causes death and torture among innocent Palestinians every day? How can Ariel Sharon be a man of peace if he fits your definition of a terrorist? I'd be curious to hear how you plan to carry out the two-state solution.

The President. Yes, good. No, that's a great question. First of all, Ariel Sharon is defending his country against terrorist attacks, just like we will. He has made the conscious decision that a Palestinian state is in his nation's best interests. He's made that decision. Now, how do you—the right question is, how do you carry out the two-state solution. That's what we have the roadmap for. The roadmap says, here are the steps necessary in order for a Palestinian state to emerge.

I also believe there's a leadership question involved with whether or not a Palestinian state will emerge. See, I think in order for a Palestinian state to emerge, there must be leadership that believes in the hopes and aspirations of the people and are willing to put institutions in place that are larger than mankind—in other words, willing to have a system based upon law and institutions that survive the people, as opposed to a system in which one person pretty well dictates the fate of the Palestinian people.

And so the real challenge is to not only stay on the roadmap, which is institution-building—and, by the way, there's also a commitment to fight off terror—but it's for leadership to emerge that is committed to the aspirations of the people.

Ariel Sharon is a duly elected official in a democracy. In other words, Israel is a democracy. We would hope that the Palestinians would have that same kind of democracy, which would lead to a more peaceful world.

Yes, ma'am.

Small Business and Health Care

Q. Okay, I'm going to appear to be sophisticated, but I'm a wreck.

The President. That's what I try to do too. I try to be sophisticated and—[laughter]—I have trouble pulling it off, though, you know? [Laughter]

Q. I do want to say it's an honor to be here today to meet you, Mr. President. Okay—and New Hampshire chicks love you. I got to say that.

The President. Okay. [Laughter] So far you haven't acted very sophisticated, I admit it, you know? [Laughter]

Q. And if I knew nothing about politics, I would vote for you because of your moral values.

The President. Thank you.

Q. I'm bringing it back to the health care.

The President. Okay.

Q. My husband and I are small-business owners in New Hampshire. My daughter is here with me today, and her husband also is. I'm a breast cancer survivor of 10 years. That's the good news. The bad news is, we don't have health insurance. For me to have it would be \$1,200 a year. Now, I did hear—and you touched on that a little bit.

The President. Health savings accounts—yes.

Q. I have made phone calls for 3 years and have gotten nowhere at all. And I wanted to know, as a small-business owner, what can we do as small-business owners to make a difference so that we can also be insured?

The President. Sure. I appreciate that. Well, first of all, let me explain health savings accounts to you. And the reason why you've called for the last 3 years and nothing has happened is because they haven't been available until I signed the Medicare reform law. And that's part of the new law. There was something called medical savings accounts, but these health savings accounts replaced them. And I really think you ought to look into them. And I don't know if it will solve your particular issue, but it is a big difference in terms of cost of premium. And it also makes sure that, as I say, you're a part of the decisionmaking process, you're directly involved with what you spend and what you spend it on.

Secondly, association health plans are a very important way to enable small businesses to pool risk. Now, what is your small—what do you do?

Q. Heating and air-conditioning.

The President. Heating and air-conditioning.

Q. Heating and air-conditioning.

The President. Well, see, here's the problem and—is that you're not able to spread your risk across enough employees to be able to get insurance at a—yes, two, that's not a lot. So I think you ought to be able to take your business and pool together with other heating and air-conditioning businesses,

whether they be in New Hampshire or in Maryland or in Texas or in California, so you've got more economies of risk. In other words, you've got—if you've got two employees you're trying to insure, your premium is going to be much higher than if you had a thousand employees you were spreading risk across. That's how it works. Insurance premiums are based upon risk and the spreading of risk. And so that's what—when I'm talking about what they call association health plans, admittedly it's kind of long Washington words—what that really means is, is that heating and air-conditioning companies of like size or small businesses can pool risk. And it's necessary, and it's an important part of you being able to find affordable insurance.

You know, it's a very interesting point. You say, "We're having trouble finding affordable insurance." The issue is cost. That's the issue. It's how do we control the cost of insurance. One way to do so is to spread risk, is how you control cost. If you've got two people to insure, you're going to pay more than if you have 1,000.

A second way to control cost is what I told you about medical liability reform. I'm telling you, your premiums are high because of junk lawsuits. And I'll tell you why they're high because of junk lawsuits. A doctor says, "I'm getting ready to practice medicine on you, and because the lawsuits are around, I'm likely to get hauled into court. Therefore, I'm going to practice more medicine than I should practice." It's called the defensive practice of medicine. In other words, he kind of shields himself or herself from a lawsuit. And therefore, the defensive practice of medicine, plus the fact that they're getting sued, runs your premiums up.

Now look, I believe people ought to have their day in court. If you get harmed, you ought to have your day in court. But we need a system that's fair and balanced. And so—you know, when I first went to Washington, these Governors—one ex-Governor, three—two are sitting Governors—would say, you know, maybe it's none of your business in Washington, DC, on medical liability reform. Maybe this is a State prerogative. And I thought maybe they were right until I looked

at what the cost of rising premiums and defensive medicine costs the Federal taxpayer. Remember, we pay a lot of money on Medicare. We pay a lot of money for the veterans. We pay a lot of money on Medicaid. And therefore, these lawsuits are running up the cost to the Federal taxpayer.

So I said, "This is a Federal issue," and went to the Congress. Of course, we get it passed out of House, and it gets stuck in the Senate. I'll tell you why it's stuck in the Senate. The plaintiff's bar are one of the most powerful—is one of the most powerful special interests in Washington, DC. Make no mistake about it. You try to get tort reform out of the United States Senate, it gets shut down just like that because of the special interests in Washington.

So there are two ways to help you be able to afford a better plan—three ways, excuse me—HSAs, association health plans, medical liability reform. Those are three ways that will help reduce the cost of medicine and give you a chance to get a product that you can afford. [Applause] Thank you.

Yes, sir. Final question. This has got to be the last question because Laura and I are headed to Motown. That would be Detroit.

Prayers for the President

Q. God bless you, Mr. President.

The President. He has, thank you.

Q. Youngest of 11, 7 boys, all served in the military.

The President. Fantastic.

Q. The only thing I wanted to say—I don't have a question for you because you and I are on the same page, but I want you to go out throughout the country, and every time you ask for a vote, you ask for our prayers.

The President. Thank you, sir. I appreciate that very much. I appreciate you saying that. Let me conclude on this note. I appreciate that very much. That is a—you know something about this country—amazing thing is I don't have to ask for the prayers. You know why? The people are praying anyway. And I want to thank you for your prayers. I appreciate that very much.

God bless you all. Thanks for coming.

NOTE: The President spoke at 1:17 p.m. at Nashua High School North. In his remarks, he referred to Rudolph W. Giuliani, former mayor of New

York City; Gov. Craig R. Benson of New Hampshire and his wife, Denise; Gov. Mitt Romney of Massachusetts and his wife, Ann; Kathleen MacLellan Gregg, wife of Senator Judd Gregg; Mayor Bernard A. Streeter of Nashua, NH; senior Al Qaida associate Abu Musab Al Zargawi; Prime Minister Junichiro Koizumi of Japan; Prime Minister Ayad al-Alawi of the Iraqi Interim Government; Col. Muammar Abu Minyar al-Qadhafi, leader of Libya; President Pervez Musharraf of Pakistan; and Prime Minister Ariel Sharon of Israel. A portion of these remarks could not be verified because the tape was incomplete.

Remarks in Taylor, Michigan

August 30, 2004

The President. Thank you all. Thanks for coming. You know something—Bo knows Michigan, and he just told me we're going to carry this State, and I agree. I want to thank you all for coming. It is great to be here in Taylor, Michigan.

Laura and I are thrilled to be here, home of the WNBA champs; it's the home of the NBA champs. More importantly, it's the home of really decent people, good, hard-working American citizens, and I'm proud to be in your midst. I'm here to ask for your vote.

That's what we're doing. We're traveling your important State asking for the vote. I'm here to tell you I've got some—more to do to make this country a safer place and a more hopeful place for every American. But perhaps the most important reason to put me back in is so that Laura will have 4 more years. I'm proud of her. I love her dearly. She's a great mom, a wonderful wife, and a terrific First Lady.

And I'm proud to be standing by Bo. What a great man Bo Schembechler is. He is a strong, honorable citizen of this great State. You know, a few weeks ago, when my opponent was campaigning in Ohio, he said, "There's nothing better than Buckeye football, period."

Audience members. Boo-o-o!

The President. Then he came over here to Michigan, and he said, "I just go for Buckeye football."

Audience members. Boo-o-o!

The President. It's a good thing Bo wasn't there. Then he remembered where he was,