

Interest
Privacy
Technology

REMARKS BY THE PRESIDENT
AT THE EASTERN MICHIGAN UNIVERSITY COMMENCEMENT
EASTERN MICHIGAN UNIVERSITY
YPSILANTI, MICHIGAN
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Thank you very much. I must say I was very moved by Secretary Slater's remarks. But I realize he was lifted to new heights of eloquence by being back at his alma mater. And I also realize he was once again proving the adage of Clinton's third law of politics -- whenever possible, be introduced by someone you have appointed to high office. They will praise you to the skies, true or false.

I must say, I was afraid, though, Rodney was about to commit -- we have been friends for many years -- I've never heard him say anything politically incorrect; I've never heard him utter a curse word; I've never heard him betray a character flaw. But I almost heard an ethnic slur today when he said he got me because I look like President Shelton. All gray-haired, middle-aged Scotch-Irish guys look alike, you know.

I'm very proud of Secretary Slater, and you should be, too. And I'm proud of General Coburn and his leadership in the Army; and Gene Conti, who is the Assistant Secretary for Policy at our Transportation Department with Secretary Slater. We have been richly blessed by this university. And, President Shelton, I am grateful for your years of service here and for our friendship in our early years in Arkansas, when we both had less gray hair and didn't look so much alike.

I thank Mayor Archer and former governor and Ambassador Blanchard, and Representative Kilpatrick and the other Michigan officials who are here with me today. I thank my longtime friend, Jim Comer. I didn't know he was here at EMU this year until I saw him right before I came in. No American has proven so clearly as Professor Comer that all children can learn if given the right learning environment, and I am very grateful to him.

I thank all the distinguished Board of Regents and faculty and staff who are here. But most of all, I want to recognize the students and their parents of this, your first graduating class of the 21st century.

On the way in, Rodney was telling me that I would identify with a lot of you. A lot of you are first-generation college graduates. A lot of you had to work your way through school. A lot of you needed help in the form of loans and grants and work-study positions. And every one of you should be very proud of what you have achieved.

I also identify with your class because I may be the only President of the United States who ever studied here. I came here to prepare for my debates in 1992. And like you, I passed, and I thank you very much for the contribution you made to my education and to my years here.

You are graduating into a strong economy, the strongest in our nation's history. You are also graduating into a time of immense possibility -- here in Michigan and throughout the United States and, indeed, throughout the world.

One of my speechwriters wrote me a line that said, our economy is soaring higher than Swoop, the eagle. He said you would know what that means. All I know is that I am grateful for the chance that the Vice President and First Lady and our administration and I have had to work to create opportunity in America and to bring us closer together in one community.

I know that a great deal of this is because we are in the midst of a profound revolution, the most sweeping since the Industrial Revolution a century ago. Information technology alone now gives us about a third of our growth, though only 8 percent of our work force is directly involved in it. It is bringing growth to every sector of our economy in a way we haven't seen since Henry Ford's first assembly line.

And I wanted to come here today to try to give you, this graduating class, some sense of the world into which you're going. You understand the opportunities, doubtless, better than I. I want you to understand the challenges, too. For economic opportunity is not an end in itself, it is a means to an end -- to further liberty, to strengthen the bonds of community, to enable you to build families and have children and enrich your lives.

Before you lies a future of unparalleled possibility. But I want you to understand today that just as at the dawn of the Industrial Age a hundred years ago -- which was symbolized by Michigan -- by Mr. Ford's assembly line and the factories of Detroit -- there are new challenges presented by this new era to our oldest values of freedom, opportunity and community.

Theodore Roosevelt came to this campus more than a hundred years ago, at the beginning of the industrial era, when new rules were required to make sure that the Industrial Revolution worked for all our people. Without those rules, there would have been a terrible industrial divide between rich and poor, strong and weak. With those rules -- with the wage and hour laws, the child

labor laws, the antitrust laws, the Federal Reserve, and later the minimum wage, workman's compensation, unemployment insurance, Social Security -- with those new rules, we built an opportunity society that produced the greatest middle class in human history; one that became even more successful and more inclusive throughout this last century with the progress of civil rights, women's rights, environmental and worker protection.

I want to say to you today that you are well-equipped for the possibilities of this new era, but we also need new rules for the Information Age to protect those old values, just as we did for the Industrial Age. For all the possibilities must be measured also against the challenges presented by this new era -- challenges to our privacy as individuals, to our pledge of equal opportunity for every member of our community, to our stewardship of the environment as citizens of the planet.

From our earliest days, part of what has made America unique has been our dedication to freedom, and the clear understanding that real freedom requires a certain space of personal privacy.

Today, as information technology opens new worlds of possibilities, it also challenges privacy in ways we might never have imagined just a few years ago. For example, the same genetic code that offers hope for millions can also be used to deny health insurance. The same technology that links distant places can also be used to track our every move on-line.

In this Information Age, we can't let new opportunities erode old fundamental rights. We can't let breakthroughs in technology break down walls of privacy. Our response to this challenge will affect the lives of every single member of this graduating class and the lives of your children.

We are working with the Internet industry to raise privacy standards. In the last year alone, the share of commercial websites with privacy policies has risen a lot, and we will do more. But, as my wife has said many times, some of these privacy issues presented by information technology are so sensitive they must have the protection of law.

We have taken steps to protect the privacy of children on-line, preventing websites from collecting information from children without a parent's permission. I proposed the first set of national standards to protect the privacy of on-line medical records, to ensure that your personal health information doesn't fall into the wrong hands. You shouldn't have to worry that your employer is looking at the medications you take or the ailments you have.

Today, I'd like to ask you to think about the challenge to our financial privacy coming out of the Information Revolution. We are moving from cash to electronic transactions. A bank is no longer just a bank, it's often linked with an insurance firm, a broker, a travel agency. All this helps to give us added convenience, lower prices and more choices. But it's also forcing us to redefine financial privacy for the Information Age and to rewrite the rules that go with it.

There was a time when protecting your financial privacy meant safeguarding your passbook. Today a financial record isn't just about what you're worth, it can paint a picture of who you are. Every time you write a check, use an ATM, make a purchase with a credit or debit card, there is a record -- a record that technology can sort and track -- what dish you ordered at a restaurant, what clothes you bought at the mall -- that makes it easier for others to mine all of that information for their own profit.

We've taken some historic steps to stop information about your personal spending habits from being shared without your permission. But even today the law doesn't prevent firms within a financial conglomerate from sharing information with each other. In other words, the life insurance company could share information about your medical history with the bank without giving you any choice in the matter. The bank could share information from your student loans and your credit cards with its telemarketer, or its broker, again, without giving you any choice. I believe that is wrong.

Today I present a plan to protect the privacy of Americans' financial records. I challenge Congress to act on it this year. Because your information doesn't belong to just anyone; every consumer and every family deserves choices about how their personal information is shared.

First, before your financial information is shared between two affiliated companies, say, a credit card company and an insurance company, you would get notice, and you could say no. Second, for the most sensitive type of information, I think there should be an extra level of protection. As more banks and insurance companies merge, lenders could gain access to private medical information and many insurance records. But no one should have to worry that the results of their latest physical exam will be used to deny them a home mortgage or a credit card. Under my plan, you'd get to say no.

Third, we would add that same safeguard to the information that makes up your personal spending identity, such as the list of every purchase you've ever made by check or debt or credit card, everything you buy. Again, that information could be shared only if you say yes.

And finally, to make sure you have control over the comprehensive records that financial institutions may assemble about you, we'll make sure you have access to those records and the right to correct mistakes in them. We must be able to enjoy the benefits of technology without sacrificing our privacy, to maximize the promise of the Information Age and still protect our individual liberties.

Our national character also requires new rules for the Information Age that recognize opportunity for all now means access to technology for all. Just as we closed the industrial divide in the 20th century, we must now close the digital divide in the 21st century.

You know, if you're educated for the Information Age, who you are and where you are don't matter as much anymore. I have seen that with people in the poorest villages of the world, logging onto the Internet and getting an education, getting information once available only in textbooks, learning how to take care of their children, learning how to start new businesses.

But if who and where you are don't matter so much, what you know and what you can do matter more than ever. That's why this degree and what you learned here is so important. That's why technology education is so important. Technology in this new era will either erase lines that divide us or widen them. The Internet and computers make it possible for us to lift more people out of poverty faster than at any time in history, but it will not happen by accident. Many of you have learned this lesson in your own lives.

Todd Pasquale, of the College of Arts and Sciences, wasn't going to let anything stop him from earning his degree today -- not even navigating his wheelchair through the Michigan snows. Thanks to EMU On-Line, he took his winter courses at home. Now, he plans to give back to the community by working as a counselor to people in prisons, because he could access technology. Let's give him a hand.

Randy Short went back to school after her husband died, leaving her to raise three sons alone. Today, she earns a Masters degree with honors in website design. She hopes to start her own business and she wants to help teach women to use

computers. She has already given those women a lesson for all of us about the value of making sure technology education is accessible to every American. Give her a hand.

Today, I ask all of you to join me in reaching out to all the others across America who need these tools to build their future. When Vice President Gore and I started hooking up schools to the Internet there were only about 16 percent of our schools who had a connection in 1994; today, 95 percent do. But I was on an Indian reservation in northern New Mexico the other day, introduced by a brilliant young girl of 13 who had just won a computer in a contest, who could not hook it up to the Internet because her home did not have a phone. Seventy percent of the homes on her Navajo reservation did not have a phone. We have to bring telephone service to everybody, and then make the Internet as common as telephone usage is in every home, every business and every school in the United States of America. We owe that to our future.

We must create incentives for American business to invest in people and places in danger of being left behind -- left behind in their economies and the education of their children, in information infrastructure and special technologies for people with special needs. That's what our efforts to build bipartisan support for opening America's new markets and closing the digital divide are all about.

The third thing I want to mention is that the revolution in technology and communications means our lives are bound up more than ever with people far away from us with whom we now are in instant contact. Our community of values and interest spans the globe. Events half a world away can have an impact on us here, just as what we do has an impact on people who live thousands of miles from our borders, in ways large and small. I have a cousin in Arkansas who plays chess once a week on the Internet with a man in Australia. Doubtless, there are many stories like that in this room today.

We need a new level of international cooperation and new rules that deal with the most significant challenge of our common humanity -- the environmental challenge posed by global warming. Scientists tell us the temperature is now rising four degrees a century. To anyone who has lived through a Michigan winter, that might not sound so bad. But the scientists also say that a significant degree of this climate change is due to human activity, specifically to putting more greenhouse gases into the atmosphere, from the burning of coal and oil. And, if

it goes unchecked, the consequences will be dramatic -- rising temperatures can melt polar icecaps, which lead to rising oceans that could swallow thousands of miles of our own coastlines and bury island nations.

Changing weather would devastate our farmlands. We would have both more droughts and more violent storms and floods. Hotter weather could both cause more rapid evaporation of inland water systems and a drought which would cause those systems to be replenished less.

Think about the Great Lakes, where water levels are falling faster than ever recorded. They have fallen almost three feet in just two years. They may fall much more in the next 30. That would be a disaster for industry and for all living things dependent upon the lakes. And that is why I've asked Congress to fund our efforts to find out why the water is falling, to restore the Great Lakes waterways, to improve our stewardship of this vital resource.

Now, for most of the 20th century, economic growth did require burning more fossil fuels -- more coal and more oil -- which released the greenhouse gases, caused the pollution and heated the atmosphere. Because of that, many people still believe that we must choose between two vital values -- preserving our environment and making our economy grow. Thankfully, in the digital economy, that is simply not true anymore. It is now possible to grow an economy and improve the environment at the same time. New technologies make it possible to reduce harmful emissions as they make the economy more efficient and stronger.

Scientists right here at EMU are making environmentally friendly paints out of soybeans. Michigan, the home of the automobile, is now the home of cutting-edge research into cars and trucks of the 21st century that will get much higher mileage. And soon, vehicles developed here, in partnership with the federal government, will use alternative and biofuels, which could get the equivalent of 100 miles or more to a gallon of gasoline.

These technologies are good for the planet and good for the bottom line, and we must embrace them. And I say this very seriously: It takes at least 50 years for greenhouse gases emitted into the atmosphere to dissipate. This class, graduating today -- it is your children and your grandchildren that will feel the harshest effects of our neglect in meeting this challenge. But if you don't do it, your children may not be able

to do it for you because of the time delay. And it is no good saying that someone else should do it. We are the world's largest emitter of greenhouse gases because we're the richest country; but soon China and India will surpass us. We must show them that they can grow even faster by following a different path, but first we must set a good example.

I have implored the Congress to adopt legislation to increase research and development in this area, and to give significant tax incentives for people to produce products that emit less greenhouse gases and for people to buy them. It is a big challenge for you. You can have all the computers and all the money in the world, and if we squander God's environment, it won't be worth very much. I urge you to meet this challenge.

Let me say in closing I am very optimistic about the new century. It will bring us more advances and answer more questions than any period in human history. We'll be able to store all the information in the Hall of Records in a device the size of a sugar cube. We'll have microchips that stimulate the spine in such a way that people now paralyzed will be able to stand up and walk. I believe we will even learn what's in the black holes in the universe. But we must not be so dazzled by the bright promise of technology that we lose sight of the fundamental lesson. We must bring to bear our basic values on each new development in human history in order to assure that it works for the public good, and maintains America's values of liberty and community. That is the noble challenge that you face.

Henry Ford once defined obstacles as those frightful things you see when you take your eyes off the goal. I hope your goal will be a 21st century American community that derives every benefit from technology while holding fast to our oldest values. I hope you will not take your eyes off of it. I hope you will embrace it and work for it. If you do, you will achieve it. And you will live in history's most exciting, prosperous and humane era. That is what I wish for you.

Congratulations, good luck and Godspeed.