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Mr. Cannon. Well, we could use tort reform, sure—the class-action lawsuits and things like that that we truly do fear, of course. But again, that's just a cost that we pass on to Pearl and Penny. It's not something that—really you're not coming after me. I just have to pay more for insurance, and I pass it on to the homebuyer.

The President. No, that's exactly right. Are you building any homes these days?

Mr. Cannon. Yes, we're building a few. We've had a challenge the last year or so with the weather, but things are going good.

The President. Well, I might be able to do something with the bureaucracy, but—[*laughter*].

Mr. Cannon. That would be enough. [*Laughter*] We'll deal with the weather.

The President. Judy, you got anything else you want to share with anybody who might be listening out there about buying a home?

Ms. Memberg. I think the thing that's really important is that with housing counseling, anyone can put together a plan on how they can become a homebuyer. Some people, it's a very short process; some people are very familiar with being homeowners or their family has been homeowners. But a lot of people who, if their parents aren't homeowners, really don't know where to start. And a good housing counseling agency can really guide you through that process.

The President. Right. And I presume there's a lot of housing counseling agencies around the area?

Ms. Memberg. There are a few. There are many in Philadelphia. There are a few in Montgomery County. But there's a lot of good counselors out there to find one that matches up with your need.

The President. Good. Well, listen, if somebody's listening, I hope, and are interested in buying a home, there's opportunity here in this part of the world. You've heard two ladies say that they've been able to overcome the fears of homeownership and kind of the mental blocks associated with homeownership, because they were able to receive counseling. And the counseling is available. We want more people owning their home. That's what we want. We want you to feel comfortable about coming—thinking about buying your own home so that when somebody knocks on your door, you open that door and say, "Welcome to my home," just like this good lady did to me today.

Listen, thank you all for coming. It's been a joy to be here. I want to thank you for your stories. May God bless you all.

NOTE: The President spoke at 2:57 p.m. at the Main Line YMCA. In his remarks, he referred to Mary Frances Reilly, executive director, Main Line YMCA; James R. Matthews, chairman, and Thomas Jay Ellis, commissioner, Montgomery County Commission, Montgomery County, PA; and former President Saddam Hussein of Iraq. The Office of the Press Secretary also released a Spanish language transcript of these remarks.

Remarks Following Discussions With Prime Minister Jan Peter Balkenende of the Netherlands and an Exchange With Reporters

March 16, 2004

President Bush. Here's what we're going to do. We'll have a couple opening statements. I'll call upon an American press; the Prime Minister will call upon somebody from the Dutch press; American press; Dutch press; and that's it. Thank you all for coming.

Mr. Prime Minister, welcome. I'm glad you're back. Thank you for a—your friendship. Thank you for your clear understanding about the need for us to work together to achieve a more free and peaceful world. I appreciate our bilateral relations are strong. We had a wide-ranging discussion, talking about a variety of issues, whether it be foreign policy or the economy. It was a good, frank discussion, and I appreciate my friend being here again. Welcome.

Prime Minister Balkenende. George, thanks again for the hospitality. We had, indeed, a very good discussion. We talked about issues around Iraq, the role of the United Nations, by example. We talked about the cooperation in the economic sphere, developments in Afghanistan. We also talked about values in society, an important issue. And especially, we talked about terrorism, the fight against terrorism, and it is important that the world society, international community, stands shoulder to shoulder and shows

its solidarity to fight against these terrible attacks. And we share that same view, and we will work together, also, in the second half of this year, when the Netherlands is taking over the Presidency of the European Union.

President Bush. Yes.

We'll answer a couple questions here. We'll start with you, Terry Hunt [Associated Press].

Implications of Terrorist Attack in Spain

Q. Thank you, sir. Mr. President, do you think terrorists have reason to believe that they can influence elections and policy, given the outcome of what happened in Spain?

President Bush. I think terrorists will kill innocent life in order to try to get the world to cower. I think—these are coldblooded killers. I mean, they'll kill innocent people to try to shake our will. That's what they want to do, and they'll never shake the will of the United States. We understand the stakes, and we will work with our friends to bring justice to the terrorists.

They have not only killed in Spain; they've killed in the United States; they've killed in Turkey; they've killed in Saudi Arabia. They kill wherever they can. And it's essential that the free world remain strong and resolute and determined.

Want to call on somebody from your press?

Iraq

Q. Mr. Prime Minister, Mr. President, according to opinion polls, most Dutch people want to withdraw the Dutch troops from Iraq. Many Dutch people think the war in Iraq has little to do with the war against terrorism and may actually encourage terrorism. How would you respond to those Dutch people who want to withdraw?

President Bush. I would ask them to think about the Iraqi citizens who don't want people to withdraw, because they want to be free. And I would remind the Dutch citizens that Al Qaida has an interest in Iraq for a reason, and that interest is, they realize this is a front in the war on terror, and they fear the spread of freedom and democracy in places like the greater Middle East. They can't stand the thought of free societies springing up in the Middle East, because they understand a free society is against their very wishes. And so it's essential that we remain side by side with the Iraqi people as they begin the process of self-government.

And we're making good progress. The basic law that was written by the Governing Council was a substantial piece of work that talked about freedoms, the very same freedoms that we honor in America or in the Netherlands. And it's essential that we help Iraq—and Afghanistan—develop into free societies, which in itself will start changing the regions in which they exist.

Adam, [Adam Entous, Reuters] yes.

Q. Thank you, Mr. President.

President Bush. You're looking fine today, Adam, but the tie—[*laughter*].

2004 Election

Q. Thank you, Mr. President. Candidate Kerry has suggested he has support of world leaders. Do you think he should—that should be a factor in the campaign? Was that an appropriate thing for him to say?

President Bush. I think it's—if you're going to make an accusation in the course of a Presidential campaign, you ought to back it up with facts.

Prime Minister Balkenende. I won't talk about that issue.

President Bush. Okay, fine.

Prime Minister Balkenende. It has to do with the campaign here in the United States.

Iraq

Q. Mr. President, have you convinced the Prime Minister of the Netherlands to leave the Dutch troops in Iraq?

President Bush. The Prime Minister will make a—the appropriate decision. It's his decision to make. We both agree that a free Iraq is essential to a peaceful world. We both understand the stakes. We both know that Al Qaida is interested in fighting us in Iraq. How do we know? We know because they've said so publicly. Al Qaida understands the stakes. Al Qaida wants us out of Iraq, because Al Qaida wants to use Iraq as an example of defeating freedom and democracy. And so the Prime Minister has got issues at home that he'll deal with, but there's no doubt that he understands the stakes and the historic opportunity with which we're faced.

Prime Minister Balkenende. It's good to add that we did not talk about the situation after the half of July. That is the responsibility of the Dutch Government and Dutch Parliament, and we'll talk about it, as I made it clear already, earlier. But I think it's very good to look always to the situation of the Iraq people and the international struggle against terrorism. Therefore, it's so important that countries are working together, and they can draw the same lines. That's very important, but it has nothing to, at this moment, to the decisionmaking as far as the situation after the first of July is concerned.

President Bush. Thanks, good job.

NOTE: The President spoke at 10:14 a.m. in the Oval Office at the White House.

Remarks in a Discussion on Health Care Access

March 16, 2004

The President. Thanks for coming. Please be seated. Thanks for the warm welcome. What you're about to hear is a discussion about how to make sure America's economy continues to grow and practical ways to help employers and employees to grow the economy, make the right decisions. That's what we're here to discuss. It's an economic lesson. But we're not using Ph.D.'s. Well, we're using Ph.D.'s in the sense that we're talking to entrepreneurs who are on the frontline of making capital decisions every day, and decisions of—big decisions for each person they hire. That's what we're here to discuss.

But before we do, I want to thank the Chamber for allowing us to use this fantastic facility. It's a short drive from the White House, and it's a beautiful place. So thank you very much for letting us be here.

I noticed I've got some of my friends from the Congress here. Sam Johnson from the great State of Texas, I appreciate you coming, Sam. Congresswoman Katherine Harris from Florida, thank you for coming, Katherine.

Yesterday, I had the fortune of being in Ardmore, Pennsylvania, to talk about homeownership. It turns out that one of the fantastic statistics and one of the realities of our society today is more people own homes than ever before. And Congressman Jim Greenwood traveled with me yesterday. He is here today. He is here not because he particularly likes to hear his President talk. He is here because he is the author of the national medical liability reform law. And I appreciate you coming, Jim, and thank you for being here.

I want to thank all the small-business owners who are here. Thank you for being dreamers and doers and employers. Thank you for taking risk, and thank you for following your heart. I mean, I love the entrepreneurial spirit of America. It's an incredibly important part of our country and our future. You see, the role of Government is not to create wealth; the role of Government is to create an environment in which the entrepreneurial spirit can flourish. And we've got a lot of small-business owners here today, and I want to thank you for following your dreams.

I want to thank the local community leaders who are here. I hope you're as optimistic as I am about the future of this country. The reason I am is because I know what we've overcome. We've overcome a lot. We've overcome a recession. We've overcome an attack on our country, an attack which, by the way, not only affected our spirit, it affected our economy. They estimate over a million jobs were lost after the attacks of September the 11th. We overcame that, those attacks, because of the resolve of the American people. The American people refused to be intimidated by coldblooded killers. We refused then to be intimidated. We refuse now to ever be intimidated by coldblooded killers.

And then we had a problem in our society in that we've had some people that were—positions of responsibility didn't tell the truth. You might remember the corporate scandals. That affected the psychology of the country. A capitalist system requires trust. If you're going to invest, you need to trust the numbers. If you're an employee, you need to trust your employers. And yet, unfortunately, there was some citizenry that forgot what it meant to be a responsible citizen, and they didn't tell the truth.

But we passed tough laws. I want to thank the people from the Congress here to help pass those laws. It is now clear we were not