

You know, they hit us; they attacked us; they took life. But they have not been able to dent the spirit of America. We are strong. We are compassionate. We're a loving nation. And as a result, I see a future that is so hopeful and so bright for every citizen who's fortunate enough to call themselves an American.

Thank you for letting me come. God bless.

NOTE: The President spoke at 11:25 a.m. at the Chamber of Commerce. In his remarks, he referred to Mayor Patrick McCrory of

Charlotte; Parks Helms, chairman, Mecklenburg Board of County Commissioners; Rodney Carroll, president and chief executive officer, Welfare to Work Partnership; Carroll Gray, president, Charlotte Chamber of Commerce; and Chairman Hamid Karzai of the Afghan Interim Authority. The President also referred to Title I of the Improving America's Schools Act of 1994 (Public Law No. 103-382), which amended Title I of the Elementary and Secondary Education Act of 1965 (Public Law No. 89-10), and TANF, the Temporary Assistance for Needy Families program.

Remarks at a Fundraiser for Senatorial Candidate Elizabeth Dole and Congressional Candidate Robin Hayes in Charlotte February 27, 2002

Thank you all very much. Please, be seated. Your salad might get cold. [Laughter] Thanks so much for that warm welcome.

It's great to be back in the State of North Carolina. It just seems like I was here a couple of weeks ago—I was. [Laughter] I love coming to your State. The people here are wonderful and friendly. I love working the rope line at the airport when people say, "Mr. President, I'm praying for you." I can't tell you how wonderful that makes me feel.

I thank you for your support and your friendship. I thank you for getting ready to send a fabulous woman to the United States Senate named Elizabeth Dole. I appreciate all those who have come to contribute not only to Elizabeth but to my friend Robin Hayes's campaign, but also to the Republican Party of North Carolina.

Somebody said to me the other day—or, actually, asked me today, you know, am I going to campaign? "Here we are in war. Do you think it's all right for the President to go campaign?" I said, "Yes, I do. I think it'd be a lot easier for me to accomplish what I want to accomplish with Denny

Hastert as Speaker of the House of Representatives and with Trent Lott as majority leader of the United States Senate."

So I want to thank you all for coming to support two good candidates in the party. I also want to say, although Elizabeth is going to make a great United States Senator, it's been a joy to work with Jesse Helms. He's been a strong voice. And like—you know, Robin is smart enough to send his wife. [Laughter] I should have sent mine. [Laughter] What a fabulous job she's doing.

You know, when I married her, she was a public school librarian, didn't particularly care for politics—truth be known, politicians. [Laughter] And now she has been in a position of such important responsibility, and she's handled her position with such calm and resolve. She's been a wonderful comforter, not only to me but to the country, and I'm so grateful for her and the sacrifices she has made.

We're doing great, by the way. I've never felt stronger in my life. I think it's because my wife is so great. It's also because I happen to be the President of the greatest

nation on the face of the Earth, and this country is united and resolved.

Another reason I feel confident in our ability to accomplish some important missions for the country is, I've assembled a great team. For those of you who have ever run a company or run an organization, you understand what I'm about to say—that you're only as good as your team. And my national security team is strong and capable and experienced, and so is my domestic policy team, with Tommy Thompson playing an integral role. And Tommy, I want to thank you for serving the country, and thank you for being a part of my Cabinet.

We're here today to talk about welfare reform. You do a good job in Mecklenburg County about making sure that businesses are responsible citizens in the county and helping people help themselves by finding them work. And we understand that work is an integral part of any welfare reform, but we also understand that we've got to pass power out of Washington, DC, so the local folks can meet important goals and objectives. And speaking about local folks who we trust, you've got a fine mayor. We appreciate the mayor of Charlotte, and we appreciate his leadership.

And I also want to thank Sue Myrick. She is a fine Member of the United States Congress. Every other word is "Charlotte" when I'm around her. [Laughter] She did a great job as mayor.

And speaking about that, Robin Hayes—he needs to go back to Washington, DC. He needs to be reelected for the good of North Carolina, North Carolina workers, and North Carolina businessowners.

And I want to thank you, Barbara, for representing him. We've got—Barbaras have a sweet spot in our heart in the Bush family. And you did a fine job. I completely understand why Robin is not here. He wants to be working on behalf of the North Carolina people, which is what he has done every time I've met with him. He's one of the best grassroots politicians I've ever

met. He's the kind of fellow that, when you're driving through the district, he says, "There's old Joe over there. He owns that business. And there's this fellow over there. I got to know him when I went to shake hands with him."

He also stood strong for the textile industry. When it became clear that there was going to be some trade negotiations going on, he said, "I want to make sure textiles are not dealt out of the mix this time." And because of his leadership, textiles have not been dealt out of the mix.

The Secretary of Commerce was in your State the other day and made it clear that when it comes to trade, we're for fair trade for U.S. products. And I want to thank Robin for his leadership. And the North Carolina people ought to be thanking him for his leadership as well.

And I can't wait to work with Elizabeth Dole. It's important this State send her to Washington, DC. It's important that you have somebody in Washington that when she calls over to the White House, they answer the phone. [Laughter] She's been a longtime friend. I trust her judgment. I know the integrity she'll bring to the office.

I've been so impressed about how hard she is working. It's so easy to come into a State and take things for granted. That's not Elizabeth Dole's style. She is going to outwork anybody who's running for the United States Senate because she loves the State of North Carolina. She's always loved North Carolina, and she's going to represent you with class and dignity in the United States Senate.

And we've got an important agenda in Washington. We're defending our country. You know, the enemy attacked us thinking we were soft, thinking our culture was corrupt, thinking we'd just kind of roll over and say, "Well, you know, okay, fine. We'll figure out if we can sue them." [Laughter] Man, did they make a mistake. They found a nation that's resolved. They have found

out that we will defend freedom. They understand now that this Nation is slow to anger, but when angered, we will chase them down, and we'll bring them to justice.

I'm so proud of the United States military. For those of you who've got relatives in the military—I met one young wife whose husband was in the 101st—I want to thank you all for your sacrifice to our country as well. And the budget I've submitted to the United States Congress clearly reflects the need to defend our country. It is the largest defense increase since Ronald Reagan was President of the United States. It says this, that if we put our troops in harm's way, if we ask young men and women to defend America, our allies, and our freedom, they must have the best equipment, the best training, and the best pay possible.

We have put together a mighty coalition of freedom-loving nations, nations all resolved to rout out terror wherever it may exist. It's going to require our Nation to be steadfast and strong in order to make sure that coalition stays focused. And it's easy for a nation, for a leadership, to assume that position when we've got a nation that is resolved and patient and determined.

I'm proud of the military, and I'm equally as proud of the people of the United States of America. We understand what is at stake. We understand our freedoms are now being challenged. We understand that civilization itself is under attack, and we will not relent. We stand strong in the face of the evil ones, and we will be victorious, make no mistake about it.

The American people understand it's going to take time to accomplish our objective. We're just in the first theater in the war against terror. We were able to uphold a new doctrine which said, if you harbor a terrorist, if you feed a terrorist, if you try to hide a terrorist, you, yourself, are just as guilty as the terrorist. The Taliban, one of the most repressive governments in the history of the world, has found out

what we meant when we said, "We will hold you accountable for harboring terrorists."

Our military, they're not conquerors; they're liberators. We liberated women and children from the clutches of one of the most barbaric regimes in the history of mankind, and I'm so proud of the accomplishment in Afghanistan.

And our troops are still in harm's way. We're now in a dangerous phase in accomplishing our objectives. After all, we're chasing down people who, on the one hand, send young boys to their death in the name of religion and, on the other hand, hide in caves. But there's no cave deep enough. They can't hide long enough, because I'm patient, and so is the United States military. We will take however long it takes to hunt them down and to bring them to justice. And that's exactly what they deserve, the justice of a freedom-loving nation, a justice of a nation which will defend herself at all costs. The price of freedom is expensive, but we'll pay the price necessary to defend our freedoms.

But history has called us into something larger than just one organization. We must defend ourselves and, more importantly, our children and our children's children against future terrorist attacks. And so the cause goes way beyond one person or one country. Our cause is to rout out terror wherever it hides, is to rally a coalition and insist upon results, insist that we bring terrorists to justice.

It also recognizes a nightmare scenario, a scenario which recognizes that great harm could come to freedom-loving nations if we ever allow a terrorist organization to hook up or become an alliance with a transparent nation which develops weapons of mass destruction. We cannot allow some of the world's worst leaders to develop the world's worst weapons, to hold America and our friends hostage. This administration will rout out terror wherever it exists and will hold people accountable if they harbor a terrorist or made up a terrorist or threaten

the United States with terrorist weapons. [Applause] Thank you. Thank you all. Sit down.

My most important job is to protect innocent Americans. The best homeland defense is to pursue terrorists overseas. The best way to secure the homeland for the long run is to be successful. In the meantime, however, I found a good man, the Governor of Pennsylvania, Tom Ridge, who I've known for a long time, a friend of Tommy's and mine, to set up a national strategy to defend the homeland. We've got a first-responder initiative that's strong, that basically will rally police and fire departments at the local level to respond if there ever is a problem.

We're strengthening the Coast Guard to make our coasts more secure. We're going to make sure our borders are secure by understanding who's coming in and who's going out of the United States of America. We're doing everything in our power to rally the resources of law enforcement and intelligence communities to protect the American people. I'm proud of the efforts of the law enforcement level—at the Federal and State and local level. They will stay on alert so long as there is a threat to the United States of America.

And we've got a job to do at home as well. You know, I was campaigning in Chicago, and somebody asked me, "Is there ever any time where the budget might have to go into deficit?" I said, "Only if we were at war or had a national emergency or were in recession." [Laughter] Little did I realize we'd get the trifecta. [Laughter] But we're fine.

You know, I campaigned on tax relief because I knew it was the right thing to do. It became even more apparent it was the right thing to do when our economy started slowing down, before I got sworn in as President. Tax relief, fortunately for the American economy, passed the United States Congress. By giving people more of their own money to spend, it'll help invigorate the economy.

Now, there are some in Washington who say, "Well, maybe we ought not to have tax relief. Maybe you ought to create uncertainty about the tax relief plan." Forget it. That's not going to happen. Tax relief for the American people happened at the right time. It was the right thing to do, and I stand strongly in support of giving people their own money back.

And for the good of a lot of people in North Carolina, in particular, the North Carolina farmers and ranchers, we put the death tax on its way to extinction. And you'll hear them screaming about the budget up there. But if they're worried about the budget, what they need to do is fund the priorities I've sent up there—national defense, homeland security, education—and then hold the line on spending everywhere else, and we'll be just fine.

And speaking about education, I'm proud that we passed a good bill, really good education bill. I know it shocked you, and I can guarantee it shocked the people in Crawford, Texas, to hear me say nice things about Ted Kennedy. [Laughter] He deserved nice things said about him in this case because he got the bill unstuck in the United States Senate. It is a bill which says the Republican Party understands that we've got to educate every child, that no child should be left behind, that we strongly believe in accountability in our public school systems, that we believe that poor children can read and write and add and subtract, that we insist that there be local control of schools, and we understand that reading is the new civil right for every child in America. This party now stands squarely with the children of America, to say that everybody ought to be educated, and we support our public schools, and we think they can do a better job, and the Federal role, while needed, is limited.

I was proud of the bipartisan spirit. We need more bipartisanship in Washington, DC. We need less people worried about their own personal political careers and

more people focused on what's best for the United States of America.

You know, I was very impressed today by what I saw on the job training program. It really reinforces in my mind that the best initiatives are always those that kind of spring out of the hearts of people who really care more about their communities than anybody in a distant Government could possibly care. And it reminds me of what I try to tell people when they say, "What can I do to help America? What can I do to help fight in the war against terror?" Well, if you're not wearing a uniform, I've got a suggestion for you: Love your neighbor like you'd like to be loved yourself. It's kind of a universal admonition. It doesn't pertain to one religion or another, but it's pretty good advice, it seems like to me. Because if you're worried about fighting evil, one way to do so is to do some good. One way this Nation can stand up to forces of evil is through the gathering momentum of millions of acts of kindness which take place every day, not because of Government but because a loving citizen has said to him or herself, "What can I do to help? What can I do to make my community a better place?"

Every time somebody in America walks next door to see a shut-in and says, "I care about you," that's part of the momentum of kindness that I was talking about. If you mentor a child and say to that child, "I love you," teach a child how to read, you really are standing in the face of terror and evil.

Now, the great strength of the country is really not in the halls in Washington; it's in the hearts and souls of the people of North Carolina and Texas and every other State in the Union. And my job is to capture the spirit of this country and to rally the strength, to stand tall in the face of evil. And there's no doubt we can do this in this Nation.

I believe that we're on the verge of changing a culture that will have lasting benefits. Not only do I believe that what

we pursue overseas will make the world more peaceful for generations to come, I believe that what's taking place in America today could make America a more compassionate and kind place for years to come as well.

A lot of us grew up during a time when the culture said, "If it feels good, just go ahead and do it," and "If you've got a problem, blame somebody else." I believe this Nation is on the cusp of welcoming in a period of personal responsibility, a responsibility era, an era which says, "Each of us are responsible for the decisions we make in life." And that starts with moms and dads understanding their most important job is to love their children with all their heart and all their soul. It also means, in a period of responsibility, that we love a neighbor like we'd like to be loved ourselves.

Personal responsibility extends to the corporate world as well, by the way. Corporate America has got the responsibility to disclose all assets and liabilities for shareholders and employees. It's also got a responsibility to treat the employees with respect and help. It's like the corporate responsibility I saw today when corporate Charlotte was working to help people find jobs and find work, understanding that in work they find dignity.

Now, I absolutely believe that America is going to make some right choices in life. And those choices collectively will help change the culture, and we'll be better off for it. The enemy hit us. They thought we were weak and soft. Instead, they found a nation that is strong and determined, but a nation, as well, that is compassionate and decent, a nation that will defend the values of freedom, but a nation that will also make sure the doors of hope and justice and opportunity are open to every person who's fortunate enough to be called an American.

Thank you for coming. May God bless you all.

NOTE: The President spoke at 12:28 p.m. in the James Richardson Ball Room at the Charlotte Convention Center. In his remarks, he referred to Mayor Patrick McCrory of Charlotte; and Barbara Hayes,

wife of Representative Robin Hayes. Representative Hayes was a candidate for reelection in North Carolina's Eighth Congressional District.

Remarks to the National Summit on Retirement Savings February 28, 2002

Thank you all very much. I appreciate that warm welcome. It's a pleasure to be here with friends and those who are promoting an important cause, and that is promoting the security and dignity of Americans who are in retirement.

Americans can help secure their own future by saving. Government must support policies that promote and protect saving. And saving is the path to independence for Americans in all phases of life, and we must encourage more Americans to take that path.

I want to thank the Secretary of Labor, Elaine Chao, for helping put on this conference, and I appreciate her service. I appreciate the Director of the Small Business Administration for being here; Hector, thank you for coming. It is good to see at least one fellow Texan, Sam Johnson. I appreciate you being here, Sammy; thank you for coming. And I appreciate Bill Roth, the former Senator from Delaware, for being here as well. Thank you, Senator, for coming today.

Just over 100 years ago, at the turn of the last century, the average life expectancy in America was only 47 years. Today, that number has increased by three full decades. This amazing advance in the health of Americans is also profoundly changing our society. Americans who retire today may have decades—decades—of healthy life before them.

This is time to volunteer, making seniors one of the greatest resources of compassion in America. This is time for family, to pass

on values to grandchildren and to strengthen the bonds between grandparents and family members. And increasingly, retirement is a time of new beginnings, a time to travel and explore, a time to take up new hobbies, and a time to take up new careers. Some 80 percent of baby boomers—I happen to be one—[*laughter*—say they plan to work at least part-time in retirement. And smart employers will be wise to use their experience and their competence.

The choices seniors make in retirement should not be limited by arbitrary dates or obsolete stereotypes. Increasingly, the choices of seniors will only be limited by two things, the state of their health and the state of their savings.

Because the nature of retirement is changing, the needs of retirement are changing as well. Older Americans now require a retirement nest egg large enough for decades of enjoyment and ambition. As medicine increases the length of life, adequate savings must increase the options we have on longer lives.

Saving is never easy; it's hard for some to do. But it's always worthwhile, particularly when you think about the power of compounding interest. The power of compound interest is one of the great advantages of American citizens, and they must learn to use it. If a worker starts saving just \$20 a week at age 22 and earns a 5.5 percent real interest rate on the investment, that adds up to a nest egg of nearly \$180,000 by age 65.