

So we've got a lot of good folks explaining what's available. Mother and I are going to go over to have a little forum. And one of the persons in the forum is a pharmacist. So the corner store pharmacists are now beginning to understand what the new program is, and they'll help other seniors understand, when it becomes available.

Anyway, thanks for letting us come by and say hello. It's good to see you. We're coming around to shake hands.

NOTE: The President spoke at 11:18 a.m. on the Budd Terrace at the Wesley Woods Center. Participating in the visit was Patti Patterson, Deputy Regional Communications Director, Social Security Administration, Atlanta Region.

Remarks in a Discussion on Senior Security in Atlanta July 22, 2005

The President. Thank you all. Thank you all very much. Please be seated. Thank you. I'm proud—thank you. Thank you all. We got work to do here. Thanks for the warm welcome. I know you're really cheering for Mother.

I'm really thrilled to be back in Atlanta. We're going to talk about Medicare and Social Security. Thanks for letting me come by to discuss these two really important programs with you. I think you're going to find it interesting.

I want to thank the Atlanta Chamber for sponsoring this event. I think it's a good use for the Chamber's time to let us come. I say "us" because there's going to be more than one speaker—you'll be happy to hear—to talk about things that are important for our senior citizens. This is an educational experience for people. And I can't thank you enough for sponsoring this. So to all the Chamber folks, Tom Bell and Sam Williams and the members of the Chamber, thanks a lot for letting us come by.

I want to thank my friend Sonny Perdue. You know, I saw Sonny at the airport. He and Mary kindly came by, and I said, "Sonny, how is your budget?" He said, "We got a surplus." I said, "Congratulations. That's a sign of leadership." And I want to thank you, Sonny, for serving your State.

I want to thank very much Jim Wagner, the president at Emory. We have just come from a Medicare education seminar at—on the campus of that fantastic university. It is a special place. Thanks for letting us come by. I appreciate you very much for letting us—for coming today as well.

It turns out when you fly from Washington on Air Force One, people sometimes like to get a ride. [*Laughter*] So I was honored to have coffee today on Air Force One with some really great members of the Georgia congressional delegation, starting with the United States Senator, Saxby Chambliss. And Johnny Isakson is with us too. I appreciate you, Johnny. And we flew down with Congressman Jack Kingston, Congressman John Linder, and Congressman Lynn Westmoreland, three Members of the House.

I want to thank the members of the statehouse who are here, Eric Johnson, Bill Stephens, Jerry Keen. I appreciate you all serving in the senate and the house of representatives here in the State of Georgia.

I want to thank my friend Julie Gerberding. She is the Director of the Centers for Disease Control and Prevention. Where are you, Julie? Somewhere. Thanks for coming. Oh, there you are. It's a really important agency, and she's doing a really fine job. I'm proud of your service

to the country, and it's great to see you again.

Today Mom and I met Bill and Nina Hartman. They came out to the airport. They are volunteers with the Clayton County Retired and Senior Volunteer Program. The reason I bring them up is they are like thousands of other people around our country who have heard the call to volunteer. They've heard the call to serve our country by becoming a volunteer. These good folks help senior citizens stay healthy and active by working in a fitness center. In other words, they're taking time out of their life to help somebody else. And the reason I bring volunteering up is that if you want to serve America, a great way to do so is to feed the hungry, find shelter for the homeless, help those who need help.

Yesterday in the Oval Office, I had an extraordinary experience. A young man from Ghana who was born lame was basically adopted by a faith-based program here in America, and he got a prosthesis. He's now a bicyclist and a triathlete. He set an example for others in his country that just because you're lame, doesn't mean you're a second-class citizen.

As well, a fellow came to the Oval Office who had as a dream of providing wheelchairs for those who are disabled all around the world. He wants to lift their spirits by giving them a chance to be mobile, other than—so that they're not stuck on the street corners of their cities. He realized wheelchairs were too expensive. So he designed one that will be available at a reasonable price all throughout the—I said, "Why are you doing it?" He said, "I heard a call." See, thousands of people make up the great strength of the country. And the strength of this country is the hearts and souls of our citizens. If you want to serve, volunteer. Make somebody's life better. Surround somebody who hurts with love, and you'll be doing your country a great service. I want to thank Bill and Nina for the example they've set.

How am I doing?

Former First Lady Barbara Bush. Okay. [Laughter]

The President. I want to make a couple of points before we get to retirement security for our seniors. First thing is, is the people of Great Britain must understand how strongly America stands with them during these trying times. I'm confident, like our country, the citizens of that country will not be intimidated by thugs and assassins. They understand what we know. They understand what the citizens of this country understand, is that we will hold true to our principles of human rights and human dignity and the freedom to worship. We're not going to let anybody frighten us from our great love of freedom.

For those of you who have got a loved one who has joined the war on terror, I want to to ask you a favor: Send them an e-mail and tell them the Commander in Chief is incredibly proud, and the United States of America stands squarely with them.

We're engaged in a global war on terror, and we're facing an enemy that has got an ideology based upon hate. If you're trying to figure out their ideology, just think the opposite of America. We believe in religious tolerance. We believe in equal rights for women. We believe in human rights and human dignity and minority rights. We believe people ought to be able to live in a free society and express themselves the way they see fit.

These folks believe in a dark vision of the world where there's no such thing as dissent or religious liberty. All you got to do is think about the Taliban in Afghanistan, where if you spoke your mind, you were whipped in the public square, and young girls weren't given an education. That's what they think, and they have designs. They have goals. They want to topple governments. They want us to retreat from the world so they can spread their ideology of hate.

The only way to protect America is a dual strategy: One, stay on the offense, bring these people to justice before they hurt us, and at the same time, spread an ideology that competes with their ideology, and that's an ideology of democracy and freedom. [*Applause*] Thank you.

We are laying—I just want you to know, for those of you who have got children and grandchildren, I firmly believe that the actions we're taking today to defend ourselves, by taking those actions, we're laying the foundation of peace for generations to come.

I want to talk about one other decision I've made recently, and then we'll get on to Medicare and Social Security. One of my most solemn duties is to find good, honorable, decent people to serve on our courts, and I did. And I had the opportunity, as you know, upon the retirement of Justice Sandra Day O'Connor, to find such a person. And I looked hard, and I consulted with the Senate and interviewed quite a few people and came to the conclusion that Judge John Roberts will make a great Supreme Court Justice.

I came to that conclusion after analyzing his record and having a good, extensive chat with him. He's a man who loves our country. He's a man who loves his family. He's a person who understands what it means to be a strict constructionist, somebody who looks at the words of the Constitution for what they are, somebody who will not legislate from the bench.

I want to thank your United States Senators for setting the right tone. I urge Senators from both political parties to rise above needless partisanship and give this good man a fair hearing and a vote as quickly as possible, so he can be seated on the bench prior to the reconvening of the Supreme Court.

It is really important that your Government constantly make—analyzes programs to make sure they work. And one of the programs that I was concerned about was Medicare, and a program I am concerned

about is Social Security. I say “was concerned about Medicare” because, working with Republicans and Democrats, we have modernized the Medicare program. And today I want to spend a little time talking to you about our strategy to make sure seniors get the word that there's a modernized Medicare program now available for them.

I say modernized because if you really think about it—let me put it to you this way—Medicare would pay for heart surgery but not for the drugs that could prevent the heart surgery from being needed in the first place. That didn't make any sense. You know, you pay \$100,000 for a surgery, but not \$1,000, or whatever it cost, to prevent the surgery from being needed. In other words, the system was old. It worked well for a lot of seniors, but it was bureaucratic in nature. And it wasn't working well for a current generation of seniors. And so I called upon the Congress to change this. Let's do something smart on behalf of our seniors. And today I want to talk about the bill.

First thing that Medicare has done is it says that if you're—when you join Medicare, you get preventative screenings. Put it in Texas terms: In order to solve something, you got to diagnose it. And it makes sense to diagnose something early, before it gets too late. That's what we're now saying to today's seniors. That seems to make sense. If you're a taxpayer, you want to make sure the Medicare system diagnoses problems so we can solve them quicker. Secondly, we've now got people covered for screenings that can catch illnesses from diabetes to heart disease. We're beginning to change the system. We've provided drug discount cards for our seniors, and it has made a big difference for a lot of seniors. About 6 million seniors have used those cards, and it has been great savings for them.

Now, what's going to change—and this is a voluntary program, by the way. This a program that says, “If you're happy with

the way things are in Medicare, don't change. But there's going to be some new options available for you, some new choices." I happen to believe the more choices consumers get, the better off the consumers are. And so what we've done with Medicare is we've said that we've now got a prescription drug benefit available for you. Starting on October the 1st, beneficiaries will start receiving information about the available plans that you can choose from. On November 15th, the enrollment opens; January 1st, prescription coverage—prescription drug coverage begins. So that's the timetable.

I got my man Mark McClellan here. His job is to make sure that seniors get the information necessary to meet the timetable. Part of making sure seniors have got the information necessary to meet the timetable is, Mother and I have come—this is educational. We're trying to get on the TV screens so people understand there's something new coming in Medicare. And we're stimulating a grassroots effort. We're going to hear from two good folks who are involved with spreading the word to our seniors.

I say this is a good deal, and I really, truly believe it is, because, first of all, on average, beneficiaries receive over \$1,300 of Federal assistance to pay for prescription drugs. Medicare will cover 95 percent of prescription costs after a senior has spent \$3,600. So in other words, you got a catastrophic plan now part of Medicare. Think how important that is for a senior. You sign up—you decide to look at this option. There's an option now available so that you can rest assured that you're not going to go broke because of major medical costs, because of pharmaceuticals. In other words, the Federal Government is saying, "We're going to help you, and we're going to also make sure that there's a catastrophic plan. And we want to help you have surety and comfort as you get older, knowing that you can't get wiped out because of prescription drug bills." I think this is a very important

added benefit that will be available for our seniors.

Low-income seniors—about a third of our seniors will be eligible for a drug benefit that includes little or no premium, low deductibles, and no gaps in coverage. On the average, Medicare will pay over 95 percent of the prescription drug cost for these low-income beneficiaries. It's a good deal. This isn't—we're not here to promote a political party. We're here to promote a good deal for our seniors. And I urge you, if you're a son or a daughter, find out what I'm talking about and talk to your mom or dad or talk to your grandparents. If you want to be involved through your church or through a community organization, find out about what we're talking about. And it's not hard. We've got all kinds of—1-800-MEDICARE. That's not that hard to figure out how to call that—1-800-MEDICARE or medicare.gov on the Internet. But find out what we're talking about. Verify, and then go out and help a senior make a right decision, the decision best for them.

To receive assistance, low-income beneficiaries need to fill out a simple application. I know you hear Government say simple application—there's no such thing. [Laughter] Actually, this is simple. McClellan will tell you how simple it is in a minute. I'm just telling you it's four pages—[laughter]—but the print is big. [Laughter]

And so we'll talk a little bit about Medicare today. It's changing for the good. Seniors will have more options from which to choose from, and that's always good. Anytime consumers get better options, it means there's going to be a better response to your needs. And again, I repeat, if you're happy the way you are—listen, I understand a lot of seniors simply don't want to change. They're pretty well happy the way things are. They shouldn't be forced to change, and they're not going to be. I'm just saying there's something else available if you're interested. And our job is

to make sure there's enough information out there to show you that it's worthwhile taking a look. So we'll discuss that.

I also want to talk about Social Security. The first thing I want to say on Social Security is, Franklin Roosevelt did a good thing when it came to Social Security. Social Security has been a really important program, and therefore, people who are receiving Social Security today must hear this loud and clear: Nothing is going to change for you.

I understand the politics of Social Security all too well. When I ran for President, they said, "If George W. gets in there, they're going to take away your checks." Well, I got in, and you're still getting your checks. And what I'm here to tell you, you're still going to get your checks. I don't care what the rhetoric is. Seniors have nothing to worry about when it comes to Social Security. What you better worry about is whether or not your grandchildren are going to get any checks.

Here's the problem: First of all, Social Security is a pay-as-you-go system. In other words, there's not a trust. Some people think, well, Social Security is the kind of deal where the Government takes your money and holds it for you and then gives it back to you when you retire. No, the Government takes your money and spends it. *[Laughter]* It's called pay-as-you-go. You pay, and we go ahead and spend. *[Laughter]* And what's left is a file cabinet full of IOUs to future generations. I know firsthand about the file cabinets. I went to West Virginia and looked at them. *[Laughter]* You'll be happy they're there. *[Laughter]* But there's not real assets in them. It's paper.

And so you got a system based upon that, and the strains on the system is this: Baby boomers like me—*[laughter]*—are getting ready to retire. There's about 40-odd-million people who are receiving benefits today. By the time my generation retires, there's going to be over 70 million people. A lot of us are getting ready to

retire, and we're living longer. And interestingly enough, we've been promised greater benefits than the previous generation. So think about that. You got a lot of people who will live longer getting greater benefits. And to compound the problem, for the people sitting here today, particularly the young workers, there's fewer of you paying into the system.

In 1950, there was about 16 workers for every beneficiary. Today, there's 3.3 workers for every beneficiary. Soon there's going to be two workers for every beneficiary. That means the pay-as-you-go system is fixing to go into the red, when you think about it. Fewer people paying for a lot of people like me. And it starts in 2017—the system starts paying out more benefits than it collects.

People receiving benefits today have no problem. You got plenty of time and plenty of money that you're going to get what you—what you've been promised. But I'm here to talk to—who I'm here to talk to are the younger folks. I want you to know I cannot in good conscience, as your President, know that the system is going broke and knowing a lot of people are working hard to put payroll taxes into a broke system. And so I called upon—*[applause]*.

And I think—I'm thinking about you. Now is the time to act on this. And I understand some in Washington don't want to deal with the issue. It's too politically sensitive. Well, that's fine for someone to think that way, but in my judgment, when it costs 600 billion a year, every year you wait in order to fix the system—ultimately fix it, there's nothing too sensitive. I mean, we're talking about a very important program for a lot of folks.

And so I've made some suggestions. It's one thing to say, "We got a problem," but it's another thing to say, "We got a problem, and here's some suggestions." In other words, I'm saying to the Congress, "Here's some ideas." The first idea is to make sure that future generations will receive benefits

equal or greater than the previous generation. We can do that and make the system whole.

Secondly, I believe that the system, at the very minimum, ought to say to somebody who has worked all your life, "You're not going to retire into poverty." I think it's an important principle. And therefore, I subscribe to the idea put forward, interestingly enough, by a Democrat, a fellow named Pozen, who believes that the poorest of our citizens ought to have their benefits increased by wage, at the rate wages increase. That's the way all people get their benefits today. That's one of the reasons why the system is going to go broke: The benefits are growing too fast, relative to what we can afford. So I believe people at the bottom end of the ladder ought to be able to get their benefits based upon wages.

I think the richest one percent ought to have their benefits indexed on price. And I think it ought to be scaled up in between. And by the way, that suggestion right there will solve, by far, the vast majority of the solvency issue of Social Security. In other words, by changing what has been promised but making sure everybody's benefits increase, you're going to solve the problem for younger generations of people coming up. It's a big step toward solving it. And with some other modifications, we can say that we have done our duty.

So here's some ideas for the Congress to talk about. Now, I think the Congress needs to—both Republicans and Democrats, if they've got a better idea, bring them forward. And we're getting some action. There's some good people acting in good faith, bringing some ideas forward to help make sure we solve Social Security for a generation of people coming up.

But I'll be frank with you, some people are playing politics with the issue there. They just don't, simply, want to do anything. And in my judgment, I think the people, the American people, when they really figure out the problem we got in

Social Security, they're going to say to the people who are obstructing any progress, "That's not what we're interested in. We're interested in setting aside politics and doing something for a generation of Americans coming up."

I'll tell you what else we need to do. We need to not only make sure the system is solvent for a younger generation of Americans—and by the way, if you're getting your check, you don't have to worry about it. You'll notice it's the third time I've said it. Sometimes in this business of ours, you've got to keep repeating yourself in order for it to sink in.

But I tell you what else we need to do, we need to—as we fix the system permanently, we need to make it a better deal for younger workers. I think younger workers, at their option, ought to be allowed to take some of their own money and set it aside in a personal savings account. [*Applause*] Thank you.

I'll tell you why I think that. I believe that people can do a better job than the 1.2 percent return they get on their money in the current Social Security system. First of all, it's your money, and I believe that if you're given the option, the opportunity to take some of that money and set it aside in a conservative mix of bonds and stocks, that you can do a lot better than 1.2 percent that we get for you. And that growth of that money, over time, compounds and grows. And that's important. So step one, the reason you ought to be allowed to do this is you get a better deal on your own money, and you can watch it grow.

Secondly, I believe and I know that this is a better deal than the current Social Security system for widows. You realize that if you're a two-working family—spouses, both spouses work in the family and one dies early, that eventually the sole surviving spouse can choose the benefits from his plan or her plan, which is ever higher, but not both. The bottom line on what I just told you is that somebody worked a long time, and that money just goes away. That

doesn't make any sense to me. I don't think it's fair. I think if the Government lets you set aside some of your own money in an account—I know if the Government lets you do that, you'll have an asset that you can pass on to your spouse.

Thirdly, I think it's important in this society to encourage ownership. Somehow there's this notion that ownership ought to be confined to a few—the investor class is only suitable for certain folks. That's not what I think. I know that the more people own an asset that they call their own, the better off society is.

I want people from all walks of life, all neighborhoods, if they so choose, to open up a statement on a monthly basis, watching their assets grow, assets that the Government cannot take away, assets Government can't use for other programs through the pay-as-you-go system, assets that they can pass on to their loved ones, assets that they call their own. That's going to be good for America when that happens.

Now, there's a big debate about this idea in Washington—there's a big debate about this idea in Washington. Let me just conclude by giving you this fact, and the people of Georgia and the people of America can make their own conclusion about the wisdom of letting people set aside their own money, if that's what they choose to do. I'm going to tell you about the Thrift Savings Plan. It is a Federal Government savings account passed by the United States Congress. And guess what the Members of the Congress said. They said, "We'd like to set aside some of our own money as a part of the Thrift Savings account in a personal savings account. We want our money to grow better. We want our assets to be there. We want to be able to pass our assets on to whomever we choose." Here's my view. If the Thrift Savings Plan that includes a voluntary personal savings account is good enough for Members of the United States Congress, it is a good enough option of workers all across America.

Ready to go? Thank you all. I just read Mother's mind. She said, don't you think you've been talking a little too long?

Former First Lady Bush. That's not what I was thinking.

The President. Well, don't tell them what you were thinking, then, if that wasn't it. [Laughter]

Former First Lady Bush. I was thinking how great you look in the new brown look.

The President. About time somebody noticed. [Laughter]

Former First Lady Bush. Cozy.

The President. Well, thanks for coming. Why in the heck are you here? [Laughter]

Former First Lady Bush. I'm here because I'm worried about our 17 grandchildren, and so is my husband. They will get no Social Security. I'm also here because—I've been dying to say this. You did say freedom of speech; I heard you.

The President. Oops. [Laughter]

Former First Lady Bush. You better watch out. [Laughter] I really think that George W. could have just said, "To heck with Social Security. It won't bother me. I'll get mine. I don't need it," and forgotten the rest of the young people. I'm very proud of him. It's a political nightmare to talk about Social Security, and he's got the guts to do it. So I'm for it. [Applause] Thank you.

The President. Is that all you got to say?

Former First Lady Bush. I've had it on my mind. The brown suit just came up, but—[laughter]—I'm very proud of him.

The President. You turned 80, and all of a sudden you ran out of things to say; it's amazing. [Laughter] Wait a minute, she looks great at 80.

Former First Lady Bush. I just don't like having an almost-60-year-old, white-haired son. [Laughter]

The President. Yeah, well—you can see where I got my white hair from. [Laughter] Thanks for coming, Mom.

Mom is concerned about, like a lot of other grandmoms are concerned about, whether or not this Government has got

the will to solve a Social Security problem. You see, once grandmothers and granddads understand that they're going to get their check, the next question is, "Well, if it's so bad, Mr. President, how come the Congress can't come together with you and save it for my grandchildren?" And that's what's happening. It's going to take a while to get people to understand the importance of this issue. A lot of people would rather—in Congress—say, "Well, let's just don't touch it. We've got a campaign coming up," or something like that. Well, I just don't think it's right. And I want to thank you, Mom, for saying what you said.

Something is going to happen. One thing that's not going to happen is me dropping the subject. I believe my job—and this is what the people want in the President. I think—I'm pretty confident they want a President to confront problems, not pass them on to other Presidents or other Congresses.

Mark McClellan. Mark McClellan is with us. He is Dr. Mark McClellan, by the way, Texan, father of twins, twin daughters. Is that right?

Mark B. McClellan. That's right.

The President. Yes. His brother, Scott McClellan, is the face of the administration. His job is to handle the press corps. I think he does a fine—do you not—yes, he does a fine job. Thank you. I'm trying to get a little buy-in from our brothers and sisters in the press corps. So I've got two McClellan boys with me. And Mark's job is to handle the Medicare rollout. What is your job description? [Laughter]

Dr. McClellan. Well, it covers Medicare and Medicaid, and this is a very important time for Medicare, as you said, Mr. President. Medicare is about to turn 40, and it's, for a long time, provided help with doctor bills and hospital bills when you get sick. But as you said, medicine is now about helping you stay well. So we want to make Medicare into a new kind of program that's a partnership with seniors or people with disability—people who care

about our beneficiaries, so that they can stay well and take advantage of what modern medicine has to offer. And that's what the prescription drug benefit and all the other new benefits in Medicare, the voluntary new benefits, are all about.

The President. Yes. And so here's the question we're faced with: Congress has already made the decision, as did I. They passed the law; I signed it. In other words, this is law. We're not talking about something that might happen. This is something that has already happened, and Congress, in its wisdom, gave us, I think, 2 years, if I'm not mistaken, to prepare our country, the 42 million seniors, for new options. And so I told Mark, "Your job is to make sure that the 42 million seniors get the word."

So what are you doing?

Dr. McClellan. We are on schedule to bring those benefits to seniors on January 1, 2006, as you said. And the big challenge right now is to make sure everybody with Medicare and everybody and their families and friends who care about them gets the facts so that they can make an informed decision. This is a voluntary new benefit, as you said, so people need to make a decision about it to sign up.

The President. Right, and there's the timetable I talked about; there's the phone number I talked about—1-800-MEDICARE; medicare.gov.

Now, here's what we're—here's part of our strategy. First, we're appealing to the sons and daughters of—to talk to their mom or dad about this program. And it's very important—if you want to be a good son or daughter, be responsible. Learn what we're talking about here, study it, and sit down with your mom and dad and talk about whether or not they want to choose one of the plans.

Dr. McClellan. And we can give you some information right now. No matter how you get your Medicare today—a lot of people have retiree coverage, the new Medicare benefit can help them strengthen that coverage. A lot of people are getting

coverage here in Georgia through a Medicare advantage plan, the Medicare health plan; you can get extra drug benefits through those plans. And a lot of people are struggling, Mr. President, with no help at all paying for their prescription drugs, especially people with limited means who are having to choose between medicine and other basic necessities like food and rent.

The President. Talk about the program—I've said it—come back behind me here, on the low-income seniors.

Dr. McClellan. That's right. You said it's a simple application. I'll tell you one thing, it's really simple. It's four pages. It's 16 questions.

The President. And that four—first of all, the four-page thing didn't sound—

Dr. McClellan. Big type.

The President. —simple to some people. All right.

Dr. McClellan. That's right. There are a total of 16 questions. And a lot of times—

The President. Four questions a page. [Laughter]

Dr. McClellan. That's right. And let me do a little bit more math.

The President. Okay, yes. [Laughter]

Dr. McClellan. The drug benefit for lower-income people, for people with limited means—about a third of all our beneficiaries are eligible—it's worth close to \$4,000. It's very comprehensive. It's just a few dollars for each prescription. So if you do that math, that works out to about \$1,000 a page. [Laughter]

The President. A page, very good. This is a good deal. You know, as I told a group a while ago, they said—they hear a politician say, "It's a good deal," they're thinking, "Yes, check is in the mail." [Laughter] I really want you to take this seriously. And I expect, again, sons and daughters and grassroots activists and people involved with seniors to take a look at this. If you don't, you're doing a disservice to seniors. At the very minimum, you ought to take a look at what we're talking about. If you're a

low-income senior, you need to get the form and fill it out. It will help you a lot. It will help you a lot. It's a—this is a compassionate piece of legislation.

Now, part of our strategy is to rely upon folks other than Government employees, and we've got two folks involved with making sure people understand what we're talking about. And one of them, we're going to start with Hugh Chancy.

Hugh, where do you live?

Hugh Chancy. Mr. President, it's a pleasure and honor to be here. I'm Hugh Chancy. I'm from Hahira, Georgia.

The President. Hahira. How many people in Hahira?

Mr. Chancy. We have a population of about 1,800.

The President. That's good, yes. Three times bigger than Crawford. [Laughter] And your business?

Mr. Chancy. I have a family business. My father was a pharmacist and started a pharmacy in 1966, and my brother and I inherited it. And I went off to the University of Georgia and married my sweetheart, Tina Chancy. Tina and my son, Patrick and Austin, are here with me today, the better part of my family.

The President. Let's don't segue to SEC football, if you don't mind. [Laughter] Keep it on the subject. So you got yourself a pharmacy—

Mr. Chancy. Right, have two pharmacies.

The President. Two pharmacies.

Mr. Chancy. I have another pharmacy in a small town above Hahira—Adel, Georgia.

The President. You bet, right around the corner. [Laughter] The reason why we've asked you to come is because pharmacists all across the State of Georgia understand they have a fantastic opportunity now to provide a good service to their customers.

[At this point, Mr. Chancy, pharmacist and owner, Chancy Drugs, and president, Georgia Pharmacy Association, Hahira, GA, made further remarks.]

The President. Isn't that fantastic? I thank you for doing that. If you're a Georgia pharmacist, call your president—this president. [Laughter] You can call me. I don't know if you'll get the phone call returned or not, but become involved. I mean, this is—it's in your interest, by the way, that people understand the new drug benefit.

And I want to thank you for—and your organization for providing a kindly service to help people. You said something interesting. There's—a lot of seniors are concerned about change—in other words, they hear change, and they're not sure if it's good or bad. Again, if it's voluntary, it ought to, first of all, help ease people's concerns. In other words, if you're happy with where you are, don't worry; nothing changes. But at least be wise enough to take a look and see what's available.

And so what we're—I think you're going to get the drift here, that we're going to rally the grassroots all across the country to make sure people are aware of what is available.

Speaking about rally—good job, by the way. You handled it well. Looking forward to seeing the sweetheart.

Dorothy. Dorothy Leone-Glasser.

Dorothy Leone-Glasser. Yes, sir.

The President. Is that accurate?

Ms. Leone-Glasser. Close enough.

The President. You're employed. Close enough, well—George Z. Bush. [Laughter] Close enough, but it's not my name. [Laughter] Anyway—

Ms. Leone-Glasser. No, it's Glasser.

The President. Glasser—just what I was saying, Glasser. [Laughter] Where do you work?

Ms. Leone-Glasser. I own a Wisdom of Wellness Project company, but I'm a nurse practitioner and a wellness counselor.

The President. Fabulous. Right here in Atlanta?

Ms. Leone-Glasser. Yes, for 25 years.

The President. Good. And how are you going to be involved in the Medicare program rollout?

Ms. Leone-Glasser. I have been involved for at least the last 3 years. I was involved initially in signing up people for their prescription drug card—

The President. Really. Good.

Ms. Leone-Glasser. —and helping enroll them in that. And I want people to know how important it is with the new Part D of Medicare that's going to be coming January 1st in 2006, that they realize that it's not just a prescription drug card, but there are some other wonderful benefits that are coming for Medicare recipients. And remember, this is also sometimes children and people who are seriously ill on disability. And they're going to be getting a physical exam, like you said, to be able to not only screen for other diseases, but it's part of what everyone will receive on Medicare. And also, they're going to get other screenings that are going to be so important to them.

The President. What she's saying is, we've modernized the program. Can you imagine a program that didn't provide preventive care? It wasn't a very modern program. And so we've modernized it. This is also a program that now provides a very good prescription drug benefit. You know why? Because medicine had changed, and it seemed to make sense to bring Medicare into the modern world. If you're going to have a program that says we're going to give health care to our seniors, shouldn't it be modern? Shouldn't it provide modern medicine? And that's precisely what we're doing for our seniors, right?

[*Ms. Leone-Glasser made further remarks.*]

The President. Well, thanks for saying that. Dorothy is a part of a grassroots movement. Mark, she said we've got to make sure that docs understand. What are you doing to make sure docs understand?

Dr. McClellan. That's right. Well, health professionals are where people turn first

for advice about anything related to their health. The new Medicare benefits are part of that. The pharmacists, nurses, physicians are going to be very much involved in seniors getting assistance with understanding the new prescription drug benefit.

So we've got targeted kinds of materials. We've worked with medical professional groups, pharmacist groups, nursing groups, physician groups, to have material that doctors and pharmacists and nurses can use in their practices. They don't want any extra burden. They're very busy taking care of patients now. They want help for their patients, as you just heard, so that their patients can get the up-to-date care, and the materials that we're giving out can help them do that.

The President. Part of making sure our seniors are feeling good about themselves and life is to make sure the retirement system works. You heard me talking about Social Security earlier. I want to talk to two Social Security beneficiaries—you've got to speak in the mike.

Frances Heverly. I forget. I've never done it.

The President. Yes, well, it's an interesting experience, isn't it?

Mrs. Heverly. Can you hear me?

The President. I can hear you loud and clear.

Former First Lady Bush. She's 91.

The President. I know she's 91, Mom. [Laughter] She doesn't look a day over 90. [Laughter]

Mrs. Heverly. I'm a little over that.

The President. Are you? Frances Heverly, where were you raised?

Mrs. Heverly. In Pennsylvania.

The President. And how did you work your way down here to this great city?

Mrs. Heverly. Well, my family came down here, and I didn't have anybody left up north, so I came down with them.

The President. Glad you're here. I want to make sure people like Frances hear the message that they're getting a Social Security

check, and nothing's going to change. Are you getting a Social Security check?

Mrs. Heverly. I sure am, and I appreciate it. [Laughter]

The President. So you're saying it's an important program.

Mrs. Heverly. It sure is.

The President. There's a lot of people around Georgia and around this country who feel just like Frances does, and they understand how important—they say the program is important. And you've got to know, I understand how important it is for people. There's a lot of people who rely only on their Social Security check. And therefore, you can imagine my concern when I hear people say, well—to people like Frances—"You better worry, because when they start talking about modernizing Social Security, they're really talking about taking away your check." And that's not fair.

Are your friends worried about their checks?

Mrs. Heverly. Not really.

The President. Good.

Mrs. Heverly. Not where I live. Everybody is pretty happy there.

The President. That's good. [Laughter] Now, let me ask you something. Have you begun to hear the message that the Social Security system is in trouble, not for you but for a generation of people coming up? Is that beginning to get out there?

Mrs. Heverly. Yes, yes.

The President. And do you expect somebody to do something about it?

Mrs. Heverly. Well, I'm expecting you to do something about it. [Laughter]

The President. In America, we have three branches of Government. [Laughter] I am going to try to do something about it.

Mrs. Heverly. I know you are.

The President. And you ought to keep expecting people, not just me but people from both political parties to do something about it.

Mrs. Heverly. I agree with you.

The President. They really ought to—we're not doing our job unless we do something about it. That's why I was proud to bring it up in the State of the Union. I don't know, I think this may be the—I can't remember—I've done a lot of visits like this around the country on Social Security. I like them; it gets me out of town. [Laughter] But I think it's important. Part of my job is to educate people. As you notice, we're talking about educating people on Medicare. So I'm going to keep talking about Social Security—it's important for people to be educated about the problem that's coming.

If you're a younger worker, you'd better pay attention to this issue. I'm glad to hear Frances say she's comfortable with understanding she's going to get her check, and she is. But if you're a younger person, if you're getting into the workforce right now, I'd pay attention to this issue if I were you, because, as you know, the first thing that happens to you is—after you get your first paycheck—is recovering from the shock of that payroll tax deduction. [Laughter] Well, that's going into a system that's going bankrupt, and you need to hold people to account that have asked for your vote and that are serving for you, in order to get this solved.

Carol, Carol Lowing.

Carol Lowing. Hello, how are you?

The President. I am great. Having the time of my life, by the way. You know why?

Mrs. Lowing. I'm really thrilled that you're here.

The President. Thank you. I'm glad you said, "Gosh, I wish Laura were here and not you," but—[laughter]—it happens all the time.

Mrs. Lowing. Oh, I'd never say that.

The President. No, I'm saying, I'm glad you didn't say that, but I'm not surprised if you would. [Laughter]

Good, you're on—getting Social Security and Medicare.

Mrs. Lowing. Yes, definitely. I'm here today with my husband, almost 50 years married, and we still talk.

[*Mrs. Lowing, retiree, Dacula, GA, made further remarks.*]

The President. Well, thank you. There is misinformation, and the only way to try to correct the truth—I mean, look, you're going to get your checks if you've retired. And I just got to keep saying it over and over and over again, because the truth of the matter is, you're right; some people aren't interested in these reforms, and one way to stop the reforms is to put out misinformation. And people are going to get their checks.

Now, it's really interesting what her grandson says—he said, "You know, go for it." In other words, give me a chance to invest some of my own money. What has changed in America is this 401(k) culture. When I was coming up, my mother and I never sat around and talked about 401(k)s because they didn't exist—or IRAs.

But our society—there's a group of people coming up in our society today who are used to managing their own money. They've seen a 401(k), and they've seen an IRA, and they've seen their assets grow, and they are comfortable with managing a mix of bonds and stocks. And by the way, you can't take your money, under this idea, and put in the lottery. In other words, there's a go-by. These plans are managed plans. They give you a chance to invest in a conservative mix. We're not interested in setting up a program and having somebody lose it all at the dice table. That's not how it works.

And this has happened—people who are in a 401(k) know what I'm talking about—or in an IRA. And what we're interested in is getting a decent rate of return on your money, because over time, it grows and it compounds. It's called the compounding rate of interest. And it's important that that money be allowed to compound and grow. So your grandson is wise

in saying, "I want a chance to watch my money grow over the next 30 or 40 years," money that will be a part of a retirement account.

And so my job is to keep talking, assuring seniors that you're going to get your check. I hope your neighborhood is listening. Because they're going to get their check. And your grandson, obviously, is listening because he understands he isn't going to get one—[laughter]—unless the Federal Government stops playing party politics and focuses on the good of the United States of America. That's what we're here to talk about.

I want to thank again—I want to thank the Chamber for giving us a chance to come by and say hello. I am so grateful that we had a chance to explain to the good folks of Atlanta and whoever else is listening that there's a really interesting opportunity for seniors when it comes to good health care through Medicare. And there's an opportunity for those of us who have entered politics to solve problems, to do so when it comes to Social Security. These are important issues for today's seniors, and they're important issues for people who are going to retire.

In other words, this is a generational issue. Social Security is a generational issue. And again, I repeat, I want the youngsters who are paying attention to this to understand the consequences of inactivity. And if you see inactivity, I would strongly urge you to get involved in the system and let people know that you're not happy with

what's going on. It's time for us to address this problem head on.

We're in the process of making changes in Medicare. If you want to be involved, please do so. Call 1-800-MEDICARE. Find out if the program is right for your grandmother or grandfather, your mom or dad. If you're running a community-based program, call 1-800-MEDICARE and find out how we can get materials to you. If you're interested in your church or your synagogue or your mosque or your religious organization and you want to help the seniors who attend there, find out what we're talking about. Just take a look at the brochures—it won't take long—and then give somebody some good advice. Say, "Here are the options. It's your choice to make." I think you're going to find this to be a really exciting way to help our seniors get a modernized health care system.

Thank you all for letting us come by. May God bless you all, and may God continue to bless our country.

NOTE: The President spoke at 11:58 a.m. at the Boisfeuillet Jones Atlanta Civic Center. In his remarks, he referred to Thomas D. Bell, Jr., chairman of the board of directors, and Sam A. Williams, president, Metro Atlanta Chamber of Commerce; Gov. Sonny Perdue of Georgia and his wife, Mary; James W. Wagner, president, Emory University; and Robert C. Pozen, former member, President's Commission to Strengthen Social Security.

Letter to the Speaker of the House of Representatives Transmitting Budget Amendments

July 22, 2005

Dear Mr. Speaker:

I ask the Congress to consider the enclosed FY 2006 budget amendments for the Department of Homeland Security. These

proposals support the Department's organizational restructuring plan, which Secretary Chertoff transmitted to the Congress on July 13. Overall, the discretionary budget