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Record Group/Collection: George H.W. Bush Presidential Records
Collection/Office of Origin: Speechwriting, White House Office of
Series: Speech File Draft Files
Subseries: Chron File, 1989-1993

OA/ID Number: 13638
Folder ID Number: 13638-009

Folder Title:
American Oktoberfest-Painsville, Ohio 9/5/92 [OA 5812] [1]

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Note: This proclamation was released by the Office of the Press Secretary on September 5, and it was published in the Federal Register on September 9.

**Remarks at Octoberfest in
Painesville, Ohio**
September 5, 1992

Thank you all. What a great turnout. Thank you so very much. Thank you. Thank you very much, Mike. Thank you, Mike DeWine, our next United States Senator. Thank you very, very much for that welcome. Barbara and I are thrilled to be with you, glad to be with you and Fran. It's good to see Bob Bennett, our chairman; national committeewoman Martha Moore over here; and Bob Gardner, who's running for Congress. We want to see him elected. He's sitting over there. Of course, a very special thanks to the Bencics. I'll tell you, what great hosts they are: Steve, Gretel, Martin, Carl, Edith, and Linda. What a wonderful family. When I talk about family values I think of their discipline, their love of country, and their hard work.

I bring greetings today from your Governor and from my very good friend, George Voinovich. What an outstanding Governor you have. He understands this country. You know, Steve told me that this is the first time that the Governor has missed this event since 1966; and the only reason he did it, because he's on a trade mission to Southeast Asia. He's opening up new markets for Ohio goods, and that means creating jobs for Ohio workers. I know he's going to miss all his bratwurst. I'm sure egg rolls taste great, but you can't put syrup on egg rolls. And Voinovich will find that out.

Now, I don't know whether you all got to do what Barbara and I did, but I hope you've all seen Gretel's cake. But you may not know the story behind this enormous cake. I don't want to give away her age, but 50 years ago when she was a little girl, the war in Europe separated her from her mother. The Red Cross came to Gretel's rescue, so today she's returning the favor. Everyone who eats a piece of that cake is contributing food to help

the people of south Florida and Louisiana. That is the American spirit, and Gretel, we're very grateful to you.

While we're talking about the tragedy in the south, I want to salute today the contingents of Ohio's finest: the Ohio National Guard 179th Airlift Group, back from their mission of mercy to south Florida, one military person down there helping family after family. It is a wonderful concept, and we're proud of them all. Some of them served in that Desert Storm, too, and they did a first-class job there, believe me. And the country has not forgotten.

So, in summary, it's great to be here in Painesville to help open up this year's Octoberfest. You've got the four basic food groups: pancakes and syrup, bratwurst and beer; and not one stick of broccoli anywhere in sight. This is a first-class—

Well, this celebration has always been a celebration of cultures, but this year, in a very special way, it's a celebration of the spirit. We've witnessed a world of change. Across Europe, across continents, from Panama City to Prague, millions of men and women now celebrate a new birth of freedom.

In Germany—and I think of that because of my friendship with Steve—and in Germany a wall has fallen. We should take great pride in knowing that the German people give us, the United States, great credit for standing up for their unity, for reunification of Germany, and for their freedom. We should be proud of that. For the people here today, people who came to America from the old country, who prayed for this day to come, the change we've witnessed, this change we've worked for, is a miracle come true.

There are those—to quote the poet—who will say that the liberation of humanity, the freedom of man and mind, is nothing but a dream. They are right. It is the American dream. The American dream led to so much of this freedom around the world. Today, our challenge is to bring that spirit home, and Mike DeWine said, home from the towns your parents and grandparents were born in to this new world we call America, and to focus this great Nation on the new mission at hand.

I know the main attraction this morning is pancakes—[laughter]—not politics. I sa-

rida and Louisiana. it, and Gretel, we're

out the tragedy in te today the contin- the Ohio National up, back from their h Florida, one mili- helping family after concept, and we're e of them served in and they did a first- me. And the country

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traction this morning]—not politics. I sa-

lute not only the Republicans that are here, but I know there are many, many Democrats with us, and I'm very proud and pleased about that. But today I want to—and I've got to admit something, with the enthusiasm of this welcome, the temptation is for me to get up here and tear into the Governor of Arkansas, which I've got to do from time to time. But today, and I hope you'll bear with me, I want to just take a few minutes to talk to you about a serious matter, something I hope you'll be thinking about as you go into that voting booth on November 3d, about the way we can change America's health care.

So this isn't a rally speech. I want to talk to you—a little substance on health care. I want to tell you first a story, a story about the McNally family from Dorset, Ohio. I first learned about them when Tiffany McNally wrote me at the White House 2 years ago. Four members of Tiffany's family have a rare blood disease, and Tiffany, who is adopted, was born with fetal alcohol syndrome. Now, what if Mr. McNally were laid off, or worse ill, lost his job? Or what if he found a better job, but the catch was no new health insurer would carry him or his family? He'd have to stay put and let that opportunity pass him by.

Well, that is wrong. That's why we have to change the health care system in America. Health care reform isn't just about studies and cold statistics. It's about real worries and real lives. We have the answers to those worries.

Let's face it, the problem is not the quality of health care. American health care is number one in the entire world. Since 1980, every life expectancy is up; infant mortality is down; death rates from heart disease down; deaths from stroke down. Right now, 200 million Americans have access to quality care system.

But that high quality, high-tech medical care comes at an unacceptable price: An estimated 30 million Americans have no insurance at all, and millions more, like the McNallys, are afraid to change jobs for fear of losing the health insurance that they've got. All told, America's health care now tops \$800 billion a year, and the cost is rising 2 to 3 times the rate of inflation. That's why

health care reform is a key part of my agenda for economic security for every family in this country.

This year, you watch, health care is going to be a Republican issue. We have a good program. My Democratic opponents are divided between two bad programs, both of which would put Government in charge of health care.

The fact is we can reform the system without pushing our economy into intensive care. We must build on the strengths of the system that's given us the highest quality care in the world, on consumer choice, on innovation and state-of-the-art medicine, while controlling costs and expanding access. We need an efficient health care system built on competition to control costs, not Government control and rationing care. Above all, we need a health care system that gives all Americans real security, security that you can count on, the coverage you need. My plan meets every single one of these objectives.

We can make health care more accessible by making health insurance more affordable. Take a family of two parents and two kids. Let's say the family's income, the total income is \$13,000. They're working hard to make ends meet: low enough to put them at the poverty line, high enough to make them ineligible for Medicaid. Right now, that family may fall through the cracks, may not be covered through work, and may not be able to afford any health care coverage at all. Under my plan, that would change. This family would get a \$3,750 health care credit, payable to the health care insurer of their choice.

For middle-income individuals and families, all the way up to those making \$80,000, my plan provides a health insurance tax credit or deduction that will ease the burden of health insurance costs.

All told, this plan will bring health care coverage to almost 30 million uninsured Americans and new help to nearly 95 million Americans that are struggling to meet health care's runaway costs.

My plan provides security to families like the McNallys and then others that are caught up in what health care experts call "job lock," the fear that because of what they call pre-existing medical conditions, changing jobs

will cost you and your family your health insurance. We're going to change all of that.

My plan cuts runaway costs by making the system more efficient. And the key is something we call health insurance networks, pooling together individuals and businesses that too often can't afford to offer health insurance to their workers or that worry that one worker's illness or accident could drive everyone else's health insurance right through the roof. Insurance costs obey the law of large numbers: the larger the group being insured, the lower the cost per individual; the broader the risk is spread, the lower the administrative overhead.

We're also going to cut health care costs by wringing out waste and excess in the present system. That's why we have targeted malpractice insurance for reform. You know this, and I know it, and every American knows it. High malpractice premiums mean higher doctors' bills, expensive, unnecessary tests, higher hospital cost, costs passed along not only to the patient but to every American taxpayer. Last year alone, legal costs inflated our doctors' bills by \$20 billion. You shouldn't have to pay a lawyer when you go to the doctor.

When health care costs total more than what we spend on our kids' education and our country's national defense combined—education and defense combined, health care costing more—even small changes can save us billions. If we made all the changes I've talked about, my plan would save nearly \$400 billion in the next 4 years.

I listen to the American people, and you want to know you've got insurance you can count on. I don't hear you calling for higher taxes to finance a Government takeover of our hospitals. I will never approve such a program.

Yet that is exactly what some of my opponents want, to nationalize our health care system: put Government in control; let Government fix the prices; let Government ration the kind of care that people get, and how much, what kind, and when they'll get it. Go the Government route, and you know what we'll get: our health care system that combines the efficiency of the House of Representatives post office with the compassion of the KGB over there in Moscow.

You know, we probably have to stop using that comparison. That comparison made a few people hot under the collar. I even got one letter from Russia telling me, "Quit running down the KGB." [Laughter]

Nationalized health care, and here's what we're in for: long waiting lines, lists for surgery, shortages of the high-tech equipment responsible for so many of the miracles of modern medicine. One example: Right now—you've got great facilities in Cleveland—but right now the Cleveland Clinic performs 10 coronary bypass surgeries—I see we've got a doctor from the clinic over here. [Laughter] Well, that's great. They perform 10 bypass surgeries a day; high tech, high quality, special, excellent surgery without any wait. But if you live across Lake Erie in Canada, the wait for coronary bypass surgery is up to 6 months, and that's not the kind of system that America wants or America needs.

Then there's the cost. According to some studies, nationalized health care would mean a whopping \$250 billion to \$500 billion a year in new taxes. But you won't hear about higher taxes from the folks that are pushing the scheme. Just ask them about some of the side effects of their plan, and they just say, "Take two aspirin; call me after the election." [Laughter]

Well, this is what this election is about: who's got the good ideas, and who's got some lousy ones. We've the right ideas on health care. They have the wrong ones.

My opponent backs a plan that goes by a different name, but in the end it takes you to the same place, nationalized health care. It's called "play or pay." Listen for that one during the fall, "play or pay." Here's what it means: Each employer must "play", meaning shell out for insurance for employees, or "pay", extract a payroll tax to finance Government health coverage.

"Play or pay" will leave a lot of small businesses, those we are counting on to lead the recovery we need so desperately, with two crummy options: cut workers' wages to pay for mandated health care, or fire some workers and use the savings to cover the rest. According to an independent Urban Institute study, the "pay" part of this plan is no playground. It will require at least a 7-percent

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care, and here's what ng lines, lists for sur-high-tech equipment y of the miracles of ne example: Right : facilities in Cleve-he Cleveland Clinic bypass surgeries—I from the clinic over hat's great. They per-ies a day; high tech, cellent surgery with-live across Lake Erie coronary bypass sur-s, and that's not the .erica wants or Amer-

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payroll tax. Now you small-business people here, you that have your sleeves rolled up running a restaurant or running a neighbor-hood store of some kind, think about that one.

According to estimates, that kind of tax will cost this country 700,000 jobs. For an em-ployee earning \$24,000 a year say, that pay-roll tax would mean \$1,700 chopped right out of his paycheck. Higher prices, lower wages, lost job: Any way you look at it, that is the wrong prescription for America.

So in the end, this "play or pay" is no dif-ferent from nationalized health care. I'm tempted to call it "pay and pay and pay again." It's an open invitation for employers to stop offering health benefits, throw the problem in the Government's lap, and dump millions of Americans that are working into a public plan like Medicaid.

Right now, the cost of health care eats up 13 percent of all the goods and services that we produce. Do you really want to turn another huge chunk of our economy over to the Government? We can't afford to saddle ourselves with a health care cure that's worse than the disease, especially when we have a much better alternative.

Now you can see why I believe health care is going to be a Republican issue this year. My opponent just isn't up to the mark on health care. A major newspaper that I don't quote too often these days, the New York Times—[laughter]—described Bill Clinton's attention to health care issues as, I quote, "occasional." It's no surprise why. After hav-ing Governor Clinton for 12 years, one in four folks in Arkansas don't even have health insurance. Bill Clinton has promised he'll do for America what he's done for Arkansas. And my question is: Why would we let him?

I want to start our program that's been sitting up on Capitol Hill for a while moving forward. Move forward on health reform. And Congress comes back from what they call a work period—they've been on vacation for a month and a half—next Tuesday. My opponents are divided. Even they know their proposals won't work. And I say, let Congress start by passing my small business health care reforms to bring affordable, quality health care to millions of Americans who don't have it now. Make it a Labor Day present to the

American worker and to the American family and get off your backsides and do something about it.

If you think I'm a little frustrated with this gridlocked Congress, you are right. We ought to clean House. On this Labor Day weekend, we should remember what Jefferson called the sum of good government: Whether it respected the right of each one of us, Thomas Jefferson said, and I quote, "A wise and frugal government shall not take from the mouth of labor the bread that it has earned." In Jefferson's day, doctors made house calls on horseback and life was short. Today, we have miracle medicines that can pluck us from death's door.

But all this is of no matter if we can't afford it, not if it is reserved only for the privileged or the prosperous, not if it bankrupts the families of America. We must not take from the mouth of labor the bread that you have earned. We must fix the health care system of America.

Once again, let me say I hope this hasn't been too long and too specific, but this strikes at the core and the well-being of every single family in America. There is no better place to talk about family and family values than it is right here with Steve and Gretel. To all of you, my thanks for this warm Ohio welcome. May God bless the greatest, freest country on the face of the Earth, the United States of America. Thank you all.

Note: The President spoke at 10 a.m., at the Lake County fairgrounds. A tape was not available for verification of the content of these remarks.

Remarks on Arrival at Greenville, South Carolina

September 5, 1992

Thank you all very, very much. What a great welcome back to this wonderful State.

Listen, I am so proud that the First Lady of South Carolina is with us, our old friend, Iris Campbell. You've got a great Governor, and you've got a great First Lady. And they represent this State with honor and dignity.

WHITE HOUSE STAFFING MEMORANDUM

92 SEP 4 P1:18

DATE: 9/4/92 ACTION/CONCURRENCE/COMMENT DUE BY: ---

PRESIDENTIAL REMARKS: AMERICAN OCTOBERFEST
 SUBJECT: PAINESVILLE, OHIO - SATURDAY, 9/5-9:30am

	ACTION	FYI		ACTION	FYI
VICE PRESIDENT	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MCBRIDE	<input type="checkbox"/>	<input checked="" type="checkbox"/>
BAKER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MOORE	<input type="checkbox"/>	<input checked="" type="checkbox"/>
SCOWCROFT	<input type="checkbox"/>	<input type="checkbox"/>	MULLINS	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DARMAN	<input type="checkbox"/>	<input checked="" type="checkbox"/>	PETERSMEYER	<input type="checkbox"/>	<input checked="" type="checkbox"/>
BATES	<input type="checkbox"/>	<input checked="" type="checkbox"/>	PORTER	<input type="checkbox"/>	<input checked="" type="checkbox"/>
BRADY	<input type="checkbox"/>	<input checked="" type="checkbox"/>	PROVOST	<input type="checkbox"/>	<input checked="" type="checkbox"/>
BROMLEY	<input type="checkbox"/>	<input type="checkbox"/>	ROSS	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CALIO	<input type="checkbox"/>	<input checked="" type="checkbox"/>	SMITH	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DEMAREST	<input type="checkbox"/>	<input checked="" type="checkbox"/>	TUTWILER	<input type="checkbox"/>	<input checked="" type="checkbox"/>
FITZWATER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	ZOELLICK	<input type="checkbox"/>	<input checked="" type="checkbox"/>
GRAY	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<u>BOSKIN</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HOLIDAY	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<u>KAUFMAN</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HORNER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<u>MCGROARTY</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

REMARKS:

The attached has been forwarded to the President.

RESPONSE:

PHILLIP D. BRADY
 Assistant to the President
 and Staff Secretary
 Ext. 2702

THE WHITE HOUSE
WASHINGTON

September 4, 1992

02 SEP 4 AM: 33

MEMORANDUM FOR THE PRESIDENT

FROM: DAN MC GROARTY *DMG*
SUBJECT: PROPOSED REMARKS AT OCTOBERFEST

I. SUMMARY

On Saturday, September 5th at 9:30 a.m., you will deliver remarks to an audience of 1,500 at the 30th Annual Steve Bencic Original American Octoberfest in Painesville, Ohio.

II. DISCUSSION

Your remarks (approximately 20 minutes / teleprompter), following a pancake breakfast, focus on your health care proposal by highlighting its real-world practicality through a real-life example.

Following your remarks, you will participate in a few of the Octoberfest activities.

PROPOSED
CUTS AS MARKED.

McGroarty (Walters/Bunton)
September 4, 1992
11:15 a.m.
[health]

DMG
4:10 pm

PRESIDENTIAL REMARKS: HEALTH CARE
PAINESVILLE, OHIO
SEPTEMBER 5, 1992
9:30 A.M.

[Acknowledgements.] And of course, hats off to our hosts -
- Steve and Gretel Bencic [BENZ-ick]. //

I bring greetings today from your Governor and my good friend, George Voinovich. This is the first time Governor Voinovich has missed this event since 1966. He's on a trade mission to South Korea -- opening new markets for Ohio goods, and creating new jobs for Ohio workers. // I'm sure Korean spring rolls taste great ... but you can't put syrup on a spring roll.

[[You've all seen Gretel's cake, but you may not know the story behind it. I don't want to give away her age, but 50 years ago, when Gretel was a little girl, the war in Europe separated her from her Mother. The Red Cross came to Gretel's rescue -- so today she's returning the favor, to help the people of South Florida and Louisiana in their moment of need.

The survivors of Hurricane Andrew have been eating military rations for 8 days. We have a cargo plane on stand-by -- ready to descend on them with 500 pounds of Gretel's cake. I know there won't be a crumb left in sight.

[[And I want to salute today the contingents of Ohio's finest -- Ohio National Guard units [xxx and xxx], on route now to southern Florida.]]

It's great to be here in Painesville to help open this year's Oktoberfest. You've got the four basic food groups: pancakes and syrup / bratwurst and beer. // And not a sprig of broccoli to be seen. //

This festival has always been a celebration of cultures -- but this year, in a very special way, it is a celebration of the spirit. We've witnessed a world of change. Across Europe, across continents, from Panama City to Prague, millions of men and women now celebrate a new birth of freedom. For the people here today -- people who came to America from the Old Country -- who prayed for this day to come, the change we've witnessed -- this change we've worked for -- is a miracle come true.

There are those -- to quote the poet -- who will say that the liberation of humanity, the freedom of man and mind, is nothing but a dream.

And they are right. / It is the American Dream.

Today, our challenge is to bring that spirit home -- home from the towns your parents and grandparents were born in, to this new world we call America. To focus this great nation on the new mission at hand. //

I know the main attraction this morning is pancakes, not politics. But today I want to take a few minutes to speak to you about a serious matter, something I hope you'll be thinking about as you go into that voting booth November 3rd: About the way we can change America's health care system for the better. //

I want to tell you a story about the McNally family from Dorset, Ohio -- I first learned about them when Tiffany McNally wrote me at the White House two years ago. ~~Tiffany turned 16 just last week.~~ ^{Tiffany's} Her Mom is healthy -- but her Dad has a rare blood disease. So do her two sisters and her two brothers.

4 members

← ~~Tiffany doesn't have the blood disease -- you see, she was adopted.~~ But through her natural mother, ^{she} ~~Tiffany~~ was born with Fetal Alcohol Syndrome. //

~~Tiffany's mom works part-time as a church secretary; her dad is a utility worker.~~ A routine visit to the doctor costs more than Mrs. McNally earns all week. See, it sounds tough. But my point today isn't to tell you how tough things are at Tiffany's house. As Mrs. McNally says: "They make do."

cut.

But what if Mr. McNally were laid off -- or worse still, if he lost his job. Well, in Mrs. McNally's words: ~~"They'd be sunk."~~ ^{EVEN IF} Or let's say Mr. McNally found a better job -- but the catch was: No new health insurer would carry him or his family. He'd have to stay put, and let that opportunity pass him by.

JOB LOCK

Well, that is wrong. That's why we have to change the health care system in America. Reforming health care reform isn't just about studies and cold statistics -- it's about real worries / real lives.

~~Let's be clear: The one thing this crisis is not about is the quality of care.~~ ^{The problem is not the} American health care is ~~first-rate,~~ number one in the world. Since 1980, average life expectancy in America is up -- infant mortality is down. Death rates from heart

disease are down. Deaths from stroke -- down. Part of the reason is one of the best kept secrets in Washington: since I took office, we've increased funding for federal medical research more than 150 percent. We're going after everything from AIDS to Alzheimers -- to save the young and old of America. //

STJ
~~Right now, 200 million Americans have access to this quality care system.~~ But that high quality, high-tech medical care comes at an unacceptable price: 34 million Americans have no insurance at all -- and millions more are afraid to change jobs for fear of losing the health insurance they've got. America's health care costs now top \$800 billion dollars a year -- and the cost is rising two to three times the rate of inflation. //

✓
~~And don't kid yourselves. We all pay for high health care costs -- more than once. High health costs are a drag on our economy -- drive up the deficit -- and soak up money you need for other important family expenses. //~~ That's why health care reform is a key part of my agenda for economic security. //

This election year, health care is going to be a Republican issue. // We've have a good program, and my Democratic opponents are divided between two bad ones -- both of which would put government in charge of health care.

more
 Right now, the cost of health care eats up 13 percent of all the goods and services we produce. The last thing I want to do is put the government in charge of a huge chunk of the American economy that is already bigger than the Pentagon. // America

to P. 9

simply cannot afford to take a gamble on government-run health care. //

STOP
The fact is: We can reform the system without pushing our economy into intensive care. We must build on the strengths of the present system: on consumer choice, on innovation and state-of-the-art medicine -- while controlling costs and expanding access.] // *STOP*
We need an efficient health care system built on competition to control costs -- not government control and rationing care. ~~One that keeps costs down -- opens up access -- and allows choice in care.~~ But above all, a health care system that gives all Americans real security -- security / ~~that if you change jobs, if you or your kids develop serious health problems, you'll still be able to~~ *that you can* count on the coverage you need. //

My plan meets every one of these objectives.

We start making health care more accessible -- by making health insurance more affordable. ~~For low-income individuals and families,~~ I propose a health insurance credit -- up to \$3,750 dollars a year that will guarantee a quality health insurance package for the poor.

Take a family of two parents with a child: One working parent, ~~and with a~~ *and with a* ~~parent, -- employed by a company that doesn't provide health coverage.~~ Let's say that family's total income is \$13,000 -- low enough to put them at the poverty line, but high enough to make them ineligible for Medicaid. *Yes* / Right now, that family falls through the cracks -- can't afford any health care coverage at all. Under my plan, that would change: this family would

highest possible

qualify for \$3,750 health care credit -- payable to the health care insurer of their choice. ~~(And large state insurance pools will ensure that our credit will pay the full cost of a quality health plan.)~~ // For middle-income individuals and families - - all the way up to those making \$80,000 dollars -- my plan provides a health insurance tax credit or deduction that will ease the burden of health insurance costs. //

My plan will bring health care coverage to almost 30 million uninsured Americans -- ~~security to people who, for far too long, have had to do without.~~ ~~And all told, my plan means new help for nearly 95 million Americans~~ ~~(-% of American families)~~ ~~now~~ ~~struggling to meet health care's runaway costs.~~
 -- and ~~bring~~ ~~new~~ ~~help~~ ~~for~~ ~~nearly~~ ~~95~~ ~~million~~ ~~Americans~~ ~~(~~ ~~-%~~ ~~of~~ ~~American~~ ~~families~~ ~~)~~ ~~now~~ ~~struggling~~ ~~to~~ ~~meet~~ ~~health~~ ~~care's~~ ~~runaway~~ ~~costs.~~

My plan provides security to families like the McNallys and others caught in what health care experts call ["job lock"] -- the fear that because of what they call ["pre-existing medical conditions," changing jobs will cost you and your family your health insurance.

My plan cuts runaway costs -- by making the system more efficient. The key is something we call Health Insurance Networks -- pooling together individuals and businesses that too often can't afford to offer health insurance to their workers -- or that worry that one worker's illness or accident could drive everyone's health insurance through the roof.

Here's how it works. [Insurance costs obey the "law of large numbers:" The larger the group being insured, the lower the cost per individual -- the broader the risk is spread -- the lower the

administrative overhead. Think of it this way: The more people on your side, the better the bargain you can strike. What kind of a deal can you get bargaining with a dealer to buy one car? Now let's say you get together with some friends -- or with a purchasing co-op -- and then go back to negotiate with the car dealer? You'd drive a harder bargain -- and get the same car for a better price. Well, the same thing works for health care. We've got to use market forces to drive down costs and increase efficiencies.

We're also going to cut health care costs by wringing out waste and excess in the present system. That's why we've targeted malpractice insurance for reform.

(You shouldn't have to pay a lawyer when you go to the doctor.) Right now, people are doing just that: High malpractice premiums mean higher doctors' bills, expensive, unnecessary tests and higher hospital costs -- costs passed along not only to the patient, but to every American taxpayer. Last year alone, legal costs inflated our doctors' bills by \$20 billion dollars.

~~These are the kind of changes we want to make.~~ When health care costs total more than what we spend on our kids' education and our country's national defense -- combined -- even small changes can save us billions. And if we made all the changes I've talked about, my plan would save nearly 400 billion dollars in the next four years. //

I listen to the American people. ~~You want to know you've got insurance you can count on -- whether you keep your job /~~

~~lose your job / or change your job.~~ I don't hear you calling for higher taxes to finance a government take-over of our hospitals.

And yet that's what some of my opponents want: To nationalize our health care system. Put government in control: let government fix prices, let government ration the kind of care people get -- how much, what kind, and when they'll get it. / Go the government route, and you know what we'll get: A health care system that combines the efficiency of the House Post Office with the compassion of the KGB. //

You know, that comparison made a few people hot under the collar. I even got one letter from Russia telling me: "Quit running down the KGB." //

Nationalize health care, and here's what we're in for: Long waiting lists for surgery -- shortages of the high-tech equipment responsible for so many of the miracles of modern medicine. One example: Right now, the Cleveland Clinic performs 10 coronary bypass surgeries a day. High tech, high quality surgery -- without any wait. But if you live across Lake Erie in Canada, the wait for coronary bypass surgery is up to six months. ~~Need your tonsils out? Take a number: The waiting list in Canada is 3 and 1/2 months.~~ That's not the kind of system America wants or needs.

And then there's the cost. According to some studies, nationalized health care would mean a whopping \$250 to \$500 billion dollars a year in new taxes. //

ADD JOKE

My opponent backs a plan that goes by a different name -- but in the end, takes you to the same place: Nationalized health care. It's called "Play or pay," and here's what it means: Each employer must "play" -- meaning: shell out for insurance for employees, or "pay" -- extract a payroll tax to finance government health coverage. //

Well, Play or Pay will leave a lot of small businesses -- with two ^{options} (none of us would envy): Cut workers' wages to pay for mandated health care. Or fire some workers and use the savings to cover the rest. // According to an independent Urban Institute study, the "pay" part of this plan is no playground. It will require at at least a 7 percent payroll tax. ~~And by one estimate,~~ that will cost this country 700,000 jobs. For an employee earning \$30,000 dollars a year -- that payroll tax would mean \$2100 chopped out of his paycheck. // Higher prices, lower wages, lost jobs: Any way you look at it -- that's the wrong prescription for America.

In the end, "Play or pay" is really no different from nationalized health care. I'm tempted to call it "pay and pay and pay again." It invites employers to stop offering health benefits, throw the problem in the government's lap, and dump millions of working Americans into a public plan like Medicaid.

We can't afford to saddle ourselves with a health care cure that's worse than the disease. Especially when we have a good alternative. //

Congress comes back from recess next Tuesday. I want to start moving forward on reform. My opponents are divided -- even they know their two proposals won't work. I say: Let Congress start by passing my small business health care reforms -- *and bring* ~~package~~ that will mean affordable, quality health care ~~for~~ *to* millions of Americans who don't have it now. Make it a Labor Day present to the American worker. //

I know this morning I've asked you to hear me out on a serious subject. But real health care reform is a matter -- literally -- of life and death importance to working men and women and their families. /

What about my opponent? Well, earlier this year, one of America's major newspapers described Bill Clinton's attention to health care issues as -- and I quote -- "occasional." And it cited this fact: One in four Arkansans has no health insurance - - a much higher rate than the national average.

Bill Clinton's been Governor of his state for 12 years. What if he keeps his promise to do for America what he did for Arkansas? Then where will we be? //

I thought you should know that one candidate sees health care reform as more than a slogan -- more than another excuse to make government bigger or take more of your taxes.

On this Labor Day weekend, we should remember what Lincoln called the true test of government: Whether it respected the right of each one of us -- and I quote -- "to put into his own mouth the bread that his own hands have earned." //

In Lincoln's day, doctors made log cabin calls and life was short. Today, we have miracle medicines that can pluck us from death's door. //

But all this is of no matter, if we cannot afford it. Not if it is reserved only for the privileged or the prosperous. Not if it bankrupts the families of America. We must "put in the mouth of labor the bread that you have earned." We must fix the health care system of America. //

Once again, my thanks to Steve and Gretel and to all of you for this warm Ohio welcome -- and may God bless the United States of America.

#

~~As Sent to POTUS~~

THE WHITE HOUSE
WASHINGTON

September 4, 1992

Health Care
for CBZ review.

MEMORANDUM FOR THE PRESIDENT

FROM: DAN MC GROARTY DMG
SUBJECT: PROPOSED REMARKS AT OCTOBERFEST

I. SUMMARY

On Saturday, September 5th at 9:30 a.m., you will deliver remarks to an audience of 1,500 at the 30th Annual Steve Bencic Original American Oktoberfest in Painesville, Ohio.

II. DISCUSSION

Your remarks (approximately 20 minutes / teleprompter), following a pancake breakfast, focus on your health care proposal by highlighting its real-world practicality through a real-life example.

Following your remarks, you will participate in a few of the Oktoberfest activities.

DMG
rec'd
5:05 pm.

R. Zoellich's
Δ's.

McGroarty(Walters/Bunton)
September 4, 1992
11:15 a.m.
[health]

PRESIDENTIAL REMARKS: HEALTH CARE
PAINESVILLE, OHIO
SEPTEMBER 5, 1992
9:30 A.M.

[Acknowledgements.] And of course, hats off to our hosts -
- Steve and Gretel Bencic [BENZ-ick]. //

I bring greetings today from your Governor and my good friend, George Voinovich. This is the first time Governor Voinovich has missed this event since 1966. He's on a trade mission to South Korea -- opening new markets for Ohio goods, and creating new jobs for Ohio workers. // I'm sure Korean spring rolls taste great ... but you can't put syrup on a spring roll.

[[You've all seen Gretel's cake, but you may not know the story behind it. I don't want to give away her age, but 50 years ago, when Gretel was a little girl, the war in Europe separated her from her Mother. The Red Cross came to Gretel's rescue -- so today she's returning the favor, to help the people of South Florida and Louisiana in their moment of need.

The survivors of Hurricane Andrew have been eating military rations for 8 days. We have a cargo plane on stand-by -- ready to descend on them with 500 pounds of Gretel's cake. I know there won't be a crumb left in sight.

[[And I want to salute today the contingents of Ohio's finest -- Ohio National Guard units [xxx and xxx], on route now to southern Florida.]]

It's great to be here in Painesville to help open this year's Oktoberfest. You've got the four basic food groups: pancakes and syrup / bratwurst and beer. // And not a sprig of broccoli to be seen. //

This festival has always been a celebration of cultures -- but this year, in a very special way, it is a celebration of the spirit. We've witnessed a world of change. Across Europe, across continents, from Panama City to Prague, millions of men and women now celebrate a new birth of freedom. For the people here today -- people who came to America from the Old Country -- who prayed for this day to come, the change we've witnessed -- this change we've worked for -- is a miracle come true.

There are those -- to quote the poet -- who will say that the liberation of humanity, the freedom of man and mind, is nothing but a dream.

And they are right. / It is the American Dream.

Today, our challenge is to bring that spirit home -- home from the towns your parents and grandparents were born in, to this new world we call America. To focus this great nation on the new mission at hand. //

I know the main attraction this morning is pancakes, not politics. But today I want to take a few minutes to speak to you about a serious matter, something I hope you'll be thinking about as you go into that voting booth November 3rd: About the way we can change America's health care system for the better. //

We've got to cut this down

3

I want to tell you a story about the McNally family from Dorset, Ohio -- I first learned about them when Tiffany McNally wrote me at the White House two years ago. ~~Tiffany turned 16 just last week.~~ ^{TSP} ^{4 months} Her Mom is healthy -- but her Dad has a rare blood disease. So do her two sisters and her two brothers.

~~And Tiffany doesn't have the blood disease -- you see, she was adopted. But through her natural mother, Tiffany was born with Fetal Alcohol Syndrome. //~~ ^{she}

~~Tiffany's mom works part-time as a church secretary; her dad is a utility worker.~~ A routine visit to the doctor costs more than Mrs. McNally earns all week. See, it sounds tough. But my point today isn't to tell you how tough things are at Tiffany's house. As Mrs. McNally says: "They make do."

~~But what if Mr. McNally were laid off -- or worse still, if he lost his job. Well, in Mrs. McNally's words: "They'd be sunk." Or let's say Mr. McNally found a better job -- but the catch was: No new health insurer would carry him or his family. He'd have to stay put, and let that opportunity pass him by.~~ jdy

Well, that is wrong. That's why we have to change the health care system in America. Reforming health care reform isn't just about studies and cold statistics -- it's about real worries / real lives.

Let's be clear: The one thing this crisis is not about is the quality of care. American health care is first-rate, number one in the world. Since 1980, average life expectancy in America is up -- infant mortality is down. Death rates from heart

disease are down. Deaths from stroke -- down. Part of the reason is one of the best kept secrets in Washington: since I took office, we've increased funding for federal medical research more than 150 percent. We're going after everything from AIDS to Alzheimers -- to save the young and old of America. //

Right now, 200 million Americans have access to this quality care system. But that high quality, high-tech medical care comes at an unacceptable price: 34 million Americans have no insurance at all -- and millions more are afraid to change jobs for fear of losing the health insurance they've got. America's health care costs now top \$800 billion dollars a year -- and the cost is rising two to three times the rate of inflation. //

~~And don't kid yourselves. We all pay for high health care costs -- more than once. High health costs are a drag on our economy -- drive up the deficit -- and soak up money you need for other important family expenses.~~ // That's why health care reform is a key part of my agenda for economic security. //

This election year, health care is going to be a Republican issue. // We've have a good program, and my Democratic opponents are divided between two bad ones -- both of which would put government in charge of health care.

Right now, the cost of health care eats up 13 percent of all the goods and services we produce. The last thing I want to do is put the government in charge of a huge chunk of the American economy that is already bigger than the Pentagon. // America

Move to p 9 (Insert A)

~~simply cannot afford to take a gamble on government-run health care.~~ //

sta (The fact is: We can reform the system without pushing our economy into intensive care.) We must build on the strengths of the present system: on consumer choice, on innovation and state-of-the-art medicine -- while controlling costs and expanding access. // We need an efficient health care system built on competition to control costs -- not government control and rationing care. ~~One that keeps costs down -- opens up access -- and allows choice in care.~~ But above all, a health care system that gives all Americans real security -- security / that if you change jobs, if you or your kids develop serious health problems, you'll still be able to count on the coverage you need. //

My plan meets every one of these objectives.

We start making health care more accessible -- by making health insurance more affordable. For low-income individuals and families, I propose a health insurance credit -- up to \$3,750 dollars a year that will guarantee a quality health insurance package for the poor.

Take a family of two parents with a child: One working parent -- employed by a company that doesn't provide health coverage. Let's say that family's total income is \$13,000 -- low enough to put them at the poverty line, but high enough to make them ineligible for Medicaid. / Right now, that family falls through the cracks -- can't afford any health care coverage at all. Under my plan, that would change: this family would

So old we had a higher #

qualify for \$3,750 health care credit -- payable to the health care insurer of their choice. (~~And large state insurance pools will ensure that our credit will pay the full cost of a quality health plan.~~) // For middle-income individuals and families - all the way up to those making \$80,000 dollars -- my plan provides a health insurance tax credit or deduction that will ease the burden of health insurance costs. //

Will
lose
then

My plan will bring health care coverage to almost 30 million uninsured Americans -- security to people who, for far too long, have had to do without. And all told, my plan means new help for nearly 95 million Americans (-% of American families) now struggling to meet health care's runaway costs.

My plan provides security to families like the McNallys and others caught in what health care experts call "job lock" -- the fear that because of what they call "pre-existing medical conditions," changing jobs will cost you and your family your health insurance.

My plan cuts runaway costs -- by making the system more efficient. The key is something we call Health Insurance Networks -- pooling together individuals and businesses that too often can't afford to offer health insurance to their workers -- or that worry that one worker's illness or accident could drive everyone's health insurance through the roof.

~~Here's how it works. Insurance costs obey the "law of large numbers:"~~ The larger the group being insured, the lower the cost per individual -- the broader the risk is spread -- the lower the

Save this section

administrative overhead. Think of it this way: The more people on your side, the better the bargain you can strike. What kind of a deal can you get bargaining with a dealer to buy one car? Now let's say you get together with some friends -- or with a purchasing co-op -- and then go back to negotiate with the car dealer? You'd drive a harder bargain -- and get the same car for a better price. Well, the same thing works for health care. We've got to use market forces to drive down costs and increase efficiencies.

We're also going to cut health care costs by wringing out waste and excess in the present system. That's why we've targeted malpractice insurance for reform.

You shouldn't have to pay a lawyer when you go to the doctor. Right now, people are doing just that: High malpractice premiums mean higher doctors' bills, expensive, unnecessary tests and higher hospital costs -- costs passed along not only to the patient, but to every American taxpayer. Last year alone, legal costs inflated our doctors' bills by \$20 billion dollars.

~~These are the kind of changes we want to make.~~ When health care costs total more than what we spend on our kids' education and our country's national defense -- combined -- even small changes can save us billions. And if we made all the changes I've talked about, my plan would save nearly 400 billion dollars in the next four years. //

I listen to the American people. ~~You want to know you've got insurance you can count on -- whether you keep your job /~~

~~lose your job / or change your job.~~ I don't hear you calling for higher taxes to finance a government take-over of our hospitals.

And yet that's what some of my opponents want: To nationalize our health care system. Put government in control: let government fix prices, let government ration the kind of care people get -- how much, what kind, and when they'll get it. / Go the government route, and you know what we'll get: A health care system that combines the efficiency of the House Post Office with the compassion of the KGB. //

You know, that comparison made a few people hot under the collar. I even got one letter from Russia telling me: "Quit running down the KGB." //

Nationalize health care, and here's what we're in for: Long waiting lists for surgery -- shortages of the high-tech equipment responsible for so many of the miracles of modern medicine. One example: Right now, the Cleveland Clinic performs 10 coronary bypass surgeries a day. High tech, high quality surgery -- without any wait. But if you live across Lake Erie in Canada, the wait for coronary bypass surgery is up to six months. ~~Need your tonsils out? Take a number: The waiting list in Canada is 3 and 1/2 months.~~ That's not the kind of system America wants or needs.

And then there's the cost. According to some studies, nationalized health care would mean a whopping \$250 to \$500 billion dollars a year in new taxes. //

9 And it's not surprise why: After ~~being~~ ^{having} ~~been~~ ^{Clinton} Governor for 12 years, one in ~~four~~ ^{from} Arkansians don't even have health insurance!
9 What if he does for America what he did to Arkansas? Think twice about that prospect.

My opponent backs a plan that goes by a different name -- but in the end, takes you to the same place: Nationalized health care. It's called "Play or pay," and here's what it means: Each employer must "play" -- meaning: shell out for insurance for employees, or "pay" -- extract a payroll tax to finance government health coverage. //

Well, Play or Pay will leave a lot of small businesses -- with two ^{crummy} options, none of us would envy: cut workers' wages to pay for mandated health care. Or fire some workers and use the savings to cover the rest. // According to an independent Urban Institute study, the "pay" part of this plan is no playground. It will require at least a 7 percent payroll tax. And by one estimate, that will cost this country 700,000 jobs. For an employee earning \$30,000 dollars a year -- that payroll tax would mean \$2100 chopped out of his paycheck. // Higher prices, lower wages, lost jobs: Any way you look at it -- that's the wrong prescription for America.

In the end, "Play or pay" is really no different from nationalized health care. I'm tempted to call it "pay and pay and pay again." It invites employers to stop offering health benefits, throw the problem in the government's lap, and dump millions of working Americans into a public plan like Medicaid.

We can't afford to saddle ourselves with a health care cure that's worse than the disease. Especially when we have a good alternative. //

Insert
A from p 4

9 Now you can see why I believe Health Care is going to be ^{a Republican issue} ~~my issue~~ this year.

9 My opponent ~~isn't~~ just isn't up to the mark on health care.

9 A major newspaper, The New York Times, described Bill Clinton's attention to health care ^{in Ark} issues as -- & I quote -- "occasional".

Congress comes back from recess next Tuesday. I want to start moving forward on ^{health} reform. My opponents are divided -- even they know their two proposals won't work. I say: Let Congress start by passing my small business health care reforms -- a package that will mean affordable, quality health care for millions of Americans who don't have it now. Make it a Labor Day present to the American worker. //

~~I know this morning I've asked you to hear me out on a serious subject. But real health care reform is a matter -- literally -- of life and death importance to working men and women and their families. / , The New York Times,~~

What about my opponent? Well, earlier this year, one of America's major newspapers described Bill Clinton's attention to health care issues as -- and I quote -- "occasional." And it cited this fact: One in four Arkansans ^{doesn't even have} ~~has~~ no health insurance - a much higher rate than the national average.!

Bill Clinton's been Governor of his state for 12 years. What if he keeps ^{does} his promise to do for America what he did for Arkansas? Then where will we be? //

I thought you should know that one candidate sees health care reform as more than a slogan -- more than another excuse to make government bigger or take more of your taxes.

On this Labor Day weekend, we should remember what Lincoln called the true test of government: Whether it respected the right of each one of us -- and I quote -- "to put into his own mouth the bread that his own hands have earned." //

In Lincoln's day, doctors made log cabin calls and life was short. Today, we have miracle medicines that can pluck us from death's door. //

But all this is of no matter, if we cannot afford it. Not if it is reserved only for the privileged or the prosperous. Not if it bankrupts the families of America. We must "put in the mouth of labor the bread that you have earned." We must fix the health care system of America. //

Once again, my thanks to Steve and Gretel and to all of you for this warm Ohio welcome -- and may God bless the United States of America.

#

WHITE HOUSE STAFFING MEMORANDUM

DATE: 9/2/92 ACTION/CONCURRENCE/COMMENT DUE BY: NOON, THURS., SEPT. 3

PRESIDENTIAL REMARKS: HEALTH CARE
PAINSVILLE, OHIO
SUBJECT: SEPTEMBER 5, 1992

	ACTION	FYI		ACTION	FYI
VICE PRESIDENT	<input type="checkbox"/>	<input checked="" type="checkbox"/>	X MOORE	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BAKER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	X MULLINS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SCOWCROFT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PETERSMEYER	<input type="checkbox"/>	<input type="checkbox"/>
DARMAN <i>Scully to Mc</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PORTER <i>Wilensky</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BRADY	<input type="checkbox"/>	<input checked="" type="checkbox"/>	X PROVOST	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BROMLEY	<input type="checkbox"/>	<input type="checkbox"/>	ROSS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CALIO <i>NIC</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	SMITH	<input checked="" type="checkbox"/>	<input type="checkbox"/>
DEMAREST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	TUTWILER	<input type="checkbox"/>	<input checked="" type="checkbox"/>
FITZWATER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	X ZOELICK <i>10:30</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
GRAY <i>NIC</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	KAUFMAN	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HOLIDAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	BATES	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HORNER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	BOSKIN <i>To OMcG by phone</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
MCBRIDE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MCGROARTY	<input type="checkbox"/>	<input checked="" type="checkbox"/>

REMARKS:

Please provide comments on the attached directly to Dan McGroarty, Rm. 122, x2930, with a copy to this office NO LATER THAN NOON, THURSDAY, SEPTEMBER 3. Thank you.

RESPONSE:

*Called 11:00
12:00*

PHILLIP D. BRADY
Assistant to the President
and Staff Secretary
Ext. 2702

McGroarty/Walters
September 2, 1992
4:00 p.m.
[health]

2 SEP 2 P4:00

PRESIDENTIAL REMARKS: HEALTH CARE
PAINSVILLE, OHIO
SEPTEMBER 5, 1992
9:30 A.M.

[Acknowledgements.] And of course, hats off to our hosts -
- Steve and Gretel Bencic. //

I bring greetings today from your Governor and my good friend, George Voinovich. This is the first time he's missed out on Steve and Gretel's cooking since 1966 -- but he's got good reason today. Governor Voinovich is on a trade mission to South Korea -- opening new markets for Ohio goods, and creating new jobs for Ohio workers. //

[[You've all seen Gretel's cake, but you may not know the story behind it. I don't want to give away her age, but __ years ago, when Gretel was 2 years old, the war in Europe separated her from her family. The Red Cross came to Gretel's rescue -- so today she's returning the favor, to help the people of South Florida and Louisiana in their moment of need. That's the best in the American spirit: plenty of heart, always generous, always ready to help neighbors in need. //]]

And after x-thousand Meals Ready to Eat, we may just airlift Gretel's cake to Miami to take care of dessert. //

[[And I want to salute today the contingents of Ohio's finest -- Ohio National Guard units xxxx and xxx, on route now to southern Florida.]]

It's great to be here in Painsville to help open this year's Oktoberfest. You've got the four basic food groups: pancakes and syrup / bratwurst and beer. // And not one sprig of broccoli in sight. //

This festival has always been a celebration of cultures -- but this year, in a very special way, it is a celebration of the spirit. We've witnessed a world of change. Across Europe, across continents, from Managua to Moscow, millions of men and women now celebrate a new birth of freedom. For the people here today -- people who came to America from the Old Country -- who prayed for this day to come, the change we've witnessed -- this change we've worked for -- is a miracle come true.

There are those -- to quote the poet -- who will say that the liberation of humanity, the freedom of man and mind, is nothing but a dream.

And they are right. / It is the American Dream.

Today, our challenge is to bring that spirit home -- home from the towns your parents and grandparents were born in, to this new world we call America. To focus this great nation on the new mission at hand. //

I know the main attraction this morning is pancakes, not politics. So today I've set aside the standard Labor Day speech. I want to do something a little different -- I want to take a few minutes to speak to you about a serious matter, something you should be thinking about as you go into that voting booth

November 3rd: About the way we can change America's health care system for the better. //

Think about the challenges we face as a nation: Anyone concerned about America's competitiveness has to see controlling health care costs as key to a healthy economy. / Think about the concerns we have as parents: Health care -- for ourselves, for our kids -- has to top the list. //

Maybe you're worried about what happens to your health care if you change jobs -- or worse still, if you lose your job. Maybe you've got a child with a long-term illness. You're worried that if you leave your job -- even to take a better one - - you'll lose your health care. [[LETTER FROM CLEVELAND GIRL, TIFFANY MCNALLY, ON FAMILY'S HEALTH PROBLEMS....]] //

The one thing this crisis is not about is quality of care. American health care is first-rate, number one in the world. Since 1980, average life expectancy in America is up -- infant mortality is down. Deaths from heart disease are down. Deaths from stroke -- down. One ~~big~~^{big} reason is the ²⁰⁰ ~~xx~~ percent increase in federal medical research in everything from Alzheimers to AIDS. And right now, the vast majority of Americans have access to this quality care system. But the cost we pay for health care has skyrocketed. Maybe it won't surprise anyone who's made a trip to the pharmacy for prescription pills lately - - but America's annual health care costs have risen from \$74 billion dollars in 1970 to \$800 billion dollars today. And still, more than 30 million Americans have no insurance at all.

CEA

And don't kid yourselves. We all pay for high health care costs -- more than once. High health costs are a drag on our economy -- drive up the deficit -- and soak up money we need for other vital public programs. //

Z - delete
 Back in Washington, some of the political pundits say that health care is a Democratic issue. Well, I don't believe that, and I'll tell you why: We've got the compassion -- and the common sense -- to change our system for the better. Health care reform is a key part of my agenda for economic security. //

I listen to the American people. You want to know you've got insurance you can count on -- whether you keep your job / lose your job / or change your job. I don't hear you calling for higher taxes to finance a government take-over of our hospitals.

CEA
 You see, I think that government is too big and it spends too much. Right now, the cost of health care eats up 13 percent of all the goods and services we produce. The last thing I want to do is put the government in charge of ~~13 percent more~~ *another huge chunk* of the American economy. //

And yet that's what some people want: To nationalize our health care system. Put government in control: let government set prices, let government ration the kind of care people get -- how much, what kind, and when they'll get it. / Go the government route, and you know what we'll get: A health care system that combines the efficiency of the House Post Office with the compassion of the KGB. //

You know, that comparison made a few people hot under the collar. I even got one letter from Russia telling me: "Quit running down the KGB." //

Nationalize health care, and here's what we're in for: Long waiting lists for surgery -- shortages of the high-tech equipment responsible for so many of the miracles of modern medicine. One example: Right now, the Cleveland Clinic performs 10 coronary bypass surgeries a day. High tech, high quality surgery -- without any wait. But if you live across Lake Erie in Canada, the wait for coronary bypass surgery is six months. Need your tonsils out? Take a number: The waiting list in Canada is 3 and 1/2 months. //

And then there's the cost. According to some studies, nationalized health care would mean a whopping \$250 to \$500 billion dollars a year in new taxes. //

But you won't hear about higher taxes from the folks pushing that scheme. Ask them about the side-effects of their plan, and they just say: Take two aspirin -- and call me after the election. //

But there's another proposal out there that's every bit as harmful to the economy. Maybe you've heard of it -- it's called "Play or pay," and here's what it means: Each employer must "play" -- meaning: provide insurance for employees, or they can "pay" -- a payroll tax to finance government health coverage.

Well, Play or Pay will leave a lot of small businesses -- businesses that are the heartbeat of this American economy

-- with a tough choice: One, cut workers' wages to pay for mandated health care. Two, fire some workers and use the savings to cover the rest. Or three: raise prices, and try to pass along the cost to the consumer. Some reliable studies say a 7 percent payroll tax will cost this country 700,000 jobs. Higher prices, lower wages, lost jobs: Any way you look at it -- that's the wrong prescription for America. //

In the end, "Play or pay" is really no different from nationalized health care. I'm tempted to call it "pay and pay." It invites employers to stop offering health benefits, throw the problem in the government's lap, and dump millions of working Americans into a public plan like Medicaid. And because the new payroll taxes in Play or Pay can't possibly pay for the program - you, the American taxpayer, will have to pick up the tab. //

The fact is: We can reform health care without pushing our economy into intensive care. // We start with these objectives: a health care system built on choice -- not government control. One that keeps costs down -- and opens up access. But above all, a health care system that gives all Americans real security -- security / that if they change jobs, if they or their kids develop serious health problems, they'll still be able to count on the coverage they need. //

My plan meets every one of these objectives.

We can start making health care more accessible by making health insurance more affordable. For low-income individuals and families, I propose a health insurance credit -- up to \$3,750

dollars a year to help people buy private health insurance. Middle-income individuals and families -- all the way up to those making \$80,000 dollars -- will get a health insurance tax deduction. All told, that's new help to purchase health insurance for 70 million Americans.

Take a family of two parents with a child: One working parent -- employed by a company that doesn't provide health coverage. That family's total income is \$10,000 -- low enough to put them under the poverty line, but high enough to make them ineligible for Medicaid. / Right now, that family falls through the cracks -- can't afford any health care coverage at all. Under my plan, that would change: this family would qualify for \$3750 health care credit -- payable to the health care insurer of their choice. //

All together, my plan will bring health care coverage to almost 30 million uninsured Americans -- security to people who, for far too long, have had to do without. //

And as we open up health care to all Americans, we can cut runaway costs -- by making the system more efficient. The key is something we call Health Insurance Networks -- to pool small businesses that too often can't afford to offer health insurance to their workers, or worry that one worker's illness or accident could drive everyone's health insurance through the roof.

Insurance costs obey the "law of large numbers:" The larger the group being insured, the lower the cost per individual. Think of it this way: What kind of a deal can you get bargaining

with the grocer to buy one box of cereal? Now let's say you got together with everyone on your street, or better yet everyone in your town, and then went back to buy cereal? You'd drive a harder bargain and get a better price. The same thing works for health care.

We're also going to cut health care costs by wringing out waste and excess in the present system. That's why we've targeted malpractice insurance for reform. You shouldn't have to pay a lawyer when you go to the doctor. Right now, people are doing just that: High malpractice premiums mean higher doctors' bills, higher hospital costs -- costs passed along not only to the patient, but to every American taxpayer. [[Last year alone, legal costs inflated our doctors bills by xx billion dollars.]]

Some I know are skeptical -- they think the savings won't add up. But I can tell you, when each year's health care costs total more than what we spend on our kids' education and our country's national defense -- combined -- even small changes can save us billions.

I won't detail this morning the way the Health Insurance Networks I mentioned will save money by helping cut red tape and paperwork -- the way we'll simplify and speed up claims processing, or bring the growth in government health programs under control. But I will say this: If we made the changes I've talked about, my plan would save nearly 400 billion dollars in the next four years. //

So today I challenge the Congress: Start with my small business reforms -- with the package that will mean affordable, quality health care for millions of Americans who don't have it now, and pass my plan. And I ask all of you here to join me -- tell the Congress it's time to act. //

You know, when you're President, you get a lot of advice -- from all over the country, from people of all ages. Here's one example, from a boy named Cory, 11 years old, on what a President should do when you're fighting with Congress, and you just can't get things done. Here's the quote: "Meet at the Capitol at midnight, and check the Constitution to see who's right." //

Well, if it gets things done ... maybe it's worth a try. /

I know there are those who say this nation has seen its best day. They don't know the whole world still believes in America's magic. They don't see the whole world thinks America is just another way of saying ... the future.

Now that the entire world is turning our way -- toward free government, free markets, less bureaucracy, less red tape and more competition -- we can't turn back. America will move forward -- mold the future into a new American century.

We can lift this country to new heights, to new hope. And we will build the strong, secure America we want to pass on to our kids. //

Once again, my thanks for this warm Ohio welcome -- and may God bless the United States of America.

#



TO

9/4

McGroarty (Walters/Bunton) 10:15am
September 3, 1992
5:45 p.m.
[health]

REVISED per R.ZOELLICK

Steve/Dan:

PRESIDENTIAL REMARKS: **HEALTH CARE**
PAINESVILLE, OHIO
SEPTEMBER 5, 1992
9:30 A.M.

① I think this is a pretty good shape; pls see my edit
② pls see last page for an idea

[Acknowledgements.] And of course, hats off to our hosts -
- Steve and Gretel Bencic [BENZ-ick]. //

I bring greetings today from your Governor and my good friend, George Voinovich. This is the first time Governor Voinovich missed this event since 1966. He's on a trade mission to South Korea -- opening new markets for Ohio goods, and creating new jobs for Ohio workers. // I'm sure Korean spring rolls taste great ... but you can't put syrup on a spring roll.

[[You've all seen Gretel's cake, but you may not know the story behind it. I don't want to give away her age, but 50 years ago, when Gretel was a little girl, the war in Europe separated her from her Mother. The Red Cross came to Gretel's rescue -- so today she's returning the favor, to help the people of South Florida and Louisiana in their moment of need.

The survivors of Hurricane Andrew have been eating military ^{fr} Meals ~~Ready to Eat~~ for 8 days. We have a cargo plane on stand-by -- ready to descend on them with 500 pounds of Gretel's cake. I ~~don't~~ ^{know} think there ~~is~~ ^{won't} be a crumb left in sight.

[[And I want to salute today the contingents of Ohio's finest -- Ohio National Guard units [xxx and xxx], on route now to southern Florida.]]

It's great to be here in Painesville to help open this year's Oktoberfest. You've got the four basic food groups: pancakes and syrup / bratwurst and beer. // And not a sprig of broccoli to be seen. //

This festival has always been a celebration of cultures -- but this year, in a very special way, it is a celebration of the spirit. We've witnessed a world of change. Across Europe, across continents, from Panama City to Prague, millions of men and women now celebrate a new birth of freedom. For the people here today -- people who came to America from the Old Country -- who prayed for this day to come, the change we've witnessed -- this change we've worked for -- is a miracle come true.

There are those -- to quote the poet -- who will say that the liberation of humanity, the freedom of man and mind, is nothing but a dream.

And they are right. / It is the American Dream.

Today, our challenge is to bring that spirit home -- home from the towns your parents and grandparents were born in, to this new world we call America. To focus this great nation on the new mission at hand. //

I know the main attraction this morning is pancakes, not politics. So today I've set aside the standard Labor Day speech. I want to do something a little different -- I want to take a few minutes to speak to you about a serious matter, something you ^{I hope} should be thinking about as you go into that voting booth

November 3rd: About the way we can change America's health care system for the better. //

Think about the challenges we face as a nation: Anyone concerned about America's competitiveness has to see controlling health care spending as key to a healthy economy. / Think about the concerns we have as parents: Health care -- for ourselves, for our kids -- has to top the list. //

I want to tell you a story about a family from Dorset, Ohio -- a family I first learned about when Tiffany McNally wrote me at the White House two years ago. Tiffany just turned 16 last week. Her Mom is healthy -- but her Dad has a rare blood disease. So do her two sisters and her two brothers.

Tiffany doesn't have the blood disease -- you see, she was adopted. But through her natural mother, Tiffany was born with Fetal Alcohol Syndrome. //

Tiffany's mom works part-time as a church secretary; her dad is a utility worker. A single, routine visit to the doctor costs more than Mrs. McNally earns all week. My point today isn't to tell you how tough things are in Tiffany's house. ~~I'd say keeping things together the way they do is a miracle -- but you ask the McNallys -- they'll say they "make do."~~

No, I want to focus on one thing Tiffany and her family shouldn't have to worry about: If Mr. McNally ^{were} ~~was~~ laid off -- or worse still, if he lost his job, well in Mrs. McNally's words: "They'd be sunk." Let's say Mr. McNally found a new job -- a better job -- but the catch was: No new health insurer would

This is really hard for us

(subject)

carry him or his family. He'd have to stay put, and let that opportunity pass him by.

Well, that is wrong. That's one of the things we've got to change -- and that's why I want to see my plan passed. A story like Tiffany's family's touches all of us. Because health care reform isn't just about studies and cold statistics -- it's about real worries / real lives.

Let's be clear: The one thing this crisis is not about is quality of care. American health care is first-rate, number one in the world. Since 1980, average life expectancy in America is up -- infant mortality is down. Death rates from heart disease are down. Deaths from stroke -- down. Part of the reason is one of the best kept secrets in Washington: And that is that, since I took office, we've increased funding for federal medical research more than 150 percent, in everything from Alzheimers to AIDS.

Right now, 200 million Americans have access to this quality care system. But that high quality, high-tech medical care comes at an unacceptable price: 34 million Americans have no insurance at all -- and millions more are afraid to change jobs for fear of losing the health insurance they've got. America's health care costs now top \$800 billion dollars a year -- and the cost is rising two to three times the rate of inflation. //

And don't kid yourselves. We all pay for high health care costs -- more than once. High health costs are a drag on our economy -- drive up the deficit -- and soak up money you need for

other important family expenses. // That's why health care reform is a key part of my agenda for economic security. //

This election year, health care is going to be a Republican issue. // We've got a good program, and my Democratic opponents are divided -- between two bad ones, both of which would put government in charge of health care.

Right now, the cost of health care eats up 13 percent of all the goods and services we produce. The last thing I want to do is put the government in charge of another huge chunk of the American economy. // America simply cannot afford to take a gamble on government-run health care. //

The fact is: We can reform the system without pushing our economy into intensive care. // We start with these objectives: an efficient health care system built on competition to control costs -- not government control and rationing care. One that keeps costs down -- and opens up access -- and allows choice in care. But above all, a health care system that gives all Americans real security -- security / that if they change jobs, if they or their kids develop serious health problems, they'll still be able to count on the coverage they need. //

We've got to build on the strengths of the present system: on consumer choice, on innovation and state-of-the-art medicine -- while controlling costs and expanding access.

My plan meets every one of these objectives.

We start making health care more accessible -- by making health insurance more affordable. For low-income individuals and

families, I propose a health insurance credit -- up to \$3,750 dollars a year that will guarantee a quality health insurance package for the poor.

Take a family of two parents with a child: One working parent -- employed by a company that doesn't provide health coverage. That family's total income is \$13,000 -- low enough to put them at the poverty line, but high enough to make them ineligible for Medicaid. / Right now, that family falls through the cracks -- can't afford any health care coverage at all. Under my plan, that would change: this family would qualify for \$3750 health care credit -- payable to the health care insurer of their choice. (And large state insurance pools will ensure that our credit will pay the full cost of a quality health plan.) //

For middle-income individuals and families -- all the way up to those making \$80,000 dollars -- my plan provides a health insurance tax credit or deduction that will ease the burden of health insurance costs. //

My plan will bring health care coverage to almost 30 million uninsured Americans -- security to people who, for far too long, have had to do without. And all told, my plan means new help for nearly 95 million Americans now struggling to meet health care's runaway costs.

My plan provides security to families like the McNallys and others caught in what health care experts call "job lock" -- the fear that because of "pre-existing medical conditions," changing jobs will cost you and your family their health insurance.

CHK: Ives
27-38

My plan cuts runaway costs -- by making the system more efficient. The key is something we call Health Insurance Networks -- to pool together individuals and businesses that too often can't afford to offer health insurance to their workers -- or that worry that one worker's illness or accident could drive everyone's health insurance through the roof.

Here's how it works. Insurance costs obey the "law of large numbers:" The larger the group being insured, the lower the cost per individual -- the broader the risk is spread -- the lower the administrative overhead. (Think of it this way: What kind of a deal can you get bargaining with a dealer to buy one car? Now let's say you got together with some friends -- or with a purchasing co-op -- and then went back to negotiate with the car dealer? You'd drive a harder bargain -- and get the same car for a better price. Well, the same thing works for health care.)

the more people on your side, the better bargain you can strike.

I'm not sure this works. The analogy would be friends (5 cars) -> Perhaps system =

We've got to use market forces to drive down costs and increase efficiencies.

We're also going to cut health care costs by wringing out waste and excess in the present system. That's why we've targeted malpractice insurance for reform.

You shouldn't have to pay a lawyer when you go to the doctor. Right now, people are doing just that: High malpractice premiums mean higher doctors' bills, expensive, unnecessary tests and higher hospital costs -- costs passed along not only to the patient, but to every American taxpayer. Last year alone, legal costs inflated our doctors' bills by \$20 billion dollars.

Some I know are skeptical -- they think the savings won't add up. But I can tell you, when each year's health care costs total more than what we spend on our kids' education and our country's national defense -- combined -- even small changes can save us billions. And if we made all the changes I've talked about, my plan would save nearly 400 billion dollars in the next four years. //

I listen to the American people. You want to know you've got insurance you can count on -- whether you keep your job / lose your job / or change your job. I don't hear you calling for higher taxes to finance a government take-over of our hospitals.

And yet that's what some of my opponents want: To nationalize our health care system. Put government in control: let government fix prices, let government ration the kind of care people get -- how much, what kind, and when they'll get it. / Go the government route, and you know what we'll get: A health care system that combines the efficiency of the House Post Office with the compassion of the KGB. //

You know, that comparison made a few people hot under the collar. I even got one letter from Russia telling me: "Quit running down the KGB." //

Nationalize health care, and here's what we're in for: Long waiting lists for surgery -- shortages of the high-tech equipment responsible for so many of the miracles of modern medicine. One example: Right now, the Cleveland Clinic performs 10 coronary bypass surgeries a day. High tech, high quality surgery --

without any wait. But if you live across Lake Erie in Canada, the wait for coronary bypass surgery is up to six months. Need your tonsils out? Take a number: The waiting list in Canada is 3 and 1/2 months. That's not the kind of system America wants or needs.

And then there's the cost. According to some studies, nationalized health care would mean a whopping \$250 to \$500 billion dollars a year in new taxes. //

My opponent backs a plan that goes by a different name -- but in the end, takes you to the same place: Nationalized health care. It's called "Play or pay," and here's what it means: Each employer must "play" -- meaning: shell out for insurance for employees, or "pay" -- extract a payroll tax to finance government health coverage. //

Well, Play or Pay will leave a lot of small businesses -- businesses that are the heartbeat of this American economy -- with two options none of us would envy: One, cut workers' wages to pay for mandated health care. Or two, fire some workers and use the savings to cover the rest. // According to an independent Urban Institute study, a 7 percent payroll tax will cost this country 700,000 jobs. For an employee earning \$30,000 dollars a year -- that payroll tax would mean \$2100 chopped out of his paycheck. // Higher prices, lower wages, lost jobs: Any way you look at it -- that's the wrong prescription for America.

In the end, "Play or pay" is really no different from nationalized health care. I'm tempted to call it "pay and pay

and pay again." It invites employers to stop offering health benefits, throw the problem in the government's lap, and dump millions of working Americans into a public plan like Medicaid.

We can't afford to saddle ourselves with a health care cure that's worse than the disease. Especially when we've got an alternative for affordable health care for all Americans. //

Congress comes back from recess next Tuesday. I want to start moving forward on reform. My opponents are divided -- even they know their two proposals won't work. I say: Let Congress start by passing my small business health care reforms -- a package that will mean affordable, quality health care for millions of Americans who don't have it now. Make it a Labor Day present to the American worker. //

I know this morning I've asked you to hear me out on a serious subject. But real health care reform is a matter -- literally -- of life and death importance to working men and women and their families. / And I thought you should know that one candidate sees health care reform as more than a slogan -- more than another excuse to make government bigger or take more of your taxes.

On this Labor Day weekend, we should remember what Lincoln called the true test of government: Whether it respected the right of each one of us -- and I quote -- "to put into his own mouth the bread that his own hands have earned." //

We don't respect that right by enlarging government. We respect it by ensuring liberty -- protecting the freedom of each

individual to live and work as they see fit, the freedom of each American family to live safe and secure. //

Once again, my thanks to Steve and Gretel and to all of you for this warm Ohio welcome -- and may God bless the United States of America.

#

Perhaps its time to start to lay the predicate for the Ark record.
What do you think about working these ideas in when you discuss

Play/Play

- Just this year (4/2/92) the NYT described Clintons attention to ~~state~~ health care issues in Arkansas as "occasional" - All of a sudden he converted
- One in 4 Arkansans has no health insurance, much lower than nationwide (7 in 7)
- Hes been Gov. there for — years: What if he does keeps his promise & does for America what he did to Arkansas? Then where will we be?

THE WHITE HOUSE
WASHINGTON

92 SEP 4 AIO: 44

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P.3

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high costs

THE WHITE HOUSE

WASHINGTON

92 SEP 3 P5:29

September 3, 1992

MEMORANDUM FOR DAN MCGROARTY

FROM: STEPHEN G. RADEMAKER *SR*
ASSOCIATE COUNSEL TO THE PRESIDENT

SUBJECT: Presidential Remarks: Labor Day Parade

Pursuant to Phillip Brady's request, Counsel's Office has reviewed the above-referenced matter. We have no objection to the draft presidential remarks.

cc: Phillip D. Brady

WHITE HOUSE STAFFING MEMORANDUM

DATE: 09/02/92 ACTION/CONCURRENCE/COMMENT DUE BY: 2:00 p.m. 09/03

SUBJECT: PRESIDENTIAL REMARKS: LABOR DAY PARADE, HAMTRAMCK, MI - 09/07

	ACTION	FYI		ACTION	FYI
VICE PRESIDENT	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MOORE	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BAKER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MULLINS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SCOWCROFT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PETERSMEYER	<input type="checkbox"/>	<input type="checkbox"/>
DARMAN	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PORTER	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BRADY	<input type="checkbox"/>	<input checked="" type="checkbox"/>	PROVOST	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BROMLEY	<input type="checkbox"/>	<input type="checkbox"/>	ROSS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CALIO	<input checked="" type="checkbox"/>	<input type="checkbox"/>	SMITH	<input checked="" type="checkbox"/>	<input type="checkbox"/>
DEMAREST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	TUTWILER	<input type="checkbox"/>	<input checked="" type="checkbox"/>
FITZWATER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	ZOELICK	<input checked="" type="checkbox"/>	<input type="checkbox"/>
GRAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	MCGROARTY	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HOLIDAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	KAUFMAN	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HORNER	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
MCBRIDE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>

REMARKS:

Please provide any comments directly to Dan McGroarty no later than 2:00 p.m. on Thursday, 09/03, with a copy to this office. Thanks.

RESPONSE:

PHILLIP D. BRADY
Assistant to the President
and Staff Secretary
Ext. 2702

WHITE HOUSE STAFFING MEMORANDUM

DATE: 9/2/92 ACTION/CONCURRENCE/COMMENT DUE BY: NOON, THURS., SEPT. 3
 PRESIDENTIAL REMARKS: HEALTH CARE
 PAINSVILLE, OHIO
 SUBJECT: SEPTEMBER 5, 1992

	ACTION	FYI		ACTION	FYI
VICE PRESIDENT	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MOORE	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BAKER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MULLINS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SCOWCROFT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PETERSMEYER	<input type="checkbox"/>	<input type="checkbox"/>
DARMAN	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PORTER	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BRADY	<input type="checkbox"/>	<input checked="" type="checkbox"/>	PROVOST	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BROMLEY	<input type="checkbox"/>	<input type="checkbox"/>	ROSS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CALIO	<input checked="" type="checkbox"/>	<input type="checkbox"/>	SMITH	<input checked="" type="checkbox"/>	<input type="checkbox"/>
DEMAREST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	TUTWILER	<input type="checkbox"/>	<input checked="" type="checkbox"/>
FITZWATER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	ZOELLICK	<input checked="" type="checkbox"/>	<input type="checkbox"/>
GRAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	KAUFMAN	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HOLIDAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	BATES	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HORNER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	BOSKIN	<input checked="" type="checkbox"/>	<input type="checkbox"/>
MCBRIDE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MCGROARTY	<input type="checkbox"/>	<input checked="" type="checkbox"/>

REMARKS:

Please provide comments on the attached directly to Dan McGroarty, Rm. 122, x2930, with a copy to this office NO LATER THAN NOON, THURSDAY, SEPTEMBER 3. Thank you.

RESPONSE:

Comments given directly from Scully to McGroarty

PHILLIP D. BRADY
 Assistant to the President
 and Staff Secretary
 Ext. 2702

McGroarty/Walters
September 2, 1992
4:00 p.m.
[health]

02 SEP 2 P4:08

PRESIDENTIAL REMARKS: HEALTH CARE
PAINSVILLE, OHIO
SEPTEMBER 5, 1992
9:30 A.M.

[Acknowledgements.] And of course, hats off to our hosts -
- Steve and Gretel Bencic. //

I bring greetings today from your Governor and my good friend, George Voinovich. This is the first time he's missed out on Steve and Gretel's cooking since 1966 -- but he's got good reason today. Governor Voinovich is on a trade mission to South Korea -- opening new markets for Ohio goods, and creating new jobs for Ohio workers. //

[[You've all seen Gretel's cake, but you may not know the story behind it. I don't want to give away her age, but __ years ago, when Gretel was 2 years old, the war in Europe separated her from her family. The Red Cross came to Gretel's rescue -- so today she's returning the favor, to help the people of South Florida and Louisiana in their moment of need. That's the best in the American spirit: plenty of heart, always generous, always ready to help neighbors in need. //]]

And after x-thousand Meals Ready to Eat, we may just airlift Gretel's cake to Miami to take care of dessert. //

[[And I want to salute today the contingents of Ohio's finest -- Ohio National Guard units xxxx and xxx, on route now to southern Florida.]]

It's great to be here in Painsville to help open this year's Oktoberfest. You've got the four basic food groups: pancakes and syrup / bratwurst and beer. // And not one sprig of broccoli in sight. //

This festival has always been a celebration of cultures -- but this year, in a very special way, it is a celebration of the spirit. We've witnessed a world of change. Across Europe, across continents, from Managua to Moscow, millions of men and women now celebrate a new birth of freedom. For the people here today -- people who came to America from the Old Country -- who prayed for this day to come, the change we've witnessed -- this change we've worked for -- is a miracle come true.

There are those -- to quote the poet -- who will say that the liberation of humanity, the freedom of man and mind, is nothing but a dream.

And they are right. / It is the American Dream.

Today, our challenge is to bring that spirit home -- home from the towns your parents and grandparents were born in, to this new world we call America. To focus this great nation on the new mission at hand. //

I know the main attraction this morning is pancakes, not politics. So today I've set aside the standard Labor Day speech. I want to do something a little different -- I want to take a few minutes to speak to you about a serious matter, something you should be thinking about as you go into that voting booth

November 3rd: About the way we can change America's health care system for the better. //

Think about the challenges we face as a nation: Anyone concerned about America's competitiveness has to see controlling health care costs as key to a healthy economy. / Think about the concerns we have as parents: Health care -- for ourselves, for our kids -- has to top the list. //

Maybe you're worried about what happens to your health care if you change jobs -- or worse still, if you lose your job. Maybe you've got a child with a long-term illness. You're worried that if you leave your job -- even to take a better one -- you'll lose your health care. [[LETTER FROM CLEVELAND GIRL, TIFFANY MCNALLY, ON FAMILY'S HEALTH PROBLEMS....]] //

The one thing this crisis is not about is quality of care. American health care is first-rate, number one in the world. Since 1980, average life expectancy in America is up -- infant mortality is down. Deaths from heart disease are down. Deaths from stroke -- down. One big reason is the [xx] percent increase in federal medical research in everything from Alzheimers to AIDS. And right now, the vast majority of Americans have access to this quality care system. But the cost we pay for health care has skyrocketed. Maybe it won't surprise anyone who's made a trip to the pharmacy for prescription pills lately -- but America's annual health care costs have risen from \$74 billion dollars in 1970 to \$800 billion dollars today. And still, more than 30 million Americans have no insurance at all.

And don't kid yourselves. We all pay for high health care costs -- more than once. High health costs are a drag on our economy -- drive up the deficit -- and soak up money we need for other vital public programs. //

Back in Washington, some of the political pundits say that health care is a Democratic issue. Well, I don't believe that, and I'll tell you why: We've got the compassion -- and the common sense -- to change our system for the better. Health care reform is a key part of my agenda for economic security. //

I listen to the American people. You want to know you've got insurance you can count on -- whether you keep your job / lose your job / or change your job. I don't hear you calling for higher taxes to finance a government take-over of our hospitals.

You see, I think that government is too big and it spends too much. Right now, the cost of health care eats up 13 percent of all the goods and services we produce. The last thing I want to do is put the government in charge of 13 percent more of the American economy. //

And yet that's what some people want: To nationalize our health care system. Put government in control: let government set prices, let government ration the kind of care people get -- how much, what kind, and when they'll get it. / Go the government route, and you know what we'll get: A health care system that combines the efficiency of the House Post Office with the compassion of the KGB. //

You know, that comparison made a few people hot under the collar. I even got one letter from Russia telling me: "Quit running down the KGB." //

Nationalize health care, and here's what we're in for: Long waiting lists for surgery -- shortages of the high-tech equipment responsible for so many of the miracles of modern medicine. One example: Right now, the Cleveland Clinic performs 10 coronary bypass surgeries a day. High tech, high quality surgery -- without any wait. But if you live across Lake Erie in Canada, the wait for coronary bypass surgery is six months. Need your tonsils out? Take a number: The waiting list in Canada is 3 and 1/2 months. //

And then there's the cost. According to some studies, nationalized health care would mean a whopping \$250 to \$500 billion dollars a year in new taxes. //

But you won't hear about higher taxes from the folks pushing that scheme. Ask them about the side-effects of their plan, and they just say: Take two aspirin -- and call me after the election. //

But there's another proposal out there that's every bit as harmful to the economy. Maybe you've heard of it -- it's called "Play or pay," and here's what it means: Each employer must "play" -- meaning: provide insurance for employees, or they can "pay" -- a payroll tax to finance government health coverage.

Well, Play or Pay will leave a lot of small businesses -- businesses that are the heartbeat of this American economy

-- with a tough choice: One, cut workers' wages to pay for mandated health care. Two, fire some workers and use the savings to cover the rest. Or three: raise prices, and try to pass along the cost to the consumer. Some reliable studies say a 7 percent payroll tax will cost this country 700,000 jobs. Higher prices, lower wages, lost jobs: Any way you look at it -- that's the wrong prescription for America. //

In the end, "Play or pay" is really no different from nationalized health care. I'm tempted to call it "pay and pay." It invites employers to stop offering health benefits, throw the problem in the government's lap, and dump millions of working Americans into a public plan like Medicaid. And because the new payroll taxes in Play or Pay can't possibly pay for the program - - you, the American taxpayer, will have to pick up the tab. //

The fact is: We can reform health care without pushing our economy into intensive care. // We start with these objectives: a health care system built on choice -- not government control. One that keeps costs down -- and opens up access. But above all, a health care system that gives all Americans real security -- security / that if they change jobs, if they or their kids develop serious health problems, they'll still be able to count on the coverage they need. //

My plan meets every one of these objectives.

We can start making health care more accessible by making health insurance more affordable. For low-income individuals and families, I propose a health insurance credit -- up to \$3,750

dollars a year to help people buy private health insurance. Middle-income individuals and families -- all the way up to those making \$80,000 dollars -- will get a health insurance tax deduction. All told, that's new help to purchase health insurance for 70 million Americans.

Take a family of two parents with a child: One working parent -- employed by a company that doesn't provide health coverage. That family's total income is \$10,000 -- low enough to put them under the poverty line, but high enough to make them ineligible for Medicaid. / Right now, that family falls through the cracks -- can't afford any health care coverage at all. Under my plan, that would change: this family would qualify for \$3750 health care credit -- payable to the health care insurer of their choice. //

All together, my plan will bring health care coverage to almost 30 million uninsured Americans -- security to people who, for far too long, have had to do without. //

And as we open up health care to all Americans, we can cut runaway costs -- by making the system more efficient. The key is something we call Health Insurance Networks -- to pool small businesses that too often can't afford to offer health insurance to their workers, or worry that one worker's illness or accident could drive everyone's health insurance through the roof.

Insurance costs obey the "law of large numbers:" The larger the group being insured, the lower the cost per individual. Think of it this way: What kind of a deal can you get bargaining

with the grocer to buy one box of cereal? Now let's say you got together with everyone on your street, or better yet everyone in your town, and then went back to buy cereal? You'd drive a harder bargain and get a better price. The same thing works for health care.

We're also going to cut health care costs by wringing out waste and excess in the present system. That's why we've targeted malpractice insurance for reform. You shouldn't have to pay a lawyer when you go to the doctor. Right now, people are doing just that: High malpractice premiums mean higher doctors' bills, higher hospital costs -- costs passed along not only to the patient, but to every American taxpayer. [[Last year alone, legal costs inflated our doctors bills by xx billion dollars.]]

Some I know are skeptical -- they think the savings won't add up. But I can tell you, when each year's health care costs total more than what we spend on our kids' education and our country's national defense -- combined -- even small changes can save us billions.

I won't detail this morning the way the Health Insurance Networks I mentioned will save money by helping cut red tape and paperwork -- the way we'll simplify and speed up claims processing, or bring the growth in government health programs under control. But I will say this: If we made the changes I've talked about, my plan would save nearly 400 billion dollars in the next four years. //

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Well, if it gets things done ... maybe it's worth a try. /

I know there are those who say this nation has seen its best day. They don't know the whole world still believes in America's magic. They don't see the whole world thinks America is just another way of saying ... the future.

Now that the entire world is turning our way -- toward free government, free markets, less bureaucracy, less red tape and more competition -- we can't turn back. America will move forward -- mold the future into a new American century.

We can lift this country to new heights, to new hope. And we will build the strong, secure America we want to pass on to our kids. //

Once again, my thanks for this warm Ohio welcome -- and may God bless the United States of America.

#

THE WHITE HOUSE
WASHINGTON

It's great!
see few
changes
noted

Gail -

Would you please take
a look at this? If you
find any factual oddities
or unclear language, please
call me or Jeannie Bunton
at x 7750.

Thanks,
Ed Walters
Speechwriting

McGroarty/Walters
September 2, 1992
4:00 p.m.
[health]

PRESIDENTIAL REMARKS: HEALTH CARE
PAINSVILLE, OHIO
SEPTEMBER 5, 1992
9:30 A.M.

[Acknowledgements.] And of course, hats off to our hosts -
- Steve and Gretel Bencic. //

I bring greetings today from your Governor and my good friend, George Voinovich. This is the first time he's missed out on Steve and Gretel's cooking since 1966 -- but he's got good reason today. Governor Voinovich is on a trade mission to South Korea -- opening new markets for Ohio goods, and creating new jobs for Ohio workers. //

[[You've all seen Gretel's cake, but you may not know the story behind it. I don't want to give away her age, but __ years ago, when Gretel was 2 years old, the war in Europe separated her from her family. The Red Cross came to Gretel's rescue -- so today she's returning the favor, to help the people of South Florida and Louisiana in their moment of need. That's the best in the American spirit: plenty of heart, always generous, always ready to help neighbors in need. //]]

And after x-thousand Meals Ready to Eat, we may just airlift Gretel's cake to Miami to take care of dessert. //

[[And I want to salute today the contingents of Ohio's finest -- Ohio National Guard units xxxx and xxx, on route now to southern Florida.]]

It's great to be here in Painsville to help open this year's Oktoberfest. You've got the four basic food groups: pancakes and syrup / bratwurst and beer. // And not one sprig of broccoli in sight. //

This festival has always been a celebration of cultures -- but this year, in a very special way, it is a celebration of the spirit. We've witnessed a world of change. Across Europe, across continents, from Managua to Moscow, millions of men and women now celebrate a new birth of freedom. For the people here today -- people who came to America from the Old Country -- who prayed for this day to come, the change we've witnessed -- this change we've worked for -- is a miracle come true.

There are those -- to quote the poet -- who will say that the liberation of humanity, the freedom of man and mind, is nothing but a dream.

And they are right. / It is the American Dream.

Today, our challenge is to bring that spirit home -- home from the towns your parents and grandparents were born in, to this new world we call America. To focus this great nation on the new mission at hand. //

I know the main attraction this morning is pancakes, not politics. So today I've set aside the standard Labor Day speech. I want to do something a little different -- I want to take a few minutes to speak to you about a serious matter, something you should be thinking about as you go into that voting booth

November 3rd: About the way we can change America's health care system for the better. //

Think about the challenges we face as a nation: Anyone concerned about America's competitiveness has to see controlling health care ^{spending} costs as key to a healthy economy. / Think about the concerns we have as parents: Health care -- for ourselves, for our kids -- has to top the list. //

Maybe you're worried about what happens to your health care if you change jobs -- or worse still, if you lose your job. Maybe you've got a child with a long-term ^{serious} illness. You're worried that if you leave your job -- even to take a better one -- you'll lose your health care. [[LETTER FROM CLEVELAND GIRL, TIFFANY MCNALLY, ON FAMILY'S HEALTH PROBLEMS....]] //

The one thing this crisis is not about is quality of care. American health care is first-rate, number one in the world. Since 1980, average life expectancy in America is up -- infant mortality is down. Deaths from heart disease are down. Deaths from stroke -- down. One big reason is the [xx] percent increase in federal medical research in everything from Alzheimers to AIDS. And right now, the vast majority of Americans have access to this quality care system. But the cost we pay for health care has skyrocketed. Maybe it won't surprise anyone who's made a trip to the ^{doctors} pharmacy for prescription pills lately -- but America's annual health care costs have risen from \$74 billion dollars in 1970 to \$800 billion dollars today. And still, more than 30 million Americans have no insurance at all.

And don't kid yourselves. We all pay for high health care costs -- more than once. High health costs are a drag on our economy -- drive up the deficit -- and soak up money we need for other vital public programs. //

Back in Washington, some of the political pundits say that health care is a Democratic issue. Well, I don't believe that, and I'll tell you why: We've got the compassion -- and the common sense -- to change our system for the better. Health care reform is a key part of my agenda for economic security. //

I listen to the American people. You want to know you've got insurance you can count on -- whether you keep your job / lose your job / or change your job. I don't hear you calling for higher taxes to finance a government take-over of our hospitals.

You see, I think that government is too big and it spends too much. Right now, the cost of health care eats up 13 percent of all the goods and services we produce. The last thing I want to do is put the government in charge of 13 percent more of the American economy. //

And yet that's what some people want: To nationalize our health care system. Put government in control: let government set prices, let government ration the kind of care people get -- how much, what kind, and when they'll get it. / Go the government route, and you know what we'll get: A health care system that combines the efficiency of the House Post Office with the compassion of the KGB. //

ugh!
Do we have to
propose using This
IRS ☺
is much better

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Well, Play or Pay will leave a lot of small businesses -- businesses that are the heartbeat of this American economy

-- with a tough choice: One, cut workers' wages to pay for mandated health care. Two, fire some workers and use the savings to cover the rest. Or three: raise prices, and try to pass along the cost to the consumer. Some reliable studies say a 7 percent payroll tax will cost this country 700,000 jobs. Higher prices, lower wages, lost jobs: Any way you look at it -- that's the wrong prescription for America. //

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We can lift this country to new heights, to new hope. And we will build the strong, secure America we want to pass on to our kids. //

Once again, my thanks for this warm Ohio welcome -- and may God bless the United States of America.

#

HL 4111

S.B. credit enhancement.

Sign it at event tomorrow?

THE WHITE HOUSE
WASHINGTON

92 SEP 3 P1:55

Holiday

"Health Care"

Paul

p. 4 3rd ¶

~~our hospitals~~
healthcare

THAS



92 SEP 3 P1:20

Document No. 348225SS

WHITE HOUSE STAFFING MEMORANDUM

DATE: 9/2/92 ACTION/CONCURRENCE/COMMENT DUE BY: NOON, THURS., SEPT. 3

PRESIDENTIAL REMARKS: HEALTH CARE
PAINSVILLE, OHIO
SEPTEMBER 5, 1992

SUBJECT: _____

	ACTION	FYI		ACTION	FYI
VICE PRESIDENT	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MOORE	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BAKER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MULLINS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SCOWCROFT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PETERSMEYER	<input type="checkbox"/>	<input type="checkbox"/>
DARMAN	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PORTER	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BRADY	<input type="checkbox"/>	<input checked="" type="checkbox"/>	PROVOST	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BROMLEY	<input type="checkbox"/>	<input type="checkbox"/>	ROSS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CALIO	<input checked="" type="checkbox"/>	<input type="checkbox"/>	SMITH	<input checked="" type="checkbox"/>	<input type="checkbox"/>
DEMAREST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	TUTWILER	<input type="checkbox"/>	<input checked="" type="checkbox"/>
FITZWATER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	ZOELICK	<input checked="" type="checkbox"/>	<input type="checkbox"/>
GRAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	KAUFMAN	<input type="checkbox"/>	<input checked="" type="checkbox"/>

HOLIDAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	BATES	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HORNER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	BOSKIN	<input checked="" type="checkbox"/>	<input type="checkbox"/>
MCBRIDE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MCGROARTY	<input type="checkbox"/>	<input checked="" type="checkbox"/>

REMARKS:

Please provide comments on the attached directly to Dan McGroarty, Rm. 122, x2930, with a copy to this office NO LATER THAN NOON, THURSDAY, SEPTEMBER 3.
Thank you.

faxed

RESPONSE:

All comments PD

PHILLIP D. BRADY
Assistant to the President
and Staff Secretary
Ext. 2702

McGroarty/Walters
September 2, 1992
4:00 p.m.
[health]

02 SEP 2 P4:08

PRESIDENTIAL REMARKS: HEALTH CARE
PAINSVILLE, OHIO
SEPTEMBER 5, 1992
9:30 A.M.

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Florida and Louisiana in their moment of need. That's the best in the American spirit: plenty of heart, always generous, always ready to help neighbors in need. ///]

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3

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Maybe you're worried about what happens to your health care if you change jobs -- or worse still, if you lose your job. Maybe you've got a child with a long-term illness. You're worried that if you leave your job -- even to take a better one - - you'll lose your health care. [[LETTER FROM CLEVELAND GIRL, TIFFANY MCNALLY, ON FAMILY'S HEALTH PROBLEMS....]] //

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From the
regional
division
West

from stroke -- down. ~~One big reason is the [XX] percent increase--~~

in federal medical research in everything from Alzheimers to

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who's made a trip to the pharmacy for prescription pills lately -

= but America's annual health care costs have risen from \$74

billion dollars in 1970 to \$800 billion dollars today. And

still, more than 30 million Americans have no insurance at all.

*Admitted
one of the
kept secrets in
that we've
been increasing
federal dollars
for
best
check*

*Then I think we
all do unveil a
the 'best kept'
secrets
by Authority the
committee the
now that the
the election
is here GB
Carso
notion.*

4

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Well, Play or Pay will leave a lot of small businesses --

businesses that are the heartbeat of this American economy

As you can see 'Play or pay' is really 'Pay or Pay' provide is a nice word how about 'pay for' or 'doll out money for' or 'come up with the bucks for'

6

-- with a tough choice: One, cut workers' wages to pay for mandated health care. Two, fire some workers and use the savings to cover the rest. Or three: raise prices, and try to pass along the cost to the consumer. Some reliable studies say a 7 percent payroll tax will cost this country 700,000 jobs. Higher prices, lower wages, lost jobs: Any way you look at it -- that's the wrong prescription for America. //

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*or doctor
for office visit*
pharmacist
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So today I challenge the Congress: Start with my small business reforms -- with the package that will mean affordable, quality health care for millions of Americans who don't have it now, and pass my plan. And I ask all of you here to join me -- tell the Congress it's time to act. //

You know, when you're President, you get a lot of advice -- from all over the country, from people of all ages. Here's one example, from a boy named Cory, 11 years old, on what a President should do when you're fighting with Congress, and you just can't get things done. Here's the quote: "Meet at the Capitol at midnight, and check the Constitution to see who's right." //

Well, if it gets things done ... maybe it's worth a try. /

I know there are those who say this nation has seen its best day. They don't know the whole world still believes in America's magic. They don't see the whole world thinks America is just another way of saying ... the future.

Now that the entire world is turning our way -- toward free

government, free markets, less bureaucracy, less red tape and more competition -- we can't turn back. America will move forward -- mold the future into a new American century.

We can lift this country to new heights, to new hope. And we will build the strong, secure America we want to pass on to our kids. //

Once again, my thanks for this warm Ohio welcome -- and may God bless the United States of America.

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WHITE HOUSE STAFFING MEMORANDUM

DATE: 9/2/92 ACTION/CONCURRENCE/COMMENT DUE BY: NOON, THURS., SEPT. 3
PRESIDENTIAL REMARKS: HEALTH CARE
PAINSVILLE, OHIO
SUBJECT: SEPTEMBER 5, 1992

92 SEP 3 10:36

	ACTION	FYI		ACTION	FYI
VICE PRESIDENT	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MOORE	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BAKER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MULLINS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SCOWCROFT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PETERSMEYER	<input type="checkbox"/>	<input type="checkbox"/>
DARMAN	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PORTER	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BRADY	<input type="checkbox"/>	<input checked="" type="checkbox"/>	PROVOST	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BROMLEY	<input type="checkbox"/>	<input type="checkbox"/>	ROSS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CALIO	<input checked="" type="checkbox"/>	<input type="checkbox"/>	SMITH	<input checked="" type="checkbox"/>	<input type="checkbox"/>
DEMAREST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	TUTWILER	<input type="checkbox"/>	<input checked="" type="checkbox"/>
FITZWATER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	ZOELICK	<input checked="" type="checkbox"/>	<input type="checkbox"/>
GRAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	KAUFMAN	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HOLIDAY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	BATES	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HORNER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	BOSKIN	<input checked="" type="checkbox"/>	<input type="checkbox"/>
MCBRIDE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	MCGROARTY	<input type="checkbox"/>	<input checked="" type="checkbox"/>

REMARKS:

Please provide comments on the attached directly to Dan McGroarty, Rm. 122, x2930, with a copy to this office NO LATER THAN NOON, THURSDAY, SEPTEMBER 3. Thank you.

RESPONSE:

PHILLIP D. BRADY
Assistant to the President
and Staff Secretary
Ext. 2702

McGroarty/Walters
September 2, 1992
4:00 p.m.
[health]

02 SEP 2 P4:08

PRESIDENTIAL REMARKS: HEALTH CARE
PAINSVILLE, OHIO
SEPTEMBER 5, 1992
9:30 A.M.

[Acknowledgements.] And of course, hats off to our hosts -
- Steve and Gretel Bencic. //

I bring greetings today from your Governor and my good friend, George Voinovich. This is the first time he's missed out on Steve and Gretel's cooking since 1966 -- but he's got good reason today. Governor Voinovich is on a trade mission to South Korea -- opening new markets for Ohio goods, and creating new jobs for Ohio workers. //

[[You've all seen Gretel's cake, but you may not know the story behind it. I don't want to give away her age, but __ years ago, when Gretel was 2 years old, the war in Europe separated her from her family. The Red Cross came to Gretel's rescue -- so today she's returning the favor, to help the people of South Florida and Louisiana in their moment of need. That's the best in the American spirit: plenty of heart, always generous, always ready to help neighbors in need. //]]

And after x-thousand Meals Ready to Eat, we may just airlift Gretel's cake to Miami to take care of dessert. //

[[And I want to salute today the contingents of Ohio's finest -- Ohio National Guard units xxxx and xxx, on route now to southern Florida.]]

It's great to be here in Painsville to help open this year's Oktoberfest. You've got the four basic food groups: pancakes and syrup / bratwurst and beer. // And not one sprig of broccoli in sight. //

This festival has always been a celebration of cultures -- but this year, in a very special way, it is a celebration of the spirit. We've witnessed a world of change. Across Europe, across continents, from Managua to Moscow, millions of men and women now celebrate a new birth of freedom. For the people here today -- people who came to America from the Old Country -- who prayed for this day to come, the change we've witnessed -- this change we've worked for -- is a miracle come true.

There are those -- to quote the poet -- who will say that the liberation of humanity, the freedom of man and mind, is nothing but a dream.

And they are right. / It is the American Dream.

Today, our challenge is to bring that spirit home -- home from the towns your parents and grandparents were born in, to this new world we call America. To focus this great nation on the new mission at hand. //

I know the main attraction this morning is pancakes, not politics. So today I've set aside the standard Labor Day speech. I want to do something a little different -- I want to take a few minutes to speak to you about a serious matter, something you should be thinking about as you go into that voting booth

November 3rd: About the way we can change America's health care system for the better. //

Think about the challenges we face as a nation: Anyone concerned about America's competitiveness has to see controlling health care costs as key to a healthy economy. / Think about the concerns we have as parents: Health care -- for ourselves, for our kids -- has to top the list. //

Maybe you're worried about what happens to your health care if you change jobs -- or worse still, if you lose your job. Maybe you've got a child with a long-term illness. You're worried that if you leave your job -- even to take a better one -- you'll lose your health care. [[LETTER FROM CLEVELAND GIRL, TIFFANY MCNALLY, ON FAMILY'S HEALTH PROBLEMS....]] //

The one thing this crisis is not about is quality of care. American health care is first-rate, number one in the world. Since 1980, average life expectancy in America is up -- infant mortality is down. Deaths from heart disease are down. Deaths from stroke -- down. One big reason is the [xx] percent increase in federal medical research in everything from Alzheimers to AIDS. And right now, the vast majority of Americans have access to this quality care system. But the cost we pay for health care has skyrocketed. Maybe it won't surprise anyone who's made a trip to the pharmacy for prescription pills lately -- but America's annual health care costs have risen from \$74 billion dollars in 1970 to \$800 billion dollars today. And still, more than 30 million Americans have no insurance at all.

And don't kid yourselves. We all pay for high health care costs -- more than once. High health costs are a drag on our economy -- drive up the deficit -- and soak up money we need for other vital public programs. //

Back in Washington, some of the political pundits say that health care is a Democratic issue. Well, I don't believe that, and I'll tell you why: We've got the compassion -- and the common sense -- to change our system for the better. Health care reform is a key part of my agenda for economic security. //

I listen to the American people. You want to know you've got insurance you can count on -- whether you keep your job / lose your job / or change your job. I don't hear you calling for higher taxes to finance a government take-over of our hospitals.

You see, I think that government is too big and it spends too much. Right now, the cost of health care eats up 13 percent of all the goods and services we produce. The last thing I want to do is put the government in charge of 13 percent more of the American economy. //

And yet that's what some people want: To nationalize our health care system. Put government in control: let government set prices, let government ration the kind of care people get -- how much, what kind, and when they'll get it. / Go the government route, and you know what we'll get: A health care system that combines the efficiency of the House Post Office with the compassion of the KGB. //

You know, that comparison made a few people hot under the collar. I even got one letter from Russia telling me: "Quit running down the KGB." //

Nationalize health care, and here's what we're in for: Long waiting lists for surgery -- shortages of the high-tech equipment responsible for so many of the miracles of modern medicine. One example: Right now, the Cleveland Clinic performs 10 coronary bypass surgeries a day. High tech, high quality surgery -- without any wait. But if you live across Lake Erie in Canada, the wait for coronary bypass surgery is six months. Need your tonsils out? Take a number: The waiting list in Canada is 3 and 1/2 months. // *Do we want that?*

And then there's the cost. According to some studies, nationalized health care would mean a whopping \$250 to \$500 billion dollars a year in new taxes. //

But you won't hear about higher taxes from the folks pushing that scheme. Ask them about the side-effects of their plan, and they just say: Take two aspirin -- and call me after the election. //

But there's another proposal out there that's every bit as harmful to the economy. Maybe you've heard of it -- it's called "Play or pay," and here's what it means: Each employer must "play" -- meaning: provide insurance for employees, or they can "pay" -- a payroll tax to finance government health coverage.

Well, Play or Pay will leave a lot of small businesses -- businesses that are the heartbeat of this American economy

-- with a tough choice: One, cut workers' wages to pay for mandated health care. Two, fire some workers and use the savings to cover the rest. Or three: raise prices, and try to pass along the cost to the consumer. Some reliable studies say a 7 percent payroll tax will cost this country 700,000 jobs. Higher prices, lower wages, lost jobs: Any way you look at it -- that's the wrong prescription for America. //

In the end, "Play or pay" is really no different from nationalized health care. I'm tempted to call it "pay and pay" ^{and pay again} It invites employers to stop offering health benefits, throw the problem in the government's lap, and dump millions of working Americans into a public plan like Medicaid. And because the new payroll taxes in Play or Pay can't possibly pay for the program - - you, the American taxpayer, will have to pick up the tab. //

The fact is: We can reform health care without pushing our economy into intensive care. // We start with these objectives: a health care system built on choice -- not government control. One that keeps costs down -- and opens up access. ^{and real affordability.} But above all, a health care system that gives all Americans real security -- security / that if they change jobs, if they or their kids develop serious health problems, they'll still be able to count on the coverage they need. //

My plan meets every one of these objectives.

We can start making health care more accessible by making health insurance more affordable. For low-income individuals and families, I propose a health insurance credit -- up to \$3,750

dollars a year to help people buy private health insurance. Middle-income individuals and families -- all the way up to those making \$80,000 dollars -- will get a health insurance tax deduction. All told, that's new help to purchase health insurance for 70 million Americans. (checked the number -- I thought it was 95 million)

Take a family of two parents with a child: One working parent -- employed by a company that doesn't provide health coverage. That family's total income is \$10,000 -- low enough to put them under the poverty line, but high enough to make them ineligible for Medicaid. / Right now, that family falls through the cracks -- can't afford any health care coverage at all.

Under my plan, that would change: this family would qualify for \$3750 health care credit -- payable to the health care insurer of their choice. //

34 million uninsured All together, my plan will bring health care coverage to almost 30 million uninsured Americans -- security to people who, for far too long, have had to do without. //

And as we open up health care to all Americans, we can cut runaway costs -- by making the system more efficient. The key is something we call Health Insurance Networks -- to pool small businesses that too often can't afford to offer health insurance to their workers, or worry that one worker's illness or accident could drive everyone's health insurance through the roof.

Insurance costs obey the "law of large numbers:" The larger the group being insured, the lower the cost per individual.

Think of it this way: What kind of a deal can you get bargaining

with the grocer to buy one box of cereal? Now let's say you got together with everyone on your street, or better yet everyone in your town, and then went back to buy cereal? You'd drive a harder bargain and get a better price. The same thing works for health care.

We're also going to cut health care costs by wringing out waste and excess in the present system. That's why we've targeted malpractice insurance for reform. You shouldn't have to pay a lawyer when you go to the doctor. Right now, people are doing just that: High malpractice premiums mean higher doctors' bills, ^{expensive, unnecessary tests,} higher hospital costs -- costs passed along not only to the patient, but to every American taxpayer. [[Last year alone, legal costs inflated our doctors bills by xx billion dollars.]]

Some I know are skeptical -- they think the savings won't add up. But I can tell you, when each year's health care costs total more than what we spend on our kids' education and our country's national defense -- combined -- even small changes can save us billions.

I won't detail this morning the way the Health Insurance Networks I mentioned will save money by helping cut red tape and paperwork -- the way we'll simplify and speed up claims processing ^{through electronic billing,} or bring the growth in government health programs under control. But I will say this: If we made the changes I've talked about, my plan would save nearly 400 billion dollars in the next four years. //

Save money, reduce the escalating costs of health care, and bring affordable ^{and secure} health care to all Americans. That's what my comprehensive plan for health care offers.

So today I challenge the Congress: Start with my small business reforms -- with the package that will mean affordable, quality health care for millions of Americans who don't have it now, and pass my plan. And I ask all of you here to join me -- tell the Congress it's time to act. //

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