

THE WHITE HOUSE
Office of the Press Secretary

For Immediate Release

September 6, 1995

**Remarks by First Lady Hillary Rodham Clinton
to the NGO Forum
Huairou, China**

MRS. CLINTON: Thank you. Thank you so much. I feel so much at home and so much a part of this group. I only wish that in addition to the enthusiasm and interest among all of the Nongovernmental Organizations (NGOs) who are gathered here, the weather had been more cooperative this morning and I greatly regret that we were forced to move this occasion indoors in order to avoid any of us drowning out there. I am very sorry that not everyone who wished to be with us this morning was able to, and I hope all of you will convey my personal regrets to anyone who was turned away or disappointed because of the size of this auditorium.

It is a great pleasure for me to be here, and I want to start by thanking Supatra and Irene for their leadership in this extraordinary and historic enterprise.

But I also want to thank all of you who are here, because I know from looking at the lists of people who have come, from knowing personally many of the Americans who have come, that in this auditorium and at this Forum, there are thousands and thousands of women and men who every day work to make life better in their communities for all people. And that is the greatest contribution any one of us is able to make, and that is why the United States and many other countries so strongly support the efforts of NGOs and have worked very hard to ensure that NGOs could participate in this Forum.

As many of you know, our government and other governments recognize the important role that NGOs play in policy and planning, in development and implementation and monitoring of programs that advance the progress of women.

I have come here, to Huairou, to salute you for your dedication to a cause greater than all of us. I know that many of you went to great efforts to be here. I know many were kept from attending this Forum. I know that for many of you who did get here, getting here was far from easy. Many of you did not even know until the last minute that you would be permitted to travel

here, and others bore great personal expense in order to come.

In addition to the weather, which is not in anyone's control, and is always unpredictable, I know that you have had to endure severe frustrations here as you have pursued your work. And I also want to say a special word on behalf of women with disabilities who have faced particular challenges.

But I mostly want to thank you for your perseverance, because you did not give up, you did not stay away, you are here, and the fact that you are, will make a difference in the days and months and years to come. Because even though you may not be physically present in Beijing at the Conference during these ten days, the wisdom that is accumulated here, the experience, the energy, the ideas are on full display.

Thanks to your resourcefulness, your tenacity, your sense of purpose and your spirit, you are playing an important role in this Conference, and you will be the key players in determining whether or not this Conference goes beyond rhetoric and actually does something to improve the lives of women and children.

As I said yesterday, the faces of the women who are here mirror the faces of the millions and millions who are not. It is our responsibility, those of us who have been able to attend this Conference and this NGO Forum, to make sure that the voices that go unheard will be heard. This Conference is about making sure that women, their children, their families, have the opportunities for health care and education, for jobs and political participation, for lives free of violence, for basic legal protections, and yes, for internationally recognized human rights no matter where they are or where they live.

Time and time again we have seen that it is NGOs who are responsible for making progress in any society. Some of us never knew we were NGOs twenty and twenty-five and thirty years ago. That was not even a phrase that any of us had ever heard. We were people working together on behalf of all of those rights which we care about and hold dear. But when one looks at the progress that has been made throughout the world, it is clear that it is the NGOs who have charted real advances for women and children.

It is the NGOs who have pressured governments and have led governments down the path to economic, social, and political progress, often in the face of overwhelming hostility. Again, NGOs have persevered, just as you have by coming here and staying here and participating in this Forum.

What will be important as we end the Forum and the Conference at the end of this week is that it will be NGOs who will hold governments to the commitments that they make. And it is important that the final Platform for Action that is adopted

be distilled into words that every woman, no matter where she lives, or how much education she has, can understand. I think we should want every woman, no matter where she is, to believe that there are women all over the world who care about her health, who want her children to be educated, who want her to have the dignity and respect that she deserves to have.

When I think of the faces that I have seen in my own country, when I think of the women who did not have health care because they cannot afford it in the United States of America, when I think particularly of a woman I met in New Orleans, Louisiana, who told me that because she did not have enough money she was told by physicians there in our country, that they would not do anything about the lump in her breast, but would merely wait and watch, while if she had insurance she would have been sent to a surgeon. I think about the woman I met in a village outside Lahore, Pakistan, who had ten children, five boys and five girls, and was struggling as hard as she could to make sure her girls were educated and wanted help to get that job done.

I think of the faces of the beautiful women I met at SEWA, the Self-Employed Women's Association, in India. All of them had walked miles and miles, some of them for twelve and fifteen hours to get to our meeting together, and I listened as they stood up and told me what it had meant that for the first time in their lives, they had a little money of their own. They could buy their own vegetable carts. They could buy their own thread and materials so that they could make income for themselves and their families.

I think of the women in a village in Bangladesh, a village of untouchables—women were Hindus—who invited to their village for my visit Moslem women from the neighboring village. I think of how those women sat together under a lean-to—Hindus and Moslems together in one of the poorest countries of the world, but so many of those women telling me how their lives had been changed because they had become borrowers and were now part of the Grameen Bank microenterprise effort.

I think particularly of the play that their children put on for me to see, a play in which the children acted out the refusal by a family to let a girl child go to school. And then further down the road from that village, I stood and watched families coming to receive food supplements in return for keeping their girl children in school.

Those are the kinds of women and experiences that happen throughout the world, whether one talks about my country or any country. Women are looking for the support and encouragement they need to do what they can for their own lives and the lives of their children and the lives of their families. The only way this Conference will make a difference to these women is if the

results of the Conference are taken and distilled to a minimal number of easily read pages which state the basic principles. When that is done, the message can be carried into every corner of the world where women will recognize and exchange shared experiences.

When I came home from Bangladesh, I visited in Denver, Colorado, a program that is modeled on the Grameen Bank, helping American women who are welfare recipients get the dignity and the skills that they need to take care of themselves and their children.

So despite all of the difficulties and frustrations you have faced in coming here and being here, you are here not only on behalf of yourselves, but on behalf of millions and millions of women whose lives can be changed for the better. Let us all resolve to leave this place and do what we can together to make the changes that will give respect and dignity to every woman.

I know that today at the women's conference there is a special celebration of girls. The theme is: "Investing in Today's Girls, Tomorrow's Women, and the Future." We know that much of what we do, we are doing not for ourselves, but we are doing for our daughters, our nieces, our granddaughters. We are doing it because we have the hope that the changes we work for will take root and flower in their lives.

When I was privileged to be in New Delhi, India, I met a young woman who I think spoke for many, many women, and someone asked me yesterday at the Conference if I had a copy of the poem which this young woman wrote. I said that I did and she asked if I could read it today, and I said that I would. This was a poem about breaking the silence, the silence that afflicts too many women's lives, the silence that keeps women from expressing themselves freely, from being full participants even in the lives of their own families. This poem written by a young woman, I think, is particularly appropriate since we are celebrating today the future of girls. Let me read it to you:

Too many women
in too many countries
speak the same language.
Of silence.
My grandmother was always silent—
always aggrieved—
only her husband had the cosmic right,
(or so it was said)
to speak and to be heard.
They say it is different now.
(After all, I am always vocal
and my grandmother thinks
I talk too much)
But sometimes I wonder.

When a woman gives her love, as most women do, generously—
it is accepted. When a woman shares her thoughts,
as some women do, graciously—
it is allowed.

When a woman fights for power,
as all women would like to,
quietly or loudly,
it is questioned.

And yet, there must be freedom—
if we are to speak.

And yes, there must be power—
if we are to be heard.

And when we have both
(freedom and power)
let us not be misunderstood.

We seek only to give words
to those who cannot speak
(too many women
in too many countries)
I seek only to forget
the sorrows of my grandmother's
silence.

That is the kind of feeling that literally millions and millions of women feel every day. And much of what we are doing here at this Forum and at this Conference is to give words to break the silence and then to act.

When I was at Copenhagen for the Summit on Social Development, I was pleased to announce that the United States would make an effort to enhance educational opportunities for girls so that they could attend school in Africa, Asia, and Latin America. Today that effort, funded with United States' dollars, is being organized in countries throughout those continents by NGOs.

There are so many ways we can work together. There are so many things that must be done. And let me just end with a postcard that I received from a woman who, with many, many others, wrote me her feelings and thoughts about this Conference. I don't know this woman, but she wrote to tell me that she wanted me to carry this card to Beijing. And she went on to say, "Be assured of many prayers for the success of the Conference, to better conditions for women and children throughout the world."

She put on this card a prayer and the prayer was written in many languages. It's a prayer that applies and can be said by many, if not all of the world's religions. I want to end with that because I think that in many respects what we are attempting to do requires the kind of faith and commitment that this prayer

represents:

Oh God, Creator of the heavens and the earth, we pray for all who gather in Beijing. Bless them. Help them and us to see one another through eyes enlightened by understanding and compassion. Release us from prejudice so we can receive the stories of our sisters with respect and attention. Open our ears to the cries of a suffering world and the healing melodies of peace. Empower us to be instruments in bringing about Your justice and equality everywhere.

That is my prayer as well, and with my thanks to all of you I believe we can take the results of this Forum and this Conference and begin to translate them into actions that will count, in the lives of girls and women who will have never heard of what we have done here, but whose lives can be changed because of what you have done by coming here.

Thank you all very much.

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THE WHITE HOUSE

Office of the Press Secretary

For Immediate Release

September 6, 1995

**Remarks by First Lady Hillary Rodham Clinton to the
United Nations Development Fund for Women Panel Discussion
"Women's Economic Empowerment"
Beijing, China**

MRS. CLINTON: Thank you, Noleen. Thank you very much. I want to commend all of you who are here because I think that this is one of the most important panels to hear from—the three people that you will be hearing from in a few minutes,—that will take place at this Conference. I want to thank Noleen and also the United Nations Development Fund for Women, which we all know as UNIFEM. It is a word that in any language translates into hope for women who dream of a better life for themselves, their families, and their nations.

Around the world, UNIFEM has invested in the lives and aspirations of women and has helped to empower women in ways that have not been tried before, which we will be discussing here this evening. I am pleased to announce that the United States is releasing its pledge of one million dollars to UNIFEM for 1995 so that it can continue this work.

We are here today to talk about micro-credit, where it's needed, what it is, what it can do, how it has transformed lives. It's called micro, but its impact on people is gigantic. It takes just a few dollars, often as little as \$10, to help a woman to self-employment, lift her and her family out of poverty. It is not a handout; it's a helping hand.

From the Grameen Bank in Bangladesh or to the Self-Employed Women's Association in India, or to the work in Ghana that you will hear about, to banks and programs modeled on these from Indonesia to the Dominican Republic, to my own country, we have seen that micro-lending works.

Women who have received loans from the Grameen bank, for example, have a repayment rate of 97 percent, and often within one year, and they invest their money well. Some buy milk cows to expand their family's agricultural livestock, some buy materials to make handicrafts which they then sell. Others make bricks, or repair bicycles.

But the fact is: give a woman a seed, and she will plant it, she will water it, nurture it, then reap it, share its fruits, and finally, she will replant it. In this way, step by step, the world's poorest women are leading their families, their communities and their countries to a better future. When we help these women to sow, we all reap.

I met many such women during my visit to South Asia earlier this year. I met women in India, I met women in Bangladesh. Whether it is a milk cow in Bangladesh, or a computer in Chicago, women need help and encouragement and credit to make that first investment.

I will never forget a woman I met in my own country at a program called Mi Casa in Denver that is modeled after these programs you will hear about this evening. It is a program designed not only to provide credit, but also to do something even more fundamental: to help build self-respect and self-sufficiency. The women who came to this program were on welfare, but they saw a better future for themselves and their children. And they just needed a little help—a jump-start—to realize their own potential. But often that jump-start is hard to come by.

As this one woman told me: "Many great ideas die in the parking lots of banks"—because women get only so far, they don't even get in the door, in many cases, before they are turned away. That kind of discouragement has killed the dreams of millions and millions of women.

In the United States we are attempting to build up a micro-enterprise network. It is still very young. But already several hundred programs have enabled tens of thousands of Americans to seek and find economic opportunity for themselves.

This Conference has identified economic opportunity as a critical area of concern, and we have to look for positive, practical ways to implement that concern. Access to credit, particularly through micro-enterprise, is a key priority.

Our country has accepted the challenge of making the World Conference on Women a conference of commitments. And I want to announce, this evening, some of the actions our government will take to further self-employment and microenterprise development in our country. Our Small Business Administration is already making more loans than ever to women. Through the Community Development Financial Institutions Fund, we will establish a new Presidential awards program to honor outstanding micro-lending organizations. These awards will provide challenging benchmarks for microenterprise programs throughout the nation and acquaint the public with the prevalence of such programs within our own economy. We believe they will also highlight the important work of programs that provide microenterprises with key support structures such as access to credit, markets, technical advice, and training.

The President also is establishing a mechanism to better coordinate microenterprise programs across a number of our federal agencies to ensure that those programs are doing the job they were set out to do. Additionally, the United States will continue to support microenterprise in developing countries through USAID.

We know that it will take a lot of education to spread the good word about micro-credit. Despite a record that is inspiring, we still meet with skepticism and outright disbelief. There are very few financial institutions anywhere in the world that can

report a 97 percent lending rate that is returned within a year. And yet, time and again, at conferences where microenterprise is discussed, bankers and others don't understand how they could actually do it in economies around the world. So in every way possible in our country we are going to spread the word and to provide such technical assistance as will make more microenterprise programs available.

We are also concerned that capital formation and growth in some economic sectors often is now accompanying higher unemployment, longer hours with less pay, and severe restrictions on access to credit. We cannot allow small enterprises to be marginalized as a result of greater consolidation within the global economy.

I became a believer in micro-credit years ago, when my husband was the governor of the state of Arkansas. It's a poor state, and we were looking for ways to help people who didn't have access to credit. We found our model at the Grameen bank from Bangladesh and the South Shore Bank from Chicago, Illinois. That bank helped steer private investments to neighborhoods that need them, and we worked out a partnership with both Grameen, thanks to Dr. Yunice, and the South Shore Bank, that created a development bank, that created a borrowing fund, and began to make the kinds of investments in that state that we would like to see made throughout our country.

It's been a privilege for me to meet leaders such as those who are on this panel because they have devoted their lives to finding ways of ending poverty, and they have been successful in changing the lives of so many people. They have particularly focused on changing the lives of women.

As Dr. Yunus has told me, when he started the Grameen Bank lending idea, he had the revolutionary concept in mind of providing loans in a fifty/fifty ratio, for men and women. He quickly found out that women were better credit risks, that women would invest the money more in the family, that women would repay the loans. Gradually over time, more and more women became the focus of the Grameen Bank's lending. That was not only revolutionary, but it set a fire that has gone through the developing world as a way of telling people that women are able to become self-sufficient if they are given the tools that enable them to do so on behalf of themselves and their families.

Because of the success of such programs, the World Bank and USAID, along with eight other major donors, have joined together to form a consultative group to aid the poor in order to finance small loans to the world's poor, the vast majority of whom are female. This is the kind of joint effort that we need to support.

I know that when we talk about issues such as lending money to women, whether it is in a conference such as this, or attempting to make the case to financial institutions around the world, there are often eyes that glaze over. Issues connected to women, such as poverty, education, health and children or micro-credit, are too often called "soft" by people who would have us think that these issues are unimportant. Nothing could be

further from the truth.

If there is any message that this Conference could bring about economic opportunity, it is that we must engage in micro-credit in order to build microenterprises. We must open the doors of banks and other existing financial institutions to women who can become self-sufficient and responsible borrowers and we have to do so while there are people like those on this panel who are able to demonstrate clearly that this approach works.

We really don't have a lot of time. The globalization of the economy has meant that many, many people are being marginlized, are being downsized, are being deprived of economic opportunities. We have to now, more than ever, make microenterprise a key element of providing economic opportunity for women and men everywhere in the world.

And I'd like now to introduce you to someone who has done that, whom I have had the privilege of visiting and seeing in action through the Self-Employed Women's Association in India. And so please join me in welcoming Ela Bhatt.

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THE WHITE HOUSE

Office of the Press Secretary

For Immediate Release

September 7, 1995

FIRST LADY HILLARY RODHAM CLINTON
REMARKS TO THE NATIONAL UNIVERSITY OF MONGOLIA
ULAN BATOR, MONGOLIA

MRS. CLINTON: Thank you very much and Sain Bayn Uu [which means hello]. I want to thank Mrs. Tesvelmaa for her warm welcome and hospitality. Ambassador Johnson, thank you for your energetic and wise representation of our nation in Mongolia.

Professor Dorj, faculty, students, and other guests, thank you for inviting me here today. It is a great honor to be with you, and I want you to know that I bring with me very special greetings from the President and the people of the United States of America.

I hope that in the years ahead many more Americans will be able to travel here and experience first-hand the great beauty of your country, the vitality and strength of the Mongolian people, as well as the respect you show for your natural surroundings, the pride you have in your children, and the value you place on education.

In America we have had the opportunity recently to learn more about the rich culture and long history of Mongolia through the most important exhibit of Mongolian art ever to be shown in the United States. The exhibit, called "Mongolia: The Legacy of Chinggis Khan", opened at the Asian Art Museum of San Francisco in July, and will travel to several other cities, including our nation's capital.

I have come here to express in very strong terms America's support for Mongolian democracy, independence, and prosperity. And I think it is wonderfully appropriate for us to be meeting at a university, because the opportunity for citizens to pursue an education is so essential to the growth and success of any democracy.

I also am very pleased to learn that so many women are students here. In many parts of the world, women are not afforded the opportunity of higher education, or even the chance to acquire basic literacy. Mongolia is an exception.

As you may know, I spent the past few days before coming to Mongolia at the United Nations Fourth World Conference on Women in Beijing. The purpose of the conference was to bring together women and men from around the world who are dedicated to advancing the interests of women, children, and families.

About 185 nations, including Mongolia, sent delegates who are focusing their energies on the issues that matter most to women and their families: access to education, health care, jobs and credit, safety from violence in and out of their homes, and the chance to participate fully in the political life of their countries.

I mention this because so many of the ideals and values at work at the UN conference are the ideals and values at work in your new democracy.

Earlier today, I had a chance to meet with a group of Mongolian women, several of whom, including your First Lady, participated in the women's conference. And I think we are all aware that no matter what country we live in, as women we share many of the same aspirations and concerns.

We are living in a time of momentous change around the world. It is a time when dictatorships and tyrannies are giving way to more open and tolerant societies -- and new respect for human rights, free elections and free markets is emerging in many places.

Yet it is also a time of growing global competition, scarcer resources and unpredictability about the future. So along with a wave of democracy, we also see the resurfacing of ugly ethnic, tribal and religious conflict and the violence that often accompanies those rivalries.

In the face of such rapid change, there may be a tendency to assume that education, health care, economic opportunity and personal freedom have little to do with the economic and social progress of a nation.

The whole point of the conference in China -- and what we are learning in country after country around the world, including here in Mongolia -- is that investing in human beings and their potential to improve their own lives and the lives of their families is as important to a nation's progress as investments in the marketplace.

Along with access to schooling, health care and jobs, men and women must be permitted to take part in the decisions that will affect their futures.

It takes great courage on the part of many people to build a democracy, as we have seen from India to South Africa to Mongolia.

There are some who claim that freedom and democracy are Western concepts and that Asians prefer authoritarian rule.

I say: Let them come to Mongolia.

This country has transformed itself from a one-party communist dictatorship into a pluralistic political system. You have done so with quiet and courageous determination. Although it is not widely known in my country, the Mongolian people yearned so strongly for democracy that a movement began with demonstrations in sub-zero temperatures and culminated with the resignation of the Politburo, the legalization of other parties, and the writing of a new Constitution.

Clearly, the Mongolian people take the privileges of democracy and freedom seriously. I learned before coming here that about 90 percent of voters cast ballots here, and many have to travel great distances to do so. That voting rate is higher than in many older democracies, including my own.

There are some who claim that new democracies cannot survive economic hardship and struggle, and that, as a country makes the transition from a planned economy to a market economy, it cannot afford democracy.

I say: Let them come to Mongolia, where the government and people are both moving toward political and economic reform, economic freedom and political freedom.

Your nation is an inspiration to millions around the world who see the strides you are making in free-market reforms, the creation of an independent judiciary, laws that respect human rights and private property, and the doors you have opened to welcome free enterprise and foreign investment All in a very, very short time.

At the same time, we know that the creation of any democratic society requires patience, perseverance, optimism and the willingness to make difficult choices.

Here in Mongolia, you have experienced the hope, and the pain, that comes with rapid change. And you have shown great resolve in recent years in facing the obstacles you have encountered on the road to democracy.

I am here to tell you, on behalf of the President of the

United States and the American people, that the United States will stand by you as you continue your democratic journey.

I am proud to say that our support thus far has included activities funded by the United States Agency for International Development designed to strengthen parliament, the judiciary and non-governmental organizations -- including several representing the views and interests of Mongolian women.

We all recognize that NGOs are key elements in the development and sustenance of a civil society in any country. And they are crucial to the effectiveness and success of any democracy.

We will continue to show our support because we are convinced that a democratic, independent and prosperous Mongolia is in our interests as well as yours -- and that it is essential to maintaining peace and stability in Asia and throughout the world.

From the outset of Mongolia's transition to democracy, the United States has recognized the vital connection between democracy and energy.

We appreciate the importance of energy assistance in your capital, particularly during the coldest months (which I know can last for quite some time here).

In 1992, we pledged to provide \$35 million in U.S. aid to the Government of Mongolia's energy sector. For four winters, this support has helped keep the heat on, and the lights on, in the capital.

We intend to fulfill the remainder of this pledge in the coming year.

We also understand the Mongolian government's concern for the upcoming winter. Because the situation is so serious, I am happy to announce a new pledge of \$3.5 million in additional emergency support to get Mongolia through this winter before help is available from other donors.

It is our hope that this additional support will allow the Government of Mongolia to focus on further developing the country's market economy and democratic transition.

Today I am also pleased to announce that our government, through USAID, will provide UNICEF with \$1 million to support improvement in children's health.

It is our hope that this support will help Mongolia make up

the ground lost in providing for children's health in recent years. This is particularly urgent because more than half of Mongolia's population is under 25.

We also are involved in other activities in support of democracy and economic progress. Peace Corps volunteers are teaching English to students in Mongolia. Our military's humanitarian program has been active here -- I believe that some American military personnel helped build the school for gifted math and science students in Ulan Bator . And assistance from our Department of Agriculture has been used to promote small business.

I believe that the values that our nations share, and our common belief in the ideals of freedom and democracy, will draw us even closer in the years ahead.

I heard a story earlier today that struck me for two reasons: First, it reflects the prominence and respect accorded women in Mongolian culture.

It also reflects the solidarity of the Mongolian people over these last five years, and the importance of building solidarity among like-minded nations and peoples.

It is the story of Chinggis Khan's mother, who lectured the young Temujin and his brothers about the importance of staying united. To make her point, she showed them how easily one arrow could be broken, but how hard it is to break five arrows when they are held together.

On the eve of a new century, and a new millennium, democracies must stand together. After my brief stay here, I am ever more confident that our nations will move together along the path to a stronger, healthier, and more prosperous future.

Thank you all very much. And good luck both, to you to this country and many best wishes to our friendship and relationship in the years to come.

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THE WHITE HOUSE
Office of the Press Secretary

For Immediate Release

October 1, 1995

REMARKS BY FIRST LADY HILLARY RODHAM CLINTON AT
VASSAR COLLEGE

MRS. CLINTON: Thank you. Thank you so much. Thank you, President Fergusson. Thank you very much Tolga for that introduction.

I am delighted to be here this afternoon. I have looked forward to this occasion because I have known a number of Vassar graduates and faculty members. As President Fergusson has already mentioned, Molly Shanley is a particular friend of mine and during the years that I have known her, she has spoken so warmly about the Vassar experience and about this institution's commitment to the best of a liberal arts education.

She has stayed with me in the White House and on more than one occasion in the last two and a half years, has in a very expressive way that those of you who know Professor Shanley will recognize, kind of cocked her head and said, "Well, when will you be at Vassar?"

So here I am Molly and I'm delighted to be here because I respect so greatly what this college stands for.

I've also brought with me one of your distinguished alumna, a woman whose name, whether you know it or not, is a household word -- the Commissioner of the Internal Revenue Service, Peggy Richardson. And she was recently here and spoke with many of you and particularly the alumni who were gathered for an alumni reunion. Vassar has many, many graduates for whom you rightly take great pride in because of their achievements in every field that is open and because of what this college has always stood for.

Despite the disability of my being a Wellesley graduate, I am greatly impressed by what I know of Vassar and am just stunned by the glory of this day and the beauty of this campus. And I hope that all of you who are here recognize as those of us who are visiting, including many of the parents who are here today, what an extraordinary blessing it is for you to be in this particular place for these four years of your life.

I just came from another place that is filled with blessings and challenge. I was at Mrs. Roosevelt's cottage, called Val-Kill, just a few minutes down the road from here. That was a particularly important occasion for me also because I have always been an admirer of Mrs. Roosevelt's. But now I find myself often

turning to her and turning to the words she spoke and wrote and to what has been written and said about her -- looking for inspiration, sometimes solace, knowing that someone was there before.

The things Eleanor Roosevelt stood for and fought for throughout her lifetime -- human rights, equality of opportunity, the potential of each individual to have a life of promise and productivity, peace among us and between us throughout the world -- all of those issues are not out of date. If anything they are more important today than ever. She believed that the best investment any country could make was in its people, particularly its young people. And that message too has added weight for the world in which we find ourselves.

You who are students are here because families and others have invested in you. They believed in you, they were committed to your futures. They made sacrifices so that you could attend a college of this distinction, so that you could pursue your own abilities. That's what Mrs. Roosevelt believed all of us should be doing for one another.

Today we are debating many of the issues that Mrs. Roosevelt cared about. We might use different terminology, but the ideas are the same. The decisions that will be made in the next few months in our own country may be about something called the budget but they are really about values -- they are about charting the course for our country for the next years. They will tell us a lot about what kind of people we are and what we truly believe in.

One of the decisions that will be debated is the role that education should play in today's world. It is almost hard to believe that there are those who do not believe that one of the principal values that made America the strongest democracy in the history of the world is the one that we placed on the role of education.

We are in the midst of rapid change. We know that the industrial society is a fading memory and the Information Age is upon us. How best can we deal with these new challenges that confront us, but to turn once again to education to help prepare ourselves to take whatever role we can in society.

These changes are exciting, but they are also threatening to many people. The people who have educations in this country are the ones who will benefit from the changes going on around us.

Just think about what has happened in the years that my own daughter has been alive. In 1980, a worker with a college education earned 36 percent more during a lifetime than a worker without one. Today that difference has grown to 74 percent, more

than doubling. But more than a percentage has doubled. The differences between those who have educations and those who do not are increasingly between those who will be able to chart their own futures and those who will fall prey to the many forces at work beyond their control.

Much of what we have to do as we confront these challenges has to do with whether or not we insure that as many citizens as possible are educated well enough to make a living, to provide for a family, and to be productive citizens.

That's why this debate about balancing the budget is important to the future of education. Issues like college loans, their availability, and the rate of repayment are not just some abstract rhetorical battle waged by people who have staked out ideological positions. They will determine largely who will be able to access much of what's available in private schools and public schools for years to come in the future.

These reforms that are being suggested about eliminating the number of people who are eligible for college loans -- making them more expensive, eliminating people who are eligible for Pell Grants and scholarships, cutting the aid to education at all levels -- are ones that go right to the heart of what we believe is worth investing in. Funding for education and training is not about giving people something for nothing. It is about helping ourselves. It is not altruism. It is enlightened self-interest. The American dream's continuance depends upon a critical mass of Americans feeling connected and committed to the daily life that we share together.

When you think about how important education is for all of you -- or else you would not be here -- then just think a little more broadly about how important it is for those you know back home. Think about the many students that maybe started college but couldn't afford to go on. Think about those who never dreamed it was possible for them at all. Think about those who still hold to the hope that they ought to be able to make a decent living without any more education than what is provided in high school.

And you begin to get an idea of how many people will be affected by any retreat from our historic commitment -- not only to opening the doors of college to people -- but urging them through those doors, encouraging them, providing incentives for them to find their way. Education is not only important here at home, it is one of the critical issues that stands in the way of development throughout the world.

I recently returned, as I met some of your faculty members who also had, from Beijing and the Women's Conference there. The issues that were discussed there, such as education, brought a

very practical focus to this conference. People gathered together to talk about how can we promote education for girls and women, for boys and men throughout the world. How can we convince families that investing in a girl is as important as investing in a boy? How can we convince societies that they don't have a person to waste? How do we make the case as we move toward the twenty-first century that investing in health and education, ensuring equal opportunity, legal protections -- those are important building blocks for prosperity and democracy. These are not idle or abstract issues because these kinds of investments in people make as big a difference for the future of free markets as any particular technological investment might.

We know that if women and girls are allowed to flourish, then societies do as well. There are some basic, basic building blocks that every society must look toward. And luckily we live in a country that has historically recognized those. When I spoke at Beijing, I spoke on behalf of American values. When I said that human rights are women's rights and women's rights are human rights, I spoke on behalf of American values and history. And yet much of what we see happening in Washington today has the potential of undermining our own historic commitment to our own American values.

If we pull up the ladder of opportunity after those of us in this great crowd have climbed its top ring so that others are struggling down below, are we doing any better than many societies that we stand in judgement of, that have a two tier society? Some are educated but most are not.

If we permit our great academic health centers to suffer the kinds of damaging cuts that will come from the proposed changes in Medicare and Medicaid, so that their missions of research and training physicians and providing charity care are dramatically undermined so that we see emergency rooms teeming with people who are uninsured or underinsured or have no where else to go, will we be so different than societies that provide two-tier health care systems? Those with enough money receive what they need, others wait and sometimes never get what they require.

These are not just hypotheticals for us to discuss in political science classes. The numbers are not encouraging. Because in addition to that gap that I described between the earning power of those who graduate from college and those who don't, the kinds of jobs available in our society are no longer offering incomes sufficient to support many families. We have a real difficult challenge in front of us -- how do we grow our economy, how do we stimulate the kind of jobs that will permit families to have a decent American standard of living, and how do we maintain a safety net for the many people who themselves may not be able to make it on their own?

These were the kinds of issues that Eleanor Roosevelt struggled with in her time. But in her time, particularly during the Great Depression and then the Second World War, despite the political challenges her husband faced -- there was a sense in America that we were all in this together. We all knew people who had lost their jobs, who had suffered. We knew people who were at the very end of their own rope because they had tried to do all they could to be self-sufficient and were unable to provide.

Today there's a dangerous division that goes on between us. We think of those who have not made it, who are not here at places like Vassar or any other place like it, as somehow less worthy, less deserving. They didn't work hard enough, they didn't sacrifice enough. Now that is certainly true, I'm sure, in some cases. But in the majority of cases, people felled by accident and injury and disease. People who bad luck seems to visit and never leave. People who struggle just to keep their children safe and not permit them to go out and play because the streets are too dangerous. People who work as hard as they know how -- sometimes double shifts, sometimes more than one or two part-time jobs -- who just feel that they can't ever get anywhere.

The American dream was kept alive during the Great Depression because no matter how bad things got, people believed that life would be better for their children. We now live with millions of our fellow Americans who no longer believe that -- who believe that others have given up on them and they're about ready to give up on themselves.

And you know when I do travel, when I'm privileged to visit other countries, I see people struggling every day to become what we have and often take for granted. When I go to the countries of South Asia and shake hands with people whose husbands and fathers and sons and mothers have been assassinated, who have been exiled and imprisoned and tortured because they believe in democracy, because they read our great political leaders words and believe them, who are trying to start businesses to employ people to lift them out of abject poverty, and who look to America and America's free enterprise system for the example that will work for them; I am overwhelmed and I am humbled.

But I also know that there are many Americans today who don't look at our own country and its history through those same eyes. Who don't count the blessings we have because they're so busy blaming somebody for something that hasn't worked out right. Who are too quick to ring their hands instead of rolling up their sleeves. There are too many of us who need to stop and take stock of how blessed and fortunate we are.

But then we also need to take the next step. There are very few of us who have gotten here or anywhere else without help from someone. I've never met a six-year-old who was a rugged individualist. I've been in an out of nursing homes where people have lived their whole lives trying so hard to be as independent as possible but the bottom fell out. I have walked the streets of our cities and our towns and looked into the eyes of people who have lost their jobs after twenty, thirty years of working as diligently as they knew how, but no longer have a future where they thought they would retire.

The world has changed and we know that with that change has come some great opportunities, but let's be honest and admit that change can also be dislocating -- can be threatening, can be very scary to all of us. In a time of change, perhaps more than ever, we need to turn back, not only to our values, but the ways we have implemented those values in the past.

It is not the American way to retreat from education. It is not the American way to cut back programs like Medicare and Medicaid so that the most vulnerable among us are left even more vulnerable. It is not the American way so that when a spouse goes into the nursing home the remaining spouse has to sell everything, only to end up in the poorhouse. It is not the American way to retreat from trying as hard as we can to provide opportunities for all Americans.

Now certainly we know that we have to change and experiment with new ways of doing things. We have to try new approaches to funding college loans, or providing for the homeless, or providing health care to people. We know that. That's what makes America such an exciting place always because we're always trying to improve. But improving means just that. It means being honest about our shortcomings and coming to grips with them and reaching consensus about how we can do things better. It does not mean turning our backs on literally millions and millions of our fellow citizens.

One of the things I like about Vassar, as I also like it about my own alma mater, is that in an age of technocracy and specialization, places like Vassar and Wellesley care about the liberal arts. They care about trying to teach all of us what a good life means.

They ask us to go back to the classics. They ask us to explore the humanities and the sciences -- not because we're going to make a living doing any of that, but because we will learn what it is to make a life. Some may make a living.

But the larger issues that the liberal arts represents that affect all of our lives are ones that have too often been forgotten in recent times. Eleanor Roosevelt never forgot and

she kept on learning. She always knew that a life well-lived was not a life in isolation, not a life of individual achievement to the exclusion of community commitment -- but a life of connection, a life of service. And that is one of the reasons why a place like Vassar is more important today than it may have even been at many times in its past.

I hope that for each of you this educational experience gives you not only the opportunity to explore new areas, to learn about yourself, to make great friends -- but to think seriously about what kind of society you want to help build.

The issues that are most difficult in all of our lives are the ones of relationships, the ones of love, the ones of caring, the ones of commitment. We don't find the answers to them in either legislation or even in textbooks. But they are the stuff of what makes for a life and what makes for a decent society.

We all have a lot to think about these days and when I think about the weeks and months ahead, when we will be arguing over fundamental principles about what it means to be an American, what our obligations to one another are, how we will prepare ourselves for this next century -- I will be thinking a lot about Eleanor Roosevelt because she loved to comfort the afflicted and afflict the comfortable and a lot of us need both of that today.

We need to recognize that as we chart our individual futures -- literally the millions and millions of decisions that are made everyday -- we will chart our nation's. It is not only what is voted on in Congress that will matter; it is how we live our own lives.

Eleanor Roosevelt said that service was love in work clothes. I've also heard it said that service is the rent we pay for living. In America all of us need to remember we are blessed to be able to pay that rent. And if each of us does what we can in our own families, neighborhoods, and workplaces to reach out to one another, to lend that helping hand -- we will begin to build the connections that will carry us into this next century as not only the strongest nation on earth, but one that deserves the love and respect because we have lived up to our basic values.

That is my hope for our country and for each of you. Thank you very much.

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**United States
Information
Service**

U.S. Embassy — Santiago
Unit 4123
APO AA 34033

Telephone: (56-2) 232-2600



**AS DELIVERED REMARKS BY FIRST LADY HILLARY RODHAM CLINTON
AT THE UNIVERSITY OF CHILE**

Santiago, Chile
October 13, 1995

Thank you Señor Rector for that very informative review of the relationships between our two countries and the special relationship with this university. I want to thank you and all of the distinguished platform guests, as well as this audience for the invitation to be here today.

It is a great honor for me not only to be at the university, but to be here in Santiago. This is my first trip to South America, and I am delighted to have the chance to spend time here in this country, which represents so much hope and promise for democracy and prosperity in our region of the world.

And I must say that I would like a copy of the speech that President Theodore Roosevelt gave here, because the challenge to sustain democracy continues. It is a challenge that we all must meet every day in our own countries, and I would like to learn from the wisdom of President Roosevelt.

When I woke up this morning and looked out my hotel window at the beautiful Andes, I understood immediately why every visitor to this country is so taken with its natural beauty. Everyone with whom I spoke before I started this trip told me that when I got to Chile, I would be overwhelmed, both by the beauty of the country, and the warmth of the people. That was certainly a prophecy that has come true.

I want to thank particularly President and Mrs. Frei for their gracious hospitality, for the time they have both spent with me, and for their interest in issues that directly affect the lives of women, children and families.

Being here at this university, I am reminded of what someone once said to me. That is that Chile's greatest export is its ideas. My first thought when I heard that was that every young person I know, by the time he or she graduates from high school, has read a poem by Neruda or by Mistral. In fact, my husband and I just celebrated our twentieth wedding anniversary a few days ago and one of the gifts he gave me was Neruda's twenty love poems, one for each year. And I brought them with me on this trip (applause).

Although the idea that your exporting of ideas refers first in the minds of so many to your great writers, poets, philosophers, and teachers who are known around the world, it also refers to an approach that you have developed here to political and economic reform, that has become a model for many nations on this continent and beyond. What we see occurring in Chile is the kind of progress that can be achieved when there is a genuine commitment to investing in people. And that means investing in education and training, health care and jobs, and respecting the right of every citizen, including women, to participate fully in the political life of a country.

Chile and the United States share a commitment to democracy, social justice, and equality of opportunity. And we are working together in many endeavors. And we have, as you have already heard from the Rector, been partners here at this university in the creation of the school of geology and the labor and organization department, and in faculty exchanges. Many of the efforts in joint scientific research are symbolic of the deeper partnership between our peoples.

Improving the quality of teaching and schooling has been a principal focus of investment in both our countries. And that makes sense, because education universally is a cornerstone of any strong and lasting democracy. I feel very strongly about this issue. Not only because education has played such an important role in my life and in the life of my husband. But because around the world we have seen how the acquisition of knowledge and skills can lift whole groups of people out of poverty and dependence and into self-reliance and prosperity.

I learned about this first hand when my husband was governor of his home state of Arkansas, one of the poorest states in our country. At the time he was first elected in 1978, Arkansas ranked almost at the bottom in national measures of education. For decades, there had been very little public support for schools. And there were very few resources with which to initiate reform.

When my husband asked me to become the chair of an education task force, I spent many days, and weeks and months traveling throughout the state, talking with parents and teachers, community and business leaders. And an extraordinary thing happened as the attention to education became better understood, as to how it related to providing for better lives and the livelihood for people who themselves had not had first hand experience with the full range of education. Businesses joined together with citizen groups to lobby the State Legislature in support of a special tax to raise money for education. That was unheard of, to ask for any kind of tax, let alone one for the public schools. But businesses, as they learned in Arkansas and around America, and as you have learned here in Chile, know that future success depends heavily on the availability of an educated and skilled workforce. And so businesses began to understand that better schools would mean better workers. And better workers would mean greater prosperity for individual families, communities, states, and nations.

Within a few years of that reform measure being approved, there were differences in the quality of teachers and schools. And students' performance began to improve, and eventually even the standard of living for many people. I tell you this story, because it mirrors so much of what we see going on around the world today, and what you have committed to doing here in Chile. What makes your situation so unusual and inspiring is that your country succeeded in returning to democracy, achieving lasting economic growth, and reducing the number of people living in poverty --all at the same time.

Would any of this have been possible if your nation had failed to invest in the education of its people?

You have kept alive the dream of upward mobility for people, and that will continue with the education reforms I heard about today from the Minister of Education. And your continued access to new markets where not only the ideas but the products of Chile will be joining the world economy. And your future accession to the North American Free Trade Agreement, which President Clinton is committed to achieving will strengthen the partnership not only between our two countries, but among the countries in this hemisphere.

Education has played a critical role in all of those movements, and also in our own country. I do not think the United States would have endured as the longest democratic nation without an educational tradition that began with the earliest colonial settlers, expanded to one-room schoolhouses on the western frontier and then created a nationwide system of public universities.

Throughout our hemisphere, we will continue to depend on today's students, and we will have to continue to invest in them. Because increasingly, education is central to all of our goals for a more prosperous, peaceful 21st century. But if we look honestly at our hemisphere today, we have to admit that barely half of the children in Latin America now finish elementary school. And far too few graduate from secondary school. For those of us from the United States and from Chile, where education is a priority and where so much progress has been made, we do have a stake in what happens in the childrens' lives throughout our hemisphere.

For that reason, government leaders participating in the Summit of the Americas in Miami last year agreed to create a hemispheric Partnership for Education Reform Alternatives. It is called PERA. It will bring together governments, development organizations, non-governmental organizations, and businesses to help reform education policies. That means that all nations will be pursuing a plan similar to the one you have adopted here to improve the quality of teaching and schools to raise educational standards, to improve the management of schools and, to strengthen the education of women and girls, which is a key to economic prosperity everywhere.

I am pleased to announce that the United States will help provide technical and financial support for this five-year project. And I know what that can mean throughout our hemisphere.

This morning I visited the M.E.C.E. (ed. note: Project to Improve Educational Quality and Equity) school not far from here with Mrs. Frei. It is a wonderful example of how the Chilean reform movement has improved the quality of education for students at all levels. I saw the computers and watched the children working on those computers. I heard a briefing about how the schools are now going to be open on Saturdays and maybe Sundays as well so that children and families where parents are working, or who have no alternatives for productive use of their time will be able to come back to school to learn some new and additional skills. This kind of reform movement and the kind of investment it represents is absolutely as clear a statement as any could be made about what your country really believes is important.

You have also been willing to experiment with new methods of teaching. You have not been content to stay with the old methods but to try new ways of persuading teachers to become more involved and committed, I hope that the model I saw today and others that are taking place throughout Chile will be replicated across the Americas. Because if we work on this issue together then we will see the quality of life and the standard of living throughout the hemisphere raised.

This is not just an issue for countries that are not concerned or have not been able to invest in education for all people. It has to be a constant concern even for countries like ours, where education has taken root. My husband believes that our nation must continue to invest in education and is determined to continue his efforts to promote life-long learning --pre school through university into the work force. Because the skills required in today's global economy are constantly changing, and people must be willing to change in order to be competitive.

Now, of course, we know that education alone, even reformed education, such as you are undertaking here and that my husband is committed to in the United States will not guarantee social and political progress. As was made clear at last year's Miami Summit -- and made clear again at the International Women's Conference in Beijing -- democracy, prosperity and social progress cannot be sustained in countries where women and girls are not valued as full and equal partners in society.

Some of you, like me, had the privilege of attending the U.N. conference last month. It was an extraordinary coming together on issues that are critical to the lives of women and children.

There were some --in my country and elsewhere -- who doubted that such a conference could result in any call to action. But it did achieve a remarkable consensus about what is needed

to improve the lives of women around the world. More than 180 nations endorsed a document that sets forth specific proposals that if followed could make a difference.

As I said in Beijing, the single most important message echoing forth from that conference is that human rights are women's rights -- and women's rights are human rights. But we have to take that statement and the plan of action and move beyond both in order to implement what it is we know needs to be done to ensure that women and girls have the opportunities to fulfill their God-given potential in their homes, their schools, communities and workplaces.

This is particularly urgent because we have a diverging economy in the world today. Those who are educated, who are able to manipulate language and symbols will do very well in this new economy. Those who are not, will be left behind, and even further behind. Seventy percent of the world's poor are women; and women are two-thirds of those who cannot read or write. At the same time, women are busy every day doing much of the world's work -- everything from raising children to cooking meals, washing clothes, cleaning houses, planting crops, working on assembly lines, running companies and even running countries.

Women need and deserve what I sometimes call the tools of opportunity: access to education, to health care, credit and jobs, as well as legal protections and freedom from violence in their own homes as well as in the streets.

Education answers all of these needs, because it provides the basis for so many other opportunities in life. Women who are schooled are better able to take care of their own health and the health of their families; they are able to compete for better-paying jobs; they have more say over the direction of their own lives.

Just yesterday I stopped in Nicaragua, a nation that has started down the path to democracy and a market economy. The transition has been difficult and about half the population continues to live in poverty. The first stop I made though was a tiny bank in a barrio in Managua. It is run by 30 poor women who borrow modest amounts of money to invest in their own businesses. One woman told me she had started a bakery; another made mosquito netting; a third was a seamstress. Not only had these women organized themselves to improve their own circumstances, but by doing so they were improving the circumstances of their families and communities. One sign of their new self-esteem and determination was that they have a loan repayment rate of 100 percent. That would be the envy of many commercial banks that I am knowledgeable about.

These small and seemingly insignificant steps are changing lives and they will change nations. In fact, one of the women at the bank in Managua asked me about my trip to India last spring, because she knew I had visited a similar bank there. What she didn't know was that I will also be visiting a bank like that here in Santiago tomorrow before leaving.

The movement for micro-credit, micro-enterprise, the capacity for credit to become available to women so that they themselves can become entrepreneurs, start small businesses is one of the most important opportunities any nation has to build its economy from the grassroots up while it is making macro-changes that will have national and international effects.

If we invest in people, while we continue to move forward with respect to democracy and prosperity, the rewards for all people will be spread more evenly and justly throughout the society.

A few hours ago, I had the opportunity to visit with Mrs. Frei a community center where I saw in action programs working with pre-school youngsters, with women and with couples to strengthen families, to make marriages more open and stable, so that couples together will commit themselves to their children's future. It was a wonderful example of how foundations here in this country are working to better the lives of children, women, and families by making these investment where it matters in their relationships, in their capacities, in their futures.

Mrs. Frei and I will be in Paraguay in a few days to participate in a conference of First Ladies from our hemisphere. Foremost on our minds, and the minds of our fellow participants, will be the very issues that have been so instrumental in your nation's return to democracy, its economic ascent, and the examples of social progress I have witnessed during my brief stay here.

And I know while I am at this conference I will think back to my visit here at this university, because the ideals that it represents are ideals that need to take root and take flower in every nation of our hemisphere. Ideals of education, free inquiry, public discourse. Those ideals are embodied firmly now in Chilean society. Your country is an example and a model for many others who are struggling still for their own democracies to take root and flower. It is a privilege for me to see what has been achieved, but I was especially honored to see that you are not resting on the laurels of the successes that can be pointed to. But that every day, whether it is a plan to reform education or to strengthen families, you understand that there are three legs to the stool for progress in the twenty first century: democracy, free market economies, and social investment. And this is one place the world can look to see a stool that is firmly grounded and that will provide a setting for future progress for all the people of this country.

Thank you for what you are doing, the example you are setting and for the partnership and friendship that you have with our country. Thank you very much. (Applause)

THE WHITE HOUSE
Office of the Press Secretary

For Immediate Release

October 16, 1995

**REMARKS BY FIRST LADY HILLARY RODHAM CLINTON
AT THE FIFTH CONFERENCE OF WIVES OF HEADS OF STATE AND OF
GOVERNMENTS OF THE AMERICAS
ASUNCION, PARAGUAY**

MRS. CLINTON: I am privileged to have the opportunity to represent my country, the United States, for the first time at this Fifth Conference of First Ladies from the Western Hemisphere. It is also a great honor for me to be here in Paraguay with all of you.

We have gathered together to discuss the futures of women and children in all of our countries. Whether we live in North, Central, or South America or the Caribbean region, we are united in our belief that women everywhere share common aspirations and concerns.

Yet, as we meet here in this beautiful hall this evening, we also know that a vast reservoir of human potential is now being wasted across the Americas.

No nation in our hemisphere can say that all of its children are fed, clothed, housed, schooled, and raised by loving parents. No nation in our hemisphere can say that all of its women are treated with dignity, respect, and given the chance to fulfill their God-given potentials. And no nation can say that each and every family within its borders is healthy, strong, and stable.

Our world, as we know, is far from perfect. But even though enormous challenges remain, we have come here hopeful about our future. Hopeful because, somewhere in our hemisphere right now, a baby in a local health clinic is being immunized against a serious disease. . . a little girl is going to school and is learning to read and write . . . a woman is taking out a small loan from a neighborhood bank that will enable her to start her own business in her home. We know that every problem we face in our hemisphere is being solved somewhere in our region at this very moment.

We are also hopeful because of the progress made at last year's Summit of the Americas in Miami, at the United Nations Conference on Social Development in Copenhagen earlier this year, and more recently at the United Nations Fourth World Conference on

Women in Beijing. I think it is very fitting that we meet after those three historic gatherings, which drew world attention to the plight of women and children and, in so doing, to the plight of families as well.

Since Miami, we have seen cooperation grow among our nations, and our political leaders. The Summit not only recognized every nation's duty to invest in its people, but also the special role that girls and women play in the economic and social development of the Western Hemisphere.

That theme was reiterated again in Copenhagen, which focused on the alleviation of poverty as an essential factor in political, social and economic progress.

Many of us also attended last month's women's conference in Beijing, where it was again made clear that democracy and prosperity cannot be attained or sustained in countries that do not value women as full and equal partners in society.

The conferences in Miami, Copenhagen and Beijing showed the world that issues involving children and women are not secondary issues. They are keys to building democratic institutions, strengthening market economies, and achieving social justice.

They are also among the hardest issues we face.

That is why the agreement reached in Miami last year was an historic first for countries of this hemisphere. For the first time, there was universal recognition that no nation can compete in the global economy if half its population cannot read or write, cannot find a job, or cannot rise out of poverty.

And that is why it is also heartening that, despite assurances from skeptics that nothing would be accomplished in Beijing, more than 180 nations endorsed a platform for action that lays out specific ways to expand the rights and opportunities of women around the world.

This is particularly critical today, given the growing gap between the rich and the poor, the educated and the uneducated, the skilled and the unskilled.

Those among us who enjoy the opportunities of education, health care, jobs, credit, legal and political rights are flourishing in the new global economy. Those without such opportunities are lagging farther and farther behind. And more often than not, those lagging behind are women and poor children.

This trend, if it continues, threatens to undermine the very institutions we are seeking to uphold: strong families, strong economies, and strong democracies. All will be in jeopardy if women

continue to be denied the opportunities they need to thrive and compete in the new century.

So, what must change?

First, values and attitudes.

In our everyday lives, we must begin to respect the dignity of each person, no matter where that person lives or what he or she looks like. To do that, we must be willing to overcome many assumptions, presumptions, prejudices and prejudgments.

Because, to truly respect a child means to respect every child in every family, boy or girl. To respect a child means to give that child the love, attention, and discipline he or she needs to grow up with confidence and competence. To respect a child means to nurture that child with the health care and schooling that he or she needs to get the right start in life.

Every time we dismiss the potential of a child because of skin color, parental income, or family background, we betray our own futures.

We must also appreciate the contributions of every woman, instead of pigeon-holing and categorizing women in ways that limit their potential. To truly respect a woman means to respect and protect her human rights; it means to respect the choices she makes for herself and her family; and it means to value the experience she brings to all facets of life.

Second, institutions must change, and so must the ways we go about our everyday business.

If programs and policies have outlived their usefulness, we should admit that they no longer solve the problems they were meant to solve. We must fix programs that don't work with reforms that are efficient and inexpensive. And we must insist that institutions -- whether government, schools, or health care systems -- overcome bureaucratic intransigence and put people first.

We must also take advantage of the many innovative programs that do exist throughout our hemisphere. Prior to arriving in Paraguay today, I was in Brasilia, where President and Mrs. Cardoso told me about Brazil's efforts to improve the quality of primary education.

I then traveled on to Salvador da Bahia, where an extraordinary effort is underway to channel the potential and energy of thousands of street children. One program I saw was a circus in which the performers were children, some as young as eight, who had been recruited off the streets where they lived.

They were not being trained for circus jobs; their performances were merely a vehicle for learning the value of discipline, teamwork, and hard work. Along the way, these children develop confidence, self-esteem, and pride in their accomplishments. Part of a program called Project Axe, they also receive schooling and vocational training, as well as counseling to reunite them with their families.

I asked one 15-year-old boy, who had been with the project since it began five years ago, whether it had made a difference in his life. If not for the project, he said, "I would be dead or in prison now."

Programs like this one, which receive support from the public and private sectors and some international organizations, can be replicated widely. But that requires us to share information, exchange ideas, discuss honestly our successes and failures, and learn as much as we can from each other.

Government has a vital role in all of this. But government is only effective if it listens to the voices of the people it serves, instead of making decisions based on political convenience or whim. And government must be held accountable for meeting human needs.

At the same time, government cannot address every problem alone. We must not look on government as a panacea, but as an able partner of business, non-governmental organizations, and other private institutions committed to investing in the promise of every person, including those who are poor, disadvantaged, and politically powerless. And one of the best things government can do is to make it easier for outside groups, non-governmental groups, to do the work they are willing to do.

Finally, as societies, we must be willing to move beyond inertia to action. And all of us -- individuals and institutions -- must heed that call to action. We must start by taking responsibility within our own families and then spreading that responsibility to the communities in which we live.

Every segment of society has a stake in this issue. And every segment of society can affect positive change.

Schools, for example, can be more flexible in responding to the needs of their students, young and old.

A few days ago, in Santiago, Mrs. Frei took me to a school that embodies the Chilean commitment to building an educational system for the future. I saw boys and girls busy working on computers hooked up to the Internet.

I learned from the Minister of Education that schools may begin to keep their doors open on Saturdays and Sundays to

accommodate the children of working parents who have no alternatives for child care, and for children who wish to acquire new skills for themselves.

I saw that Chile has not been content to stick with old methods that do not work. The government and people of that country are devising new ways of training teachers, involving parents and communities. All of this is happening now in many countries throughout the Americas and more can happen if we are willing to learn from each other's experiences.

Heeding the call to action also means that financial institutions must serve all people, even if they are poor, live in remote areas, or are women. How much more evidence do we need that women are a good credit risk? I have seen the proof myself at the Grameen Bank in Bangladesh, where the poorest of the poor in the world have transformed entire villages by taking out small loans for cows, rickshaws, and other items they use to earn an income.

I have even seen it in my own country, where poor women at a project called Mi Casa, in Denver, Colorado, have banded together to take out small loans to help themselves. And they told me very, very directly how difficult it is for women even in the United States to have access to credit. One woman said: "Too many great ideas die in the parking lots of banks."

But all over this hemisphere, women are overcoming these obstacles. In Nicaragua, which I visited at the beginning of my trip, I saw how hard President Chamorro has worked to strengthen democratic institutions and promote a market economy. And I met thirty women from a very poor barrio in Managua who run a bank in their neighborhood, borrowing small sums of money to start their own businesses, to start a bakery, to make mosquito netting, to be a seamstress.

Not only had these women organized themselves to improve their own circumstances, they were also improving the circumstances of their families and communities.

Furthermore, they have, like every bank I have ever visited, a high loan repayment rate. In that particular neighborhood bank, the repayment rate was 100 percent. And from what I know about banking, that would be the envy of many commercial lenders.

Individual men and women need to change attitudes and then act, just as every branch of society.

Businesses can initiate policies, such as flexible work schedules, child care, and the use of modern technology, that enable employees to perform well on the job and continue to fulfill their family obligations. Businesses also can value women by paying women equal salaries for

equal work with their men employees.

The media can assume greater responsibility for the values it transmits by avoiding negative advertising and television programming that sensationalizes violence and glorifies the exploitation and degradation of women and children.

At this conference, we will examine these issues, and we will focus specifically on what can be done to address the pressing health and education of women and children.

We will discuss initiatives to ensure the elimination of diseases that primarily affect women and children, reduce maternal mortality and provide comprehensive health care to women throughout their lifetimes, including family planning. We will talk about what every nation must do to ensure that girls are guaranteed the right to an education and that all citizens acquire the knowledge and skills they will all need in the new global economy.

And we will explore ways to end the problem of domestic violence, which has destroyed the lives of too many women and their families in every country represented here.

I would like to make one final point about our agenda. Because we are talking about the issues that matter most in the lives of women and children does not mean we are not talking about the lives of men and boys.

When I was in Nicaragua, I noticed billboards along the side of the road. They showed the face of a crying child with the caption: "My father has left the home." The problem of the absent father is as tragic as the problem of the undervalued mother and wife. It is a problem that, in the United States, we are urgently trying to address.

If, as a hemisphere, we truly care about strong families, strong communities, and strong societies, we have to recognize that men and women can and must complement each other inside and outside of the home. We should not be at opposite poles; we should be partners in a common enterprise for the good of all of us, and particularly our children.

Because of the roles that the women here and many of you in this hall have, we know we can help initiate the changes that must take place if we ever want to realize the great potential of this hemisphere.

Like the women I have met all over this hemisphere in Canada, in my country, in Mexico, in Nicaragua, in Chile, in Brazil and here in Paraguay, we come together to pool our experiences and

ideas to improve conditions for our individual families as well as our national family and the family of nations.

I was not present at the earlier conferences, but I want to thank and applaud all of the women who took part in those conferences and who have moved this agenda forward. I was privileged to host our meeting in Miami and I look forward to the work ahead of us. It is the most exciting and challenging work any of us can imagine or be engaged in. And it is work in which we can make a difference.

Thank you very much.

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THE WHITE HOUSE
Office of the Press Secretary

For Immediate Release

October 23, 1995

REMARKS BY FIRST LADY HILLARY RODHAM CLINTON
AT BABIES AND CHILDREN'S HOSPITAL
AT THE COLUMBIA-PRESBYTERIAN MEDICAL CENTER
NEW YORK, NEW YORK

MRS. CLINTON: Thank you very much. Thank you for those flowers, too. Thank you.

I am very pleased to be here and to have an opportunity to discuss the health and well-being of America's children at one of America's foremost hospitals for children. I learned just a little while ago from Dr. Speck that Columbia-Presbyterian is the oldest and the largest not-for-profit hospital center in the United States.

But certainly those of us who care about high-quality health care in America or anywhere, and those of us who care about children, know of its importance in delivering the kind of excellent health care that we have come to expect in the United States. And that's what I want to talk to you about today because I have been fortunate in my life to be involved with children's hospitals and to visit many of our children's hospitals around the country.

From my experience as a parent and as a board member of a children's hospital, I know there is something very special about these places. Mrs. Wray was describing her own personal experience and I had the privilege of speaking with a number of other parents and children about their own experiences here.

I am here today because I am worried about the future of hospitals like this one. And more generally, I am worried about the future of America's children.

Decisions are being made in Congress at this very moment that threaten to devalue and demean every aspect of our children's lives -- their health, their education, their nutrition, their housing, their safety, and the environment in which they grow up.

The facts are simple and they are stark. Children are the biggest losers in the Republican budget proposal.

Today the Clinton Administration is releasing a detailed analysis of the impact of these proposed cuts on our children. And this analysis -- which goes state by state, looking at what will be the impact on children if these proposals actually become law -- is shocking reading.

We know that any mother or father or aunt or uncle or grandparent or concerned adult would not take comfort in knowing that for all the rhetoric we hear, often coming out of the United States Congress about helping children, the Republican budget will in fact deny millions of children the basics they need to live productive lives.

They will be denied health care they now have, schooling they can count on, proper food, a safe place to live, a secure neighborhood, air and water that we can count on as being clean enough to breathe and drink.

We are not talking about only poor children. I wish that -- if that's all we were talking about -- there would be an uproar and an outcry from every person in our country, that we should not do to the most vulnerable children among us what we would not let anyone do to our own children.

But these budget cuts go much further. These budget cuts -- in the way they undermine health and food safety; the way they strip away environmental protections; the way they put at risk many of the services that all Americans and their children count on -- is an assault on every child's future -- my child, as well as any child in this room, or living within a few blocks of this hospital.

We also know that families making less than \$30,000 a year -- which are about half the taxpayers in the United States -- under the Republican budget proposals will actually see their taxes go up, so that people who make more money than that can see their taxes go down.

So it is not merely that we will be undermining the services available to all children, that we will be particularly assaulting the services needed for poor children, but under these Republican proposals, we will be taking money away from families who earn less than \$30,000 a year so that they will be further handicapped in taking care of their own children.

Now I can only believe that most Americans have not yet fully grasped the impact of these budget proposals, because we are all for balancing the budget. It was this President and Democratic Congressmembers, like Carolyn Maloney and Charles Rangel, who are here, who voted for the first time in 1993 to actually begin balancing the budget after 12 years of profligate spending that drove the deficit through the ceiling.

So there's no debate about balancing the budget. There is also no debate about being more efficient in providing services. It was again, this President and the Democratic Congress that began the process of making government more efficient.

We don't have any objection to sensible, reasonable proposals that will put our economic house in order.

But we will not stand by silently and see those who are most vulnerable among us -- those who work hard for a living, those who make less than \$30,000 a year -- pay the price for the profligate spending that went on during the 1980s in order to profit those who do not need that kind of help.

If one looks in the faces of our children, one can see the hope for the future, but we know the struggles that they are up against. We know that consistently, too many of the children in the richest nation in our hemisphere, in our world, live in poverty.

I just returned from a trip to South America. I visited many nations, much poorer and less developed than ours. Yet I talked with leaders who were doing all they could to increase spending for education, increase spending for health care -- looking for ways to invest in their children, at the very time when the United States Congress is looking to reverse our own historic commitment to the children of America.

Our nation has survived as the longest living democracy because of our historic commitment to children and families. Now is no time to step backwards and that is exactly what this Republican budget analyzed here would have us do.

Let me give you just a few examples. The Republican budget would eliminate Headstart for 180,000 American preschoolers. It would deny tens of thousands of children right here in New York the opportunity to have the kind of personal attention in school to acquire the skills that they need.

It would eliminate Goals 2000 which sets standards for teaching and learning in America.

It would eliminate summer jobs for 600,000 young people and do away with the President's national service program known as Americorps in which young men and women earn their way to college by performing community service.

We can look across the board at this budget and see that no part of our life together as a nation would be left untouched and damaged.

I want to talk though, just for a minute, about health care

because here particularly, the Republican budget cuts are cruel and unconscionable. And I can only hope that the people who are voting to put them into place do not understand the consequences of their votes.

We are seeing the dismantling of the part of the social safety net known as Medicaid. It has been dismantled in these proposals with very little discussion, except with those who think they might profit from the dismantling.

We know when we look at what Medicaid has done, that it is the primary source of health care for nearly one in four American children. The next time you see a group of children anywhere, just mentally count off, because one in four in some way -- middle class, upper class, poor -- depend on Medicaid.

And one in three children under the age of three depend on Medicaid.

More than half of the children on Medicaid live in families with working parents -- parents who are doing the best they can to earn their own livings, but cannot meet the medical needs of their children.

Medicaid is the primary source of health coverage for millions of children who are disabled or who suffer from chronic illness.

It is the primary health care coverage for nine out of 10 children with HIV and AIDS.

Medicaid is the primary source of prenatal and maternal health care for low-income, pregnant women.

Medicaid is also an important source of coverage for the health care of older Americans living in extreme poverty or with serious disabilities and is the largest insurer for over two-thirds of nursing home residents.

Medicaid is literally a lifeline for many, many millions of Americans.

The Republican budget cuts would eliminate health care coverage through Medicaid for nearly one-half million children in New York alone, and four and half million nationwide by the year 2002.

That means those children would no longer be able to get immunizations or check-ups or other preventive services now covered by Medicaid. It means that they would use the emergency room as so many uninsured families who make just a little too much money in order to qualify for Medicaid do for their health

care coverage now.

Ripping apart this safety net is not the American way.

It is not the American way to deny infants the shots they need to stay healthy.

It is not the American way to deny treatment to children who are disabled or desperately ill.

It is not the American way to punish hardworking parents whose family health care coverage vanishes with a job loss or a job change.

It is not the American way to make the oldest among us give up their possessions, sell their house, sell their car, and live a life of poverty if their spouse has to go into a nursing home.

Cutting \$182 billion from Medicaid will force families to make grim choices that you or I would not wish to make and no American family should be forced to make. Choices between health care for children or nursing home care for parents. Choices between education and vaccinations; between food and prescription drugs.

The people at this hospital know that the choices that will be forced on American families will also be forced on our hospitals -- private, not-for-profit hospitals like this one and public hospitals throughout our country.

These are the institutions that take all of our children, regardless of their income, regardless of where they come from. These doors are open. However, the doors of many of the for-profit hospitals in America are closing and the doors of the not-for-profit, community hospitals will be likely closed permanently if the combined cuts in Medicaid and Medicare go through.

For the children of America that need help, they know they can find it at children's hospitals. These hospitals cost more because taking care of sick children is more expensive than taking care of sick adults. And children's hospitals cannot shift those higher costs to adult patients the way other hospitals can. Already Medicaid pays children's hospitals, on average, less than 80 cents for every dollar spent to care for a child.

The impact of cutting Medicaid even further is obvious. Children's hospitals simply will not be able to provide the services they do today and will not be able to maintain their open-door policy.

Throughout our history, we have thought of ourselves as an

American family whose greatest priority was our children. And as Americans, we have prided ourselves on our compassion. And I think that is a pride that was well earned because we have put our children first, both in our public investments and our private ones.

We have built magnificent hospitals like this, we have provided the basis for medical research that cannot be matched anywhere in the world. We have taken care of our poor.

Anyone who, like me, has traveled in countries struggling because of their economic problems to take care of the health care needs of their people, know that when one walks through a hospital in Brazil or Bangladesh or Moscow as I have, you see literally hundreds and hundreds and hundreds of people with nowhere else to go, with doctors struggling to provide even the most basic kind of health care.

I do not want to see that in the United States of America. There is no reason we should.

Now, any time I make a speech like this, somebody invariably either writes or says, "Well you know, you can't expect the government to take care of children -- that is the family's responsibility." Who argues with that? Of course it is the family's responsibility. Of course parents bear the primary responsibility for their children.

But let's not fool ourselves. National policies -- whether they are about education or health care or welfare or taxes or the environment -- affect every family and child. They are mirrored in the lives and experiences of our children. And government has played and must continue to play an invaluable role in safeguarding the interests of children and families.

It does so in ways that we don't often think about. When I was speaking with the parents and children a few minutes ago, I met two families with adopted children with serious health problems. They were able in part to adopt those children and give them the love we would want for every child because Medicaid helped to pay the health care costs of these special needs children.

We don't think about how the actions that are being proposed today will push more and more families closer to the brink of economic disaster.

And that is what I want every American to start considering. Think about this budget debate -- not as a Republican or an Independent or a Democrat -- think about it as a parent, as a grandparent, as an aunt, as an uncle.

Don't get so wrapped up in the statistics and the policy papers that we forget our basic obligations. We know as parents what we owe our children. We know what we try to do in order to meet those needs.

I looked into the faces just a few minutes ago of mothers and fathers who have given up everything to take care of sick children -- and who among us would not do the same?

But when it comes to legislating and making policy, parents turn into partisans and good parental instincts seem to retreat. Would we ever say as parents that only one of four of our children could go to a doctor or get a vaccination or have a hearing test? Of course not. We would demand and work for the right to make sure they were all taken care of.

Would we ever say as parents with a child that had spinal bifida or congenital heart disease or cystic fibrosis that they no longer deserved treatment and care? Of course not. We would do everything within our power to make sure our child was taken care of.

But in this time we live in today, with the kind of reckless, ideological effort to meet fixed budget targets to prove a point, we are undermining what parents try to do every single day.

We as a society are doing things we would never do as parents. How can we legislate what we would not approve of as parents? How can we vote for people who would do that? How can we permit it to happen?

I hope that as this debate goes on we will recognize, first of all, that the kind of cuts that are in this Republican budget proposal cannot be permitted to be enacted in to law.

There is an alternative: a balanced budget proposal that the President has put forth that truly does put children's needs first. It doesn't give tax cuts to the wealthiest of Americans, and for those in this atrium who would lose their tax cut, I apologize. But you don't need it. Our children need that funding in order to keep their lives going.

And more than that, these budget battles are not just about money, they are not just about who wins and who loses in Washington, they are about our values as a nation. What do we really care about? What kind of people are we, what kind of people do we intend to be?

Any family does its best to take care of its old and its young. There is an inner-generational compact that is more important than any kind of contract for legislation.

That compact says loud and clearly: "We owe each other something. We have obligations to one another and besides, we never know what might happen to us."

There, but for the grace of God, go our child, our spouse, our parent -- and we ought to be a little more humble in the face in the unpredictability that life deals all of us.

Our children are our present and our future, a test of our humanity and our faith. And our children are watching. Will we pass this test or will we fail them and ourselves?

When I was in Chile, I was reminded of their Nobel Prize-winning poet, Gabriela Mistral who said these words, that I think we ought to say to ourselves over and over again in the weeks and months ahead: "Many things we need can wait. The child cannot. Now is the time his bones are being formed, his blood is being made, his mind is being developed. To him, we cannot say tomorrow. His name is today."

And today each of us has an obligation to the children we know, the children around us, and the children of this country, and we will be judged on whether or not we meet those obligations.

I think we will, because when it finally comes time to make the decision, I do not believe a majority in Congress or a majority in the United States will turn their backs on our children.

Thank you all very much.

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THE WHITE HOUSE

Office of the Press Secretary

For Immediate Release

October 26, 1995

**REMARKS BY THE FIRST LADY HILLARY RODHAM CLINTON
AT THE NATIONAL BREAST CANCER COALITION SECOND ANNUAL GALA
NEW YORK, NEW YORK**

MRS. CLINTON: Thank you all. Thank you so much, Fran. You're right, I was a little put out when you picked my birthday. I grumbled, I complained, but I decided that it was much more important for me to be here with all of you, particularly those of you who are survivors. Because, birthdays are only as important as the quality of life and the opportunities we have to be with people we love and we care about and I'll be home tonight and they'll be there, so I am very honored on behalf of the President and myself to celebrate survival, to celebrate courage, to celebrate perseverance, to celebrate all those virtues and traits that bring so many of you here in this room tonight.

I'm particularly pleased to be with Patricia Duff and Ron Pearlman and salute them for their individual and corporate devotion to this cause and so many others that they have championed. I'm pleased to be with Monty and Suzie Herwitz and to have met their family tonight. I also am always delighted to see Paula Zahn who always does a wonderful job and tonight shared that personal story with us. And I was so pleased to see the three honorees accepting their awards this evening. All of them stand for the hundreds of thousands of women and families who are being honored through them because of their activism and commitment on behalf of the coalition and the cause of eradicating breast cancer.

I don't know that I could ever say quite enough about Fran Visco. She is a fearless advocate. She is someone who believes with every cell of her being that things can be better if enough people banded together to work on behalf of the common good. I happen to believe that also, and felt from the very moment I met her in Williamsburg those three years ago, now, that she was someone with whom I had a great deal in common and I am honored to be anywhere she is.

I also want to acknowledge and thank someone who is here, Dr. Susan Love, who will be speaking to you later. I know that everyone in this room appreciates her pioneering work in breast cancer treatment and prevention. But I hope you also know that she has changed the way medicine treats breast cancer. She has

taught a whole generation of medical students how to take better care of breast cancer patients. And so we owe her so much, not only for the obvious work she does with individual patients, for the extraordinary effort she has made to educate all women about issues effecting our health, but the way she has changed the medical professions attitude about this illness.

The kind of coalition that has been put together that we are honoring here has only been in existence for five years, but it has accomplished so much in a short period of time. It has literally changed and saved lives which is something not many of us can say. It has walked into the midst of grief and tragedy where children have been robbed of their mothers and we as adults have lost our own, where husbands have lost wives, where mothers and fathers have lost daughters. And walking into the midst of that, the coalition in its many forms of all the women and men who support its work, have said you too can be part of this fight. Turn your loss into an energy designed to eradicate breast cancer. Help us change the way we think about this disease. Help us find a cure. Help us prevent it. Hope has often replaced the grief and the tragedy.

I know that when my own mother-in-law went through her four years of struggle with breast cancer. What I admired most about that remarkable woman's courageous efforts, is how she found energy to keep working on behalf of breast cancer prevention and treatment, to travel when she could barely walk to make speeches, to lend her name to fund raising efforts, because she wanted so much to continue every single day to be part of the eventual solution.

We all know the frightening statistics and we all have our personal stories. We know that breast cancer is no respecter of race or ethnicity, it strips all of us down to our basic human essentials. It reminds us that, beneath the differences that we too often use to divide ourselves, one from the other, we really are all the same. We have the same hopes and dreams and aspirations, the same fears and challenges. Breast cancer has been a disease that, for too many years, was not talked about -- left on the back burner of medical research -- and not considered a disease that was as important as some others.

Thankfully, that has changed and we are making progress, but the progress must be continued. In the four short years that the national breast cancer coalition has worked to make government funding for breast cancer research a priority, we have seen an increase in the money allocated from ninety million to six hundred million dollars today. That funding addresses breast cancer on all from; from research into its causes, its genetic roots, its possible environmental connections, to the improvement of mammography, to the development of innovative treatment and prevention strategies.

But you know because you are here, that as with so many other aspects of our life together, government can not fight this disease alone. Private support and funding are critical to keeping both advanced breast cancer research and public outreach efforts on track. Every dollar donated to breast cancer research prevention and treatment brings us years closer to the final eradication of this disease.

By your grass-roots activism, your outspokenness, your persistent lobbying, you have raised awareness about this disease and you have frightened a lot of officials into doing exactly what they should have done anyway. I hope that you appreciate the importance that this coalition has played, because even if you have a very supportive President, as you do, someone who is committed both because of his head and his heart, it is still difficult unless there is a network of activists who are constantly keeping watch to know exactly what is going on, even in the government.

As Fran mentioned, there was a moment a few months ago when it appeared that because of budget cuts and the like, that the money that had been fought so hard for in the Defense Department would be lost because it was not considered essential to our national security. The President was able to step in and put a stop to that because he had made it a priority. But it's that kind of constant vigilance that is required.

We are moving forward on the National Action Plan on Breast Cancer and it's very important that this plan stay on track as well. It has been formulated by consumers, clinicians, scientists, government officials, and other experts. It is a part now of the government, it is being implemented through the public health services office on women's health, whose director, Dr. Susan Blumenthal is here with us tonight and whom I would like to thank for her constant and vigilant watch over what happens with this plan. But each of us who care about what happens to our friends, our family members, ourselves must remain vigilant.

If I have any message this evening, in addition to congratulating all of you and thanking you for your efforts, it would be to please ask you to give as much attention and energy as you can in the coming weeks and months. To being sure that the gains that have been made on behalf of breast cancer and medical research, prevention, and treatment will continue.

I am worried about the cutbacks in medicare and what that will mean in the decrease in the accessibility of older women to mammograms and to clinical visits. I am worried about the cutbacks in Medicaid and what that will mean to poor women who will not have access. I have met too many women, who, as Fran said, are cut out of our existing health care system. I've had

women tell me that at their annual check-up, which they paid for out of their own pocket because they had no insurance, their doctor found a lump, referred them to a surgeon, where they were told that because they didn't have insurance, it should just be watched for a while.

I've been at breast cancer awareness meetings like the one I attended in San Diego, where I was trying to encourage older women on Medicare to take advantage of the medicare benefits to have mammograms, when a woman stood up in the back of the room and said: I'm only sixty, I don't qualify for medicare, I still work, I have no insurance, I have a lump, what can I do? So I worry about whether we will be taking one step forward with respect to the prevention and research and two steps back with respect to affordability and access for women.

We all have to be vigilant, because as we continue this fight against breast cancer, we know that there will be many competing considerations. There will be other diseases, there will be other needs that people have, and as we watch the budget battles that are going to be engaging the Capitol and Washington, and the capitols around the country, we have to be sure that women's health and diseases like breast cancer are not once again relegated to the back of the concerns where, for too long, they were.

I also want to say that I am particularly worried about the impact on women in minority communities who are already less likely to seek treatment, less likely to be able to afford it, and I was pleased to see the honorees this evening who, in their own way are working to reach out to women across the board in every community. But we have to speak out, about what budget cuts and budget priorities mean in real people's lives. Behind the statistics and all the numbers, are women, women who need treatment, women who need care, women who need the kind of work that you are doing so that the disease can be prevented.

This is not a faceless disease, nor is it just a woman's disease, it is a family disease, and it's a national epidemic. The President and I will continue to do everything we can to assist the coalition in its endeavors. And I look forward to the day, very honestly, when the coalition will be disbanded because we will have a huge gathering in a much larger room where we will have Billy Joel be the warm-up act for an announcement that breast cancer, like polio, is through.

That's what we are working for. Thank you for what you are doing to make that day possible.

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Well0 who argues with that? Of course it's the parents primary responsibility.

But let's not fool ourselves. National policies, whether they are about education or health care or taxes or the environment, affect every family and child. This debate is not about some abstract government program. This debate is about whether or not we will take care of our children. And I would like to ask all of the policy makers in Washington to start thinking about these issues -- not as Republicans or Democrats, not as partisans, but as parents. As parents we know what our children need and who do everything we can to meet those needs.

We know if all our children are healthy, we feel better, but if one of them gets sick we will do everything to take care of that sick child. But when it comes to legislating for other people, parents can turn into partisans, and parental instincts disappear.

Let's start considering ourselves when it comes to our children, that each of us has an obligation to take care of the children around us. Think about it as parents.

Think about it as the children of parents who might need medical care or health care in the future.

Now we already know that the budget that the Republicans have passed are dead on arrival when they arrive in the Oval office. We already know that the President will veto those budgets. But after those vetoes are signed, the hard work will begin. Which is why we need all your voices -- not just for a parade and at a rally -- but in the days and weeks ahead, we need your voices to speak out.

We need you to write letters.

We need you to attend meetings and rallies.

We need you to talk to your friends and neighbors.

We need you to call radio talk shows.

We need your voices heard, so that everyone in Washington has the chance to put aside partisan political agendas and to think like parents, to think like family members, to think like citizens who care about each other and have obligations towards one another. That's the America that I know is waiting there for us, that's the America that we have to fight for -- it is the American way to stand up for each other -- that's what your duty is today. Thank you for being here, but stay in this debate.

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THE WHITE HOUSE

Office of the Press Secretary

For Immediate Release

November 3, 1995

REMARKS BY FIRST LADY HILLARY RODHAM CLINTON
FOR "KEEP PATIENTS FIRST" RALLY
NEW YORK, NEW YORK

MRS. CLINTON: Thank you very much. I want to thank the sponsors for organizing this event and all of you for the work you do. You provide the highest quality health care in the world. You represent the most vulnerable of all Americans -- the people who too often are left out and forgotten. You are here being their arms, their legs, their eyes, their ears, because you like me, are very concerned about the proposed Republican budget cuts -- that has stripped more than \$440 billion dollars for Medicaid and Medicare.

This debate, no matter what you hear, is not about balancing the budget. The President has said for a long time -- yes we do need to balance the budget so we can lift the burden of debt off our children and strengthen our economy. In fact, the Democratic members of Congress you see on this stage, and this President have already begun to do that.

For the first time since Harry Truman was President, the budget has been cut three years in a row. We do not have to argue about balancing the budget, it is moving towards balance.

The real issue is -- will we balance the budget by making health care unaffordable for Medicare beneficiaries?

Will we forget that three out of all of the people on Medicare earn less than \$25,000 a year?

We do not have to cut Medicare and raise costs to beneficiaries to balance the budget.

We do not have to cut Medicare spending in New York alone by over \$18 billion.

We do not have to cut Medicaid spending by over \$21 billion.

We do not have to force states to cut coverage under Medicaid for over 8 million children, older Americans and people with disabilities.

This is not just about balancing the budget. It is not just about billions of dollars. It is not just about what we will do to our hospitals here in New York, to medical schools, to the people who take care of the sick and the ill and the dying. It is even more important than all of those significant issues. This debate is about what kind of country we are, what kind of people we are, and what values we still do have.

There are many people who claim to promote family values, but then propose policies that do not value families. We need to stand up for the value of all Americans. We need to be sure that when we go into the budget debate of the weeks ahead, that there will be people who make it very clear that we will stand up for those who do not have a voice or a vote in Washington. Who do not have a lobbyist or a special interest representing them.

And I would like to say a special word about what will happen to children. Eleanor and others have talked eloquently about their families and what the cuts in Medicare will be in older Americans.

Will the cuts in Medicare also affect younger Americans to? Because families trying to raise children will find that they can not afford to do for their children what they want to do, because of the cuts in Medicare.

The Republican budget is an attack on children -- and we are not talking only about poor children -- we are talking about all children. The budget cuts that the Republicans propose will deny millions of children basic health care, schooling opportunities, proper food, a safe place to live -- even the clean air and water they need, and the food that they expect them to have to grow to be healthy.

Just last week when I was at Babies and Children's Hospital I talked with parents who were there because their children were sick. And the children were so sick, that even for families that made a good living they could not afford the medical expenses, and so their children were on Medicaid.

I was very struck by how those parents had given up everything to take care of their children. They knew there is nothing more important in their lives than taking care of children. Why would we as a country begin to deny the most basic and fundamental obligations we have to care for our children -- and that is exactly what this Republican budget does.

Let me just give you a few examples: the Republican budget would eliminate Head Start -- the program that helps young children get ready to learn for 180,000 children. And the cut in nutrition assistance for 14 million children, and reduce funding

to keep our drinking water clean. It would do away with national service, the program known as Americorps.

But what in particular proves that we have to stand up and speak against, is what the Republican budget proposal would do to health care. They are dismantling the social safety net known as Medicaid. The primary source of health coverage for one out of four children in America.

Medicaid pays for the coverage for millions of children who are disabled, and who suffer from chronic illness. It is the primary source of health coverage for nine out of ten children with HIV and AIDS. Medicaid is the primary source of pre-natal and maternal health care for low income pregnant women. And Medicaid is also an important source of funding for long term care for older Americans. Over two thirds of all nursing home residents are there because of Medicaid support.

Medicaid is not for somebody else, Medicaid is for all of us -- it is there in case we need it, it's there so if Americans need it, it's there if your child needs it.

If the Republican budget cuts went through they would eliminate health care coverage through Medicaid for half a million children in New York alone.

I have to ask, as I ask myself, I have to ask all of you. Do you think it is the American way to deny infants the preventive health care they need to stay healthy? I don't think so.

I don't think it is the American way to deny treatment to children who are disabled or desperately ill, or to punish hard working parents whose family health care coverage vanishes with a job loss, or a job change. It is certainly not the American way that I know, to make the oldest among us give up their possessions, sell their house, sell their car, live in poverty if a spouse has to go into a nursing home.

The America I grew up in, the America I want my daughter to grow up in, is better than that.

And every time, every time, I look out to a crowd like this I think of all the stories that appear, all the people who have worked so hard and given so much, who have tried to keep their body and soul and their families together. I do think of us as a great extended American family, whose top priority has always been our children.

Now, whenever I make a speech like this, somebody invariably either writes or says, "Well, you can't expect the government to take care of children -- that is the family's responsibility."

THE WHITE HOUSE
Office of the Press Secretary

For Immediate Release

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**REMARKS BY FIRST LADY HILLARY RODHAM CLINTON
FOR "BEYOND BEIJING: ACTING ON COMMITMENTS TO THE WORLD'S WOMEN"
WORLD BANK
WASHINGTON, DC**

MR. WOLFENSOHN: Good morning, ladies and gentlemen. It is a great privilege and an honor for me to introduce this morning to you the First Lady of the United States, Hillary Rodham Clinton.

I know that I speak to you, Mrs. Clinton, on behalf of everybody when I say that we are absolutely thrilled that you are here with us. All of us know that you play a major role in the life of this country and the life of the world. Those of that heard you or read your speech in Beijing had a reaffirmation of your deep concerns for women's rights, for women's education and empowerment, and social justice for all.

As I re-read your speech last night, I was reminded that really no one can forget your statement where you said, "If there is one message that echoes forth from this conference, it is that human rights are women's rights, and women's rights are human rights."

And you went on to comment about the role of women and their families, where you said, "If women are healthy and educated, their families will flourish. If women have a chance to work and earn as full and equal partners in society, their families will flourish. And when families flourish, communities and nations will flourish."

I know that you understand the role of the World Bank, and I know that you know that we share your concerns. We cherish your leadership. We cherish your interest. And may I say personally I cherish very much the many references you now make to the World Bank as you speak in terms of giving us support in places where we need it.

We share with you your interest in education for girls, in basic health care, and in access to credit and services. And we know, as you do, that loans as small as \$100 to a woman can help double her family's income over a five-year period.

In fact, in just this last week, Jan Piercy helped us organize here at the Bank the first meeting of our Policy Advisory Group on Microenterprise Lending, including Mohammad Yunus, whom you know well, Nancy Barry of the Women's World Banking, Mario Atara of Action International, and other leaders in the field. And we committed ourselves yet again to move forward in this area of financing which is of such great importance to the development of women's roles in the world.

I would like to say to you that in my Annual Meeting speech, by accident I wrote that we judge our effectiveness and not by a bureaucratic process but the smile on a child's face. Having read your speech and having been to Beijing, I should amend it and say that you judge our success by the smiles on a mother's and a child's face.

Faces, I guess it is. And so I say to you today that we cherish the fact that you're here. You have within this group people who care greatly about the issues about which you care, and I want you to know that we all admire and respect and are grateful for the efforts that you give to the causes that we share.

May I introduce the First Lady of the United States, Mrs. Hillary Rodham Clinton.

MRS. CLINTON: Thank you. Thank you very much. Thank you all. Thank you very much, Jim, for that kind introduction and for inviting me to be part of this significant series of meetings that you will be having about follow-up to the Beijing Conference.

I appreciate the conference organizers for putting this together because I think that the conference itself opened many doors and minds, but now it falls to all of us in our various capacities to determine how we will keep those doors open, to walk through them, and to take the opportunity that those open minds give us to work together to make change on behalf of the issues that you have worked on so hard and that many of us share with you.

As I look at this audience, I am reminded, as I always am when I think about the World Bank, of how representative this institution is of people all over the world and their aspirations. And I want to congratulate all

of you and the Bank on its continuing commitment to the difficult but crucial task of improving lives of people everywhere and to congratulate you on your emphasis on women and children.

I know by your very presence here you need little persuading that investing in women should be at the core of any strategy to alleviate poverty, energize economies, and strengthen our global family. I know that you here at this Bank seek to maximize the return on your loans and investments, and supporting projects that raise the social, economic, political, and legal status of women in their families and communities is one of the soundest investments countries and the World Bank can make.

As Jim said, I believe strongly and I think we are now all recognizing that, if women are healthy and educated, their families do better. If they are free from violence, their families do better. If they have the opportunity to earn and work as full and equal partners in society, their families do better. And when those families do better, then the communities and nations of which they are a part do better as well.

But these simple calculations are ones that many in our world, even after all the work of the World Bank in recent years, even after the U.N. conferences in Copenhagen and Beijing, still fail to understand. There are many who seem to think that so-called women's issues--education and health care, for example--are soft issues, not worthy of addressing in any strategic manner, or in conferences such as these. But that is wrong, and you are helping to prove that it is wrong every day.

Issues that affect the well-being of women and families across the world are just as hard and just as central to our future success and prosperity as figuring out budgets, determining defense strategies, and negotiating trade agreements.

The economic security of every nation hinges in part on the productivity and well-being of its women. This is particularly true in developing nations where so much of your work takes place. Women represent more than half the world's population. They tend to be the primary nurturers and teachers of the world's children and caretakers of our elderly. Women in developing countries grow at least half the world's food. In short, they are the unrecognized backbone of the world economy.

But women are 70 percent of the world's poor, and two-thirds of these are not taught to read and write. To

this day, they continue to die from diseases that should have been prevented or treated. They too often are forced to watch their children succumb to malnutrition caused by poverty. While they often grow and prepare the food their families eat, women in some countries continue to be fed least and fed last. Women are often being denied the right to go to school by their own fathers and brothers. They are being barred from the bank lending office and banned from the ballot box.

Those who enjoy the opportunities of education, health care, jobs, credit, and legal and political rights are flourishing in the new world economy. Those without such opportunities--and most often they are women and children--are lagging farther and farther behind.

So long as those obstacles exist, so long as women are prevented anywhere from realizing their God-given potential, the vicious cycle of poverty that traps not only women, but also their children, husbands, communities, and nations will continue. And this trend threatens the very institutions we are seeking to uphold: strong families, strong economies, and strong democracies.

As Jim Wolfensohn told the delegates in Beijing, not to empower women is a tragically missed opportunity, not only to create a more just but also a more prosperous society.

At the conference in Beijing, women and men from all walks of life and all regions made clear that democracy and prosperity cannot be attained or sustained in countries that do not value women as full and equal partners in society.

It was a historic conference. More than 180 nations agreed to implement a platform that enumerated specific ways to expand the rights and opportunities of women around the world. So the conference was a success, despite many of the naysayers before it began. But it was only a step.

Now it is up to every nation, every non-governmental organization, every concerned individual to make sure that the spirit, energy, and commitments of Beijing are carried forward. And the World Bank is a crucial partner, a vital player in our world's efforts to ensure that the goals and remedies agreed to in Beijing become reality.

The Bank is already supporting several projects that have made a significant difference in the lives of many

poor women. And your participation in international microfinance programs, including the new consultative group to assist the poorest, is already yielding returns.

During visits to South Asia and South America this year, I saw firsthand the transforming effect small loans to women can have on families. In many cases, those loans do double family incomes. They do lift families out of poverty. And, maybe more importantly, they give confidence to women who before had none, confidence to believe their lives are worthy, their children's lives are of value, and confidence in the future which is the first step towards sustaining the kind of prosperity and democracy that future hope relies upon.

Anyone who has visited Ela Bhatt and SEWA in India has seen that look of confidence on the faces of those women. Anyone who has visited the Grameen Bank in Bangladesh has seen that look of confidence.

I know that when I went to the village where I visited the participants in the Grameen Bank, I was told before going that it was a village of Hindu untouchables, that no one goes to that village. And because I was going to that village, a nearby village of Muslims wanted me to come there as well. But, unfortunately, my schedule did not permit. So for the first time, Muslim women came to the Hindu village. They were sitting together in rows on benches. And as I walked toward them, seeing them in their multicolored saris, I could not tell who was a Hindu except for the red dot on the forehead. Then as they talked, I could not tell any difference in their aspirations or their hopes for themselves and their families. And as I talked with them individually about what they had spent their loans for, I heard the same stories from Hindus and Muslims alike: buying a milk cow, buying a second milk cow, buying a rickshaw for a husband to make a living.

All that I heard reinforced my belief that providing this kind of opportunity was not only a bridge to economic prosperity, but at least a hoped-for bridge across many other divisions that keep up apart from one another.

Expanding a woman's access to credit is essential to elevating her status in her own home as well as in her society. Microlending institutions have helped women with that status to become recognized breadwinners. They are responsible for the first time to help improve the living conditions of their families.

At a roundtable discussion in Santiago, Chile, I met a seamstress who compared her new situation, having

received a microcredit loan, to that of a caged bird set free. Without a sewing machine, this woman could barely make a living and compete with other factories and seamstresses. She told me, "I felt like I had all this potential and all this energy, but like I was a bird in a cage." Then she applied for and received a small loan. With it, she bought a modern sewing machine. "I kissed that sewing machine over and over again," she told me.

In the United States, we too are trying to establish microlending networks to help our poorest women and families become independent and self-sufficient. Even here in the United States, women's access to credit is still very difficult. As one woman at a microlending project in Colorado said to me, "Too many great ideas die in the parking lots of banks."

That is a situation we can do something about. At each of these small banks supporting microlending in Chile or Nicaragua or Bangladesh or India, the loan repayment rate is consistently near 100 percent. It is a rate of return the world's most prestigious and powerful banks can only dream of.

The United States believes strongly in international microlending efforts and has pledged through U.S. AID to support such programs abroad. And through the creation of the Community Development Financial Institutions Act, we plan to do so here at home as well. And we have learned a great deal from the experience of microlending abroad.

When my husband was Governor of Arkansas, he called upon Mohammad Yunus in 1985 for advice in creating Arkansas' own group-based borrowing program called "the good-faith fund."

In keeping with one of the commitments the United States made at the Beijing Conference, the Treasury Department is establishing an annual Presidential award for microenterprise excellence. The Department will also coordinate a Federal microenterprise initiative that will help publicize microcredit and microenterprise, set benchmarks for programs to use in assessing their own efforts and better standardize existing efforts.

Women cannot become full participants in the social and political lives of their countries without proficiency in reading and writing. And what we have tried to do here at the Bank and what you have been accomplishing around the country is taking steps to ameliorate the situation many women find themselves in. Jim Wolfensohn and

his predecessor, Lew Preston, have long noted that investments in education are the single most important contributions the Bank can make to strengthening women's role in development. And I welcome the Board and the Bank's creation of the Lewis Preston Fund for the Education of Girls.

Educated women tend to marry later and plan the size of their families. With fewer children, they have more time and resources to care for them. They stress the importance of school to their children and recognize the need for basic health care. Most importantly, education helps women gain self-confidence and encourages them to reject traditional notions of second-class citizenship that condemn them and their children to lives of poverty.

The World Bank is an important guarantor in the effort to make sure the world meets the goal set by the U.N. Summit on Children to increase primary school completion rates for both girls and boys to 80 percent. I encourage you to maintain your commitment to this goal, as well as the new goal of raising secondary school completion to 60 percent, proposed by Jim Wolfensohn in Beijing.

Also fundamental is health care. Girls cannot study and women cannot work well without basic nutrition and protection from disease. Too many women in developing countries still die of unnecessary complications from childbirth, and sick girls are often denied potentially life-saving treatment simply because of their sex. These issues should be at the forefront of any strategy to assist women.

I want also to congratulate the Bank on its latest efforts to ensure equality between the sexes and its lending programs and its own employment practices. As a major source for many developing nations of both funding and example, you are in a unique position to influence their anti-poverty programs. I am heartened to know that through your new gender analysis and policy group, gender issues will be addressed in all country assistance strategies and lending programs sponsored by the Bank. I am also pleased that the World Bank recognizes the unique perspectives women bring to these issues and has actively sought to increase the representation of women in leadership positions within the Bank.

Women sometimes know that others around the world are engaged in the same struggle they are. It has been one of the most heart-warming experiences that I have had to bring women together and to see women in different contexts learning from each other.

When I met with small borrowers at the FINCA Bank in Managua, Nicaragua, I met women who had carved out livelihoods as bakers, seamstresses, makers of mosquito netting, automobile parts saleswomen, and they asked me about women in India who were doing the same thing. Apparently they had seen some television coverage of my trip to South Asia, and they wanted to know what women half a world away were like and what they were doing with the loans they received.

At that moment I felt I had witnessed a profound connection among women around our world, one that transcends borders and reaches from the barrios of Managua to the villages of India and beyond.

So now two months after Beijing, we still have much to do in making the message of that conference live in the minds and hearts of people all over the world, and we have even more work to do in implementing the agenda for action that was adopted. But I believe that we have turned an important corner, that for the first time institutions as significant as the World Bank, governments like that of my own country, and people throughout the world in NGOs and on their own are finally saying and believing that women should be valued and invested in. And if we carry forward on that promise, then I am confident we will see results in the short and medium term that will in many ways reflect that this new commitment is well founded. And your leadership, both in articulating it and implementing it, will be crucial to any hope for progress that we have.

Thank you for what you are doing, but more than that, thank you for what you will be doing now and in the future on behalf of women everywhere. Thank you very much.

MR. WOLFENSOHN: The First Lady has agreed to answer questions and has asked me if I can call on a few of you that I hope will indicate that you want to ask questions.

MRS. CLINTON: But if you don't, that's all right, too.

MR. WOLFENSOHN: Yes, sir?

QUESTION: Mrs. Clinton, I heard you in Beijing, and I also heard here your emphasis on improving access to women and girls in education. It is quite well placed.

The dilemma which we face in the international organizations is that poverty reduction involves keeping the

women who are already below the poverty line come up with education and opportunities for employment. So given our collective role, should we invest in girls' education for the primary schooling, which will take, you know, many generations and many decades, or should we really allocate our resources for literacy of the adult women? And I would very much like your opinion because you have traveled both in South Asia and other parts of the world, where poverty prevails, as to the international organizations such as the World Bank, where should our emphasis be and where our priority should be.

MRS. CLINTON: Well, I think that's a very important question, and I do not pretend to be an expert about any region of the world, nor of that particular subject. But I do believe that the short answer is you have to do both, and how you allocate those resources is obviously the challenge.

But I think there are some creative ways of leveraging resources and maximizing them that I have seen in action in various parts of the world. Let me just mention a few.

I think providing incentives for families to keep girls in school through direct food aid, even through direct monetary assistance, is a relatively cheaper way of engaging those families in supporting girls' education than some of the other ways we have tried in the past. So I would urge that the World Bank look at some of the food for education programs. I know there is one that I personally visited in Bangladesh that the Prime Minister there has supported where I saw families lined up once a week to get commodities which they were only able to receive because they kept their girls in school.

There was a secondary program also in Bangladesh where the direct payment of compensation to families in relatively, very small amounts was enough of an incentive to keep their daughters in secondary school.

I also think, though, that there has to be some emphasis on what I would call family literacy, and there I think one of the benefits of the possible spread of global technology may be to use some of that technology for enhancing literacy among adult-aged women. And yet one of the best ways for engaging adult-aged women in literacy is through their child's education. I have seen that being very successful, either at the workplace but more successfully within the family unit.

Israel has a program that I imported to Arkansas

called HIPPY, the Home Instruction Program for Preschool Youngsters, which it began to implement following waves of refugees primarily from North Africa and Ethiopia in the late 1960s and 1970s who were having a difficult time socializing their children to be successful in the Israeli school system. By working with the mothers to make even illiterate mothers feel like they were their child's first teacher, there was quite a success in both preparing the child and in convincing the mother to increase her own literacy level.

So I think direct grants to families to keep them in school with a commitment to girls' education, family literacy programs, and then I think if you are going to follow through on your secondary program, 60 percent completion rate, there will have to be more schools built. And anything you can do to encourage nations to do that, because one of the great impediments, even if they send their daughters to primary school, is that many families have no access to a secondary school that is within easy commuting distance, and they will not send their daughters off to a strange place, as I probably wouldn't either, for a secondary school under those circumstances.

So those three elements just off the top of my head would be things I would look at, at trying to encourage.

MR. WOLFENSOHN: Yes, ma'am?

QUESTION: I am Zeeshan Fatima, and I have been with the Bank for 14 years, all of it in Pakistan except two in the U.S. I happened to write to you just before your visit to Pakistan, and I am glad to say I got an acknowledgment from you.

I had a question which, in the Bank language, is not necessarily the views of my government. It is my personal view. My personal view is that there is a very fine line between religious beliefs and human rights. And most often than not, religion is viewed as an excuse to suppress human rights.

Firstly, where do you see this line meeting and leaders and preachers being actually influenced for the better by forums like the Beijing Conference?

Thank you.

MRS. CLINTON: Well, my views are not necessarily those of my government either, so I understand that.

MRS. CLINTON: I think you have asked, you know, an incredibly complex and difficult as well as sensitive question, and I think that it is a question all of us are searching for: What is the proper balance between sensitivity and respect for religious beliefs and concern about religious beliefs being used to deny human rights and, even beyond that, justify violence, as we have just seen over this past weekend with the assassination of Prime Minister Rabin? And I think that it is going to be one of the great issues we all have to grapple with, and it is one of the reasons why we have to be willing to stand up against expressions of religion that are filled with hate and intolerance toward other people, because very often those mask political and other agendas. They are not strictly religious in any definition.

And I believe that showing respect for every religion and working to create an atmosphere of tolerance for every religion is an important obligation that we in leadership positions here at the Bank or anywhere have. But being willing to speak out against abuses of human rights and misuses of religion for political and other gains I think is also an obligation.

You know, words of hate can incite deeds of violence. There is a very direct line there. And when one makes political arguments based on one's religious beliefs, there's no discussion possible. How does one have a discussion, whether it is in our country or any country, with people who say, you know, here's what God told me to do?

Well, we have to do more to work with people of good faith across all religious lines to build an atmosphere of religious respect and tolerance, but intolerance for violence, for abuse of human rights that is rationalized by religion. And I would hope that all of us are going to be more willing to speak out against that wherever we see it. And it will take some--it will take some risk to do so, because the forces of negative energy that are often fueled by extremist religious views right now are very strong because they command a lot of media attention, they are dramatic, they are controversial, they are often given attention far beyond what their numbers warrant, and they have a chilling effect on people of good faith and reason who are afraid then to speak out against such intolerance. And I think all of us have an obligation to do more of that.

So I think there is a way to be respectful and at the same time speak out against the extremists.

QUESTION: Hello. As you have described, in your travels you often meet with the leaders of non-governmental organizations and secular women's organizations. I am wondering what your sense is of the capacity of those organizations to tackle the problems the breadth of which you have described, and specifically, if you can give some advice to the World Bank on how we can enhance that capacity and perhaps work more effectively with these organizations.

MRS. CLINTON: Well, I believe that there are an enormous number of effective, well-functioning organizations that are devoted to women's issues around the world, and there are many who are not as effective. I think that is always the case.

But I believe there ought to be more attention paid as to how we can replicate through technical assistance and support the effective NGOs and provide more assistance to those who share the same aims for are not as effective in implementing them.

For example, I think it would be hard to argue that--you know, SEWA in India has been a great success. There are many groups that could learn quite a bit, and with technical assistance from the World Bank could be more successful.

Part of our dilemma in all of these non-governmental efforts is that so often they arise from and depend on a charismatic leader who is the person around whom the organization is built and who really holds it accountable. And there is no succession, and there is very little in the way of reasoned replication efforts. And I have for a long time believed that organizations such as the World Bank and others should spend some serious time trying to figure out how you can replicate the successes of these organizations in the absence of a charismatic leader.

There are certain institutional imperatives that we ought to be able to support. One of the reasons why I think Grameen Bank has been successful is that Mohammad Yunus from the very beginning understood it had to be a bank, not just a project or a program or an NGO that was on the margins of the financial delivery system. And I think that made a big difference in the success of that organization because from the very beginning it was seen as an institution, and an institution that looked like other banks.

Well, I believe that there are ways that we can learn better how to replicate the successes of the effective women NGOs. I also think that in many situations a lot of

those NGOs could be more effective if more attention were paid to their relationships with other organizations so that they could leverage their impact. Many NGOs lead very isolated lives. They don't interact with either governmental sources of assistance or other NGOs. Anything that we could do to bring people together in more of a cooperative sense--I think often of what northern Italy could teach us in the way that it brought together small entrepreneurs through organizations that provided bookkeeping assistance to many small businesses, for example, so that each business wouldn't have to go out and worry about that particular aspect of its functioning.

In that work, you can see how the dollars that are available to support these NGOs can be stretched so much further if they could be brought into more of a cooperative mentality.

So those are two things, the replication and the cooperation, that I think would assist already effective NGOs and bring others up to a level of higher functioning.

QUESTION: My name is Sweta Gandhi. I have been with the Bank seven years. I am from India. And next year I am taking leave of the Bank to work on (inaudible) development with a values focus for children back in India with my little organization that I started as a charity organization. It has grown a little bit. And I wanted to know, because education in and of itself, while it leads to a sense of dignity, what happens often in many developing countries is that people don't get jobs after they are educated, and women find increasingly they are frustrated. And I have found that in my work in Morocco. And I was wondering whether you feel that we should be also considering the content, and especially in the context of religious problems that we face, the focus on tolerance and other values that allow us to look at people as people and not as against the context of their religion or their race or whatever.

MRS. CLINTON: Well, I hear two different questions, both of which I think are very important. The one is education for what in a global economy and how effective education will be in providing real employment for people. I think that is one of the huge issues that the entire world has to face, because the flip side of this globalization is, I think, an ultimate reduction in employment opportunities for many people already in the labor force, and for many others whose educational levels, despite the promises made to them, will not support adequate employment in the so-called global economy or information age. That is a problem for the private sector as well as

for the not-for-profit and public sectors, and I believe that we are going to have to give some very serious thought to that, because it is not only a worthwhile altruistic matter to consider, but if economies don't flourish because education pays off in rising incomes but instead results in either stagnant or falling incomes, or even the inability to find work, that will increase political instability. It will drive people into all kinds of identification with negative forces, whether ethnic, religious, or whatever. And it will ultimately undermine markets, which is something that business should be concerned about.

So the second part of your question is very timely as well, because at the same time that we are trying to increase levels of education, figure out how in the global economy there will be enough jobs for all these people we are trying to get educated, we also have to put a stress on the values of respect and tolerance and the importance of diversity, both as a way of opening up employment and educational opportunities and as a way of perhaps holding back some of the tide of discontent and disappointment that will be inevitable as we make this economic transition.

So I think anything one can do, and it goes back to the question about the role of religion and the abuse of human rights, anything one can do to create a more open society, to create more ladders of opportunity, to rid societies of the artificial divisions, whether it be caste or religion or race or class or whatever, the more likely it is you will be able to buy some time to try to successfully navigate this transition into this new economy. So I think that both of those questions are very important ones for us to think about.

One of the hardest questions I have been asked in the whole time that I have traveled, I was asked on a Moscow radio station--I was on a call-in in Moscow, which was interesting, and a woman called in and asked me what she was expected to do. She was highly educated, as were all of her friends, and they were all having trouble finding work and keeping work that gave them any decent income or sense of security. And she said, you know, you go around talking, all these leaders go around talking about the need to educate people in the developing world; we are highly educated, and we don't know what our future is.

So this is not just a problem for what we consider the so-called developing world. This is a problem for many, many other countries that are confronting a lot of these social and economic changes at the same time.

QUESTION: I was very happy to hear your emphasis

on microfinance, both here and in Beijing when I was privileged to hear you speak with Professor Yunus and Ela Bhatt. But I do have a worry that is associated with even what I've heard today. The focus is often--the word credit is used a lot, and I think that there's a general tendency to think that if we can just get a lot of credit out there, a lot of things will happen.

I think as you said yourself it is really the systems, the financial systems that get built by people like Ela and Professor Yunus that really leave something in their place when the donors have gone away and the governments get bored, the systems that actually can keep going with the women's own savings once that effort is put in. And I just would like to have your response on what I think is a problem for many of us in the development world, is that we are under an institutional imperative, quite often, to lend, to make a big loan, have a credit line, get that money out there. And there is less of an emphasis than perhaps there should be on the institution building, what I call the social intermediation part, rather than the financial intermediation.

Basically, I think this touches on a contradiction that the Bank faces between being a bank--our product is loans, and we've got to get money out there--and being a development institution where our real product is systems and institutions and people with better capacity. And I as a person in the Bank trying to work in the field of microfinance, I think a lot of our task managers face this over and over again, that the big bosses are looking for a large loan, and the people out there really need institution building.

Thank you.

MRS. CLINTON: Well, I think you're right, and I think it's an inevitable tension, but one that I would hope is going to be resolved more in favor of institution building than it has been in the past, in part because I think now there is more of an awareness of the importance of institution building.

There was an idea--and not just in the World Bank, but in many large institutions, both doing development and governmental programs within countries in the past--that money itself would seed the ground for institution building and the creation of intermediary institutions that would lead to stable structures that could then carry on on their own. And we know that that is much more difficult to do than we had originally thought and that money alone is not the answer. Money, however, is a great incentive, and given

the fact that your business is making loans, using those loans to further institution building I think is not an incompatible mutual objective.

How you do that, I don't pretend to know, but I do know that when one looks at many of the successful institutions that have been built over the past 10 or 15 years, two of which you have named, it was both. It was both lending the money, but also creating an infrastructure so that that money had a context. It wasn't just out there.

And part of the reason Grameen worked and Sewa works and other things like it have worked is because they didn't make it an either/or issue.

It is amazing to me that in many commercial banks, loans that are bad loans get written off and more bad loans get made. It's like inevitable. That's the idea of lending, you know, you make some good loans, you make some bad loans, without a recognition that if commercial banks would spend just a small fraction of their resources supporting microenterprise and microcredit, even as difficult as the start-up costs are, even as difficult as it is to think on that kind of a level, that they would be adding to the financial stability of the entire region. And that is to the good for the big loans they make.

It is all interconnected, and I think understanding that interconnection will begin to open people's minds, perhaps, to some new ways of leveraging assets and resources. So I think that many of the loans should be tied to infrastructure and to development in ways that haven't been done quite in the same way in the past, and I think there is a lot of creativity in this Bank and there are a lot of people around the world who are more open to it than were in the past.

QUESTION: You mentioned your trip to Moscow. There has been a dramatic decline in women's participation in that part of the world. The new democracies have become very male democracies. What role do you see for American women to help women in this part of the world make their voices heard in shaping the transition of their societies and their economies, and what role for international organizations such as the World Bank?

MRS. CLINTON: I think you are right, and certainly friends of mine who are working in the NIS countries and elsewhere have remarked to me about that, and many of the women I have met with, particularly in Moscow, but also in Belarus and in other countries, as well, have remarked on it to me.

I think that you have to do what we are doing, encouraging women NGO's, helping to create such entities in those countries, providing some good role models and technical assistance to give people the confidence about making these decisions on their own. There is a great need for building confidence across the board in a lot of those countries about people's capacity to make these independent decisions, whether it is on behalf of an NGO or in any other arena of the political or economic life.

So I don't think the work is that different than it was anywhere else in the world, but I think that it has to be approached with some real sensitivity, because we are dealing with women who have higher levels of education in general, women who often held positions, both in the government or in other capacities, who no longer hold them. So trying to be sensitive to the conditions that they are living through, while trying to support them, I think is very important.

I have worked to create partnerships between maternal hospitals and children's hospitals in some of these countries and ones here at home, because most of the doctors in those hospitals are women and they have really been left in a very precarious position. The whole health care infrastructure has collapsed around them and they don't get a lot of attention from the government officials who are preoccupied with the big macro issues. So I am trying to create relationships so that these women have support from peers and professionals.

We have one going on between the nursing school at the University of Pennsylvania and nurses in Kiev. And the idea that they are talking to one another as peers, not somebody coming in from the outside to tell these women how they are supposed to do it better, but trying to create a situation of mutual respect. So that kind of effort I think should be pursued and supported as much as possible.

QUESTION: Mrs. Clinton, the success of Beijing, of course, is going to depend to a large degree on the effectiveness of transferring from the rhetoric in Beijing to programs of action, particularly by the government. What are the mechanisms that the U.S. Government has to pressure or encourage these governments to undertake those programs of action? You specifically talk about not the aid-related activities, but other political or official channels.

MRS. CLINTON: I can tell you what we are trying to do here in our own country. The President has created an inter-agency council on women that is tasked with following up on Beijing. It is chaired by the Secretary of Health and

Human Services, Donna Shalala.

It includes both Cabinet officers and other high-ranking officials in our own government in this inter-agency council, and each has been assigned a different aspect of the Beijing platform, so that the Department of Labor works on many of the issues related to pay equity and other working conditions for women, the Health and Human Services Department is working on follow-up to health issues that were raised, the State Department is tasked with keeping track of human rights issues. So there is an effort that we are making to try to house our follow-up in one place, so that it is not disbursed through the government so that it can basically get lost and so that nobody is responsible for it.

I hope that that will be effective in bringing a lot of these issues to the forefront in our own country and making linkages. For example, we have this new law that was passed last year, the Violence Against Women Act, and we have an office now set up in our Justice Department.

If you track the U.N. Women's Conference as one of the great changes that occurred was between Nairobi, where violence against women, particularly in the domestic sphere, was mentioned for the first time as a problem, and the emphasis that was put on it at Beijing. So what we are trying to do is not only better coordinate our own resources to react against domestic violence in the United States, but to reach out to other countries.

For example, when I was in Pakistan, Prime Minister Bhutto was opening up special police stations so that women who are subject to violence in their homes have a place to go and to be heard and get recourse of some kind. So we are attempting, both internally within our own government and externally, reaching out to keep this discussion going and to demonstrate to other countries what the United States is doing to fulfill its commitment, so that it is not just bringing home the rhetoric, it is actually bringing home an action plan.

QUESTION: Mrs. Clinton, I have heard you speak before on the importance of women's political participation and women's role in decision-making. It was a major theme at the Beijing conference, as you know, and the United States Government announced two initiatives, complementary initiatives in women's political rights and women's political participation. I wonder if you could comment on how you see women in decision-making and women's political participation in relation to some of the initiatives to alleviate poverty, to empower women across many different

sectors, and how that might play out for an organization such as the World Bank and other major donors.

MRS. CLINTON: I hope that one of the results of Beijing will be to raise awareness about women's political participation and to catalyze a variety of ways that each of us can promote that. There are small ways of doing it.

When you attend meetings in some countries and you know that there may be a woman buried in the bureaucracy who has been working on this and she is not invited to the meeting, ask that she be there. When you make site visits and you are taken to the male leaders of the village or the project and you know that women are doing at least half the work, ask to see them. Those are small, but significant signals about who is important in the eyes of the World Bank. I think any conversations, Bank-to-government conversations, and certainly government-to-government conversations should do the same, to try to raise the role of women and their participation.

There is a funny phenomenon going on in most parts of the world, probably with the exception of the Scandinavian countries. There really is a noticeable pull-back in the participation of women at the highest levels of decision-making, whether in the public or the private sector.

I think some of that is due to the fact that most women, regardless of their income in the world today, hold down two full-time jobs, one in their home and one outside the home, and the amount of energy that it is taking for women to fulfill all those responsibilities is very draining, and politics has become, if not a disaster in their eyes, certainly of no help to them, and so they have withdrawn from political participation. We noticed that in voting numbers here even in our own country.

So we have to make these issues, whether it is poverty alleviation or ending discrimination against women and the treatment of domestic violence more real in the lives of everyday women, so that they will feel connected to actions that seem abstract and distant from them and feel in some way empowered to take more authority over their own lives.

So I think in both very small ways, each of us can make some points, and then in larger ways we can continue to try to link a lot of the work that is being done to what the changes will be in women's lives if this work is continued or if it is discontinued, so that they feel some stake in it.

Finally, I think everywhere we can work to eliminate the barriers to participation that still exist in many countries, we should speak out again. And I think that goes back to the question about your job is lending and how far can you go in lending in terms of making both financial infrastructure suggestions or even linkages between what you do and political change.

But I certainly think there is a legitimate role, given what we know about how nations flourish if women are active participants, that it is in the long-term interest of the Bank and its rate of return that you do link some of this political participation and decision-making on behalf of women with the projects that you fund, and I think that would begin to open some eyes that might not otherwise be open.

QUESTION: I work in a region which is not traditionally a region where promotion of women has been high on the agenda. Now, those are also very hierarchical societies and it seems to us that the most important thing is to get commitment from the top of the political leadership in those countries to putting women's issues higher on their priorities.

Beijing was a good step in that direction, but I am afraid that quickly people will forget what happened in Beijing. Since you are someone close to the top, what would you recommend as strategy -- a moving target.

What would you recommend as strategies for reaching those traditional political leaders in those countries?

MRS. CLINTON: Oh, goodness, I don't know.

I think that one of the ways that perhaps we all could do more to work with, as you say, hierarchical leadership in many countries, not just in that region of the world, is to share some of this information with them about the effects that investing in women have for the long-term stability and prosperity of their country.

I find it amazing that many people really don't know what you all know. When I was preparing for Beijing, the best information I got were some early studies that had been done at the World Bank correlating investments in women with outcomes for prosperity and democracy.

Some of the large multinational corporations do these ongoing assessments of where they are going to make

investments, and one of the factors they look at is how women are treated. But somehow that information doesn't get conveyed effectively to the leadership in a lot of those countries.

I think it would be very significant if a major executive of a multinational corporation, accompanied by a major executive of the World Bank, paid a call on a lot of these countries' leaders and did a presentation. I know that may sound simplistic, but I am convinced that a lot of that is just not known, it has not been said often enough, it is not yet absorbed.

You cannot imagine how difficult it is to get information like this across to people, and I have seen this in my own country where things that we take for granted, those of us who know how the government works, we are stunned when we go out into the country and people don't know. So that would be one suggestion.

I think some targeted presentations that don't attempt to make political points so much as to inform leaders about what it is that multinational corporations and others look like. I mean if you have a lot of natural resources, they are going to come to you anyway. They are going to want to get it out of the ground and then they are going to want to leave you. But if you have a more complex economy or you are hoping to develop a more complex economy, these factors are important.

Secondly, I think that talking about girls is less threatening than talking about women.

So I would talk a lot about girls and a lot about daughters -- A lot about daughters and daughters' opportunities. I have had several conversations with leaders in very, very conservative countries who have told me how difficult it is to educate girls and to combat the extremists in their own culture who are against educating girls, but how there seems to be kind of an epiphany when it comes to their daughters, and to link that kind of commitment to their daughters with commitment to other girls who have promise I think is an effective way of beginning a conversation. Because if you start with young girls and you educate young girls, then you do have at least an opportunity for people to be less threatened for several years, anyway. We will deal with that later.

I guess finally I think that it goes back to the points that several of you made. You know, this difficulty we find ourselves in in talking about very hard problems and the consequences of all the changes that we are confronting

and what it is doing to people's individual and collective psyche is something we don't have a very good vocabulary for yet.

We are not doing a very good job of articulating a more positive vision. We are not doing a very good job in this country, but frankly nobody is doing a very good job around the world. We are caught in this transition that we are trying to work our way through and we don't have an adequate vocabulary to express what it is we are trying to present as an alternative.

If the alternative is rampant consumerism, materialism, debasement of values and alienation, that is not very attractive. And if people turn on their television sets and they see the advanced world and they look at both men and women who are caught in all of the personal dilemmas that get portrayed endless on television, why would anybody want to change what they have in order to move toward that?

So I think part of the West's and the advanced economies and however we want to describe what it is all of us are trying to communicate need to do is to spend some real time thinking through how do we talk about it and how are we honest about the shortcomings in our own society.

I mean it is a little daunting to visit countries that at least have the feeling that they are able to maintain a network of familial and kinship networks that are very important to them and to see their panic at the idea that they will be broken down because of the intrusion of the electronic media and the relentless pressures for consumption that drives so much of what they see happening elsewhere, or when they see the breakdown of families and the absence of fathers and all of the other social problems.

When we were in Nicaragua, there was a huge billboard on the side of the road with a crying child saying, "Father, why have you abandoned us? Please come home." And they have this huge problem now because of war and earthquakes and everything else, where family structure has just taken a terrible beating in the last decades. You find this litany of social problems that is marching its way through the world connected in the minds of many conservative leaders and many religious people with all that they don't want. You know, they link education with these problems. They link credit or political participation.

We ought to be recognizing that this is a major dilemma for us and there ought to be a way we can better express both honestly the drawbacks we have in our own society and what we intend as individuals and collectively

to do about them, and the vision we have of what individuals who are given a chance to express themselves, but can remain rooted in culture and religion and the larger society, are able to do if given the support to do so.

So these are issues that I would like to see all of us spend some time thinking about, because we don't discuss them very well. And everywhere I travel, political leaders in democracies describe how their countries are divided right down the middle.

Whether it is the separatist vote in Quebec, whether it is Prime Minister Rabin attempting to get the Knesset to ratify his moves toward peace, whether it is election after election where the margins are razor thin and people are very divided one against the other, that should tell us something, that there is a great deal of concern, discontent, confusion about what the future means to all of us. And those who believe in progress and development, which includes everyone in this room or you would not be here, we must do a better job of expressing what we mean by that in today's world, and showing more respect for the moorings that culture and society give, but rejecting the intolerance and the divisiveness that they also lead to.

So until we can better articulate what it is you are doing to achieve, we will continue to encounter skepticism, as well as resistance, and we can only begin to wear that down by trying to present a better vision that is more honest and more inclusive about what it is we are working toward in the 21st Century, and that is a challenge for all of us. None of us, in my view, is doing a very good job of it. All of us are trying to find our way in our words, and any help that the World Bank could give on that front I know many of us would welcome.

Thank you very much.

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THE WHITE HOUSE
Office of the First Lady

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**REMARKS BY FIRST LADY HILLARY RODHAM CLINTON
AT NATIONAL ADOPTION MONTH EVENT
WASHINGTON, D.C.**

MRS. CLINTON: Good Afternoon. Thank you. Thank you. Please be seated and please be welcomed to the White House. This is a very special day for all of us. And there have been many very important events that have occurred here in the East Room of the White House, but I honestly don't believe there is any that is more important than what we are doing by celebrating National Adoption Month. And November is a particularly appropriate time to highlight the importance of adoption in this country.

It's hard to believe but Thanksgiving and the Holiday Season are a little more than a week away. And during this season we traditionally focus on family. And we recognize how much we need and depend on the love of our parents and spouses and children and other relatives. So for all of you who are gathered here to begin this celebration, that we hope will ignite a fire of enthusiasm throughout the country about adoption, I want to say thank you.

There are several members of Congress here and I am delighted that all of you could join us. Secretary of Health and Human Services, Donna Shalala, a long time advocate of family and children services is here with us because all of us believe that there isn't anything more important than our families and that the families formed by adoption are special and deserve the support of all the rest of us. Because we want to emphasize that there's a need in our country to bring the richness and love and support and guidance and discipline and attention of family life to every one of America's waiting children.

As we go into the Holiday Season, I hope every American will recognize that there are tens of thousands of children waiting for the love of a mother, a father, a sister, a brother, to have grandparents and aunts and uncles, to have a dog or a cat like Socks. Tens of thousands of those children, every single day, are growing up without mothers or fathers to help teach them, to nurture them and to tell them that they are special. We know

they are, but they need someone in their family to tell them that.

Often when we think of adoption, we have a picture in our mind of infants being welcomed into a family. But adoption today involves children and teenagers of all ages, backgrounds and circumstances. In this room today are adoptive families and waiting children who demonstrate the range of adoptive experiences. Adoption has provided a new beginning for school-aged children, for adolescents, for children with physical and emotional and educational disabilities, children of different races and cultures, and brothers and sisters who want to remain together.

Let me give you a picture of the children in America who are waiting. Six out of ten of them are school-aged children. Four out of ten are white. Four out of ten are African-American. The rest, Hispanic, Native American and every other race and color that you can imagine. Two out of three have special needs. Each one of these children has the capacity to love, to bring new joy and energy into a family. Most of you who are here, the families that already know that, are living proof of how adoption can be successful and emotionally rewarding. But we need more of you.

I recently met with Shane Salter, a young man who grew up in foster care without ever being placed in a permanent family. He described what that meant to him. He talked about his continued longing for parents who would not only care for him but who could be grandparents to his own children. Adoption can change lives, not only of those in the immediate family, but through generations.

I know that adoption in America today can be frustrating and emotionally draining and expensive. A newspaper column I wrote about adoption this summer generated more responses than any other I've written. I meet people throughout the country who come up and say they have read my column and they're an adoptive parent. Or they have read my column and they're a foster parent. Or they read my column, and they were adopted. Prospective parents have written to tell me of the immense obstacles, the red tape, and the costs, particularly the legal costs, that have led them to despair of ever being able to adopt a child.

I want you to know that the President is committed to easing and encouraging the adoption process. And I recently convened a group of experts to discuss how to make the government a better partner, and more responsive to the needs of prospective parents and children. In particular, the administration is working hard to ease the adoption of minority and special-needs children. The President is committed to enforcing the Multi-Ethnic Placement Act which prohibits adoption agencies from denying the placement

of a child solely on the basis of race, color, or national origin of a child or prospective adoptive parents.

The administration also championed -- and the first bill the President signed -- was the Family and Medical Leave Act which ensures that parents can take time off when they adopt a child without fearing the loss of their jobs. And the administration has launched a public education campaign about adoption. A campaign in which I am very honored to participate. These are just some of the many initiatives, both in the government and in the private sector, and in partnership between both the public and private sectors, that are designed to support the placement of children in loving homes.

But all of your efforts and all of the administration's efforts to strengthen our families and children could be jeopardized by actions in Congress. The government currently provides essential recruitment and training services for prospective adoptive parents. As well as subsidies to families who adopt special-needs children, those living with Cerebral Palsy, or HIV, or some other disability, since those children have large medical and educational expenses. Many of the children who are special-needs, when they are adopted into families, bring with them such large medical costs, that if Medicaid is cut back substantially, the medical insurance for many of those special-needs children will no longer be available after they are adopted. Which would be a great tragedy, because there are so many parents who just need a little bit of financial help with the costs. Need a little bit of subsidy but then do need continuing medical help to be able to open their lives to these children. So we must all who care about adoption know that putting our nation's economic house in order does not mean sweeping out compassion and caring for our neediest children and families, making it less likely they will ever have a house of their own.

We have to work together to improve our adoption system. In the Proclamation for National Adoption Month the President said that citizens from all communities and organizations from the public and private sectors must join together to renew our commitment to finding permanent homes for each one of America's children. Two of the private foundations doing this important work are the Ann E. Casey Foundation which is active in five states, and the W.K. Kellogg Foundation's Families For Kids, active in ten states.

I wish we could re-double, re-triple our efforts. I believe that if we really put our minds to it, if we could recruit qualified volunteers out of our judicial system and our legal system and our social work system, to be assigned to each child who is waiting to be adopted. We could make it possible for thousands and thousands more children to be adopted by this time

next year. We have to put our minds to it but there is no more important task than trying to do everything in our power to ensure that every child has a family.

Perhaps no person has been a more effective advocate for children waiting to be adopted, than our next speaker. The founder of Wendy's, the star of T.V., Dave Thomas started speaking out on adoption in 1990 when he became the national spokesperson for the White House Initiative on Adoption. As an adopted child himself, he says he would not have become the successful father, husband and businessman he is today, had he not been able to grow up in a supportive family.

The Dave Thomas Foundation for Adoption seeks to make adoption more affordable, streamline the adoption process, and educate the public about the potential joys of adoption. Mr. Thomas believes that no child is unadoptable and every child deserves a home and a loving family. But he knows, as we all do, that we have to overcome some misconceptions about adoption. We have to make it very clear that the children who are waiting are children just like yours and mine and every other child who goes to school and plays in playgrounds. They are America's children. And we have to make it clear to America that they would benefit greatly from having one of these children in their lives.

Mr. Thomas has also been a leader in the campaign to encourage corporations to extend maternity benefits to adoptive parents. This is so important. We do a terrible job in our country of ensuring maternity benefits in nearly every instance in most of the businesses in our country. It's important for new parents to be able to spend time with that child. Think how important it is for a new child coming into a strange home, filled with anticipation to have some time where he is the center of that family's attention, and that at least one parent gets a chance to spend that time with the child.

Within Wendy's, adoption benefits are paid leave and financial assistance with adoption costs. Available to employees who have been with the company for at least one year. All of us are very proud of Mr. Thomas' leadership and grateful to him for it.

Following him to the podium will be the Reverend Wayne Thompson, President of One Church-One Child. This is one of the great ideas in America. And I wish every church would join One Church-One Child. Because through One Church-One Child, we have seen literally hundreds of thousands of children being given homes who might otherwise not have been known to anyone. And the church serves as a back-up extended family for the members who adopt children. Through this work, thousands of African-American children have found loving homes and supportive church congregations.

You will also be hearing from the Marshall Family. The proud parents of two beautiful little girls, they have experienced so much love and happiness with their two daughters, that they have spent considerable time promoting adoption in their own community. In fact, they are the family featured in the posters supporting adoption that appear in Wendy's restaurants around the world.

And then finally, we will hear from a young woman who knows exactly what's at stake. Deanna is 13. She lived in a foster home for seven years before moving into a group home in Topeka, Kansas. Though she no longer lives with her two foster sisters, she is still close to them and she is still waiting. She is a cheerleader, an avid reader, and a budding poet -- and a lovely young woman based on my experience with her a few minutes ago.

So these people who will be speaking to you have the experience that we would like to see transmitted to every American. They know what it's like to form a family by choice. To be able to say, I choose you to be my son or daughter. And in return to know what it's like as a child to have the love and support that can only come from one's own family. So please join me in welcoming Mr. Dave Thomas."

Dave Thomas: "Thank you. Thank you. Thank you. I thank you Mrs. Clinton. I asked Mrs. Clinton about, something like about a year ago, if she would help. And she said, "I will." And that's the reason why we're here today so I just want everyone to know that Mrs. Clinton and the President are dedicated to adoption. So let's give them a big hand, because they did it.

Let me tell you why I'm interested in adoption. I was adopted as Mrs. Clinton said, and my mother, my foster mother died when I was about five years old. And I was born out of wedlock and I had nothing to do with it -- trust me. And I had nothing to do about being adopted, it wasn't my fault. But I was adopted and I had six, no not six, I had three more foster mothers and step-mothers and then I left when I was 15 years old. But I do know how important it is, a family. And all through my life I've always been envious of mothers and fathers. Because I've never seen my mother and father. And if you have never seen your mother and father and the nurturing, you know everyone deserves the love and nurturing, when you grow up. I never had it, and I've always been kind of jealous of it.

And my kids, I have five children, fourteen grandchildren, and I probably spoil them for that reason. Now whether that's good or bad, but it's one of the things that, I wasn't spoiled. But I know one thing, I did have a grandmother that did care for

me. She was my foster grandmother and I didn't find out until I was 13 years old that I was adopted, and I was really hurt. So I do know how important it is and I feel so sorry for these children today, in particular, parents who don't take care of their children. I mean I just think it's a crime. I think we need to have an education to educate these parents about responsibility. I don't know how you feel about it but I'm real strong on responsibility.

You know, in foster care, there is almost a half-million children in foster care right now. And there's about 100,000 waiting to be adopted. And when we started the foundation, we said, well, we need to have some goals. And our objective was to make adoption affordable and take the red tape out of adoption, and so that's what we've really been trying to do. And so the first thing we did, we put adoption benefits right with the maternity benefits. And I want everybody to understand it's kind of a no-brainer. If you have maternity benefits, add adoption benefits. And we've done that--

I'm even trying to get the federal government to do the same. Right Mrs. Clinton? Mrs. Clinton said she's going support me. Congressmen? -- Women? -- Senators? Don't forget now, because it's really important. But right now we have, in about thirty-five states, we have adoption benefits. And in cities and in corporations. We wrote all kinds of letters and it's really the right thing to do. We have not said how much, but just to help.

And we also have a bill in the Congress to a tax-credit. And I think it's something for -- adoption is expensive. And we need to help people to adopt as Mrs. Clinton said. And I hope this bill -- Debby -- is going to work out real well. I hope everybody supports it because it's really an important thing.

And then, I think that the next thing that we've been working on, is that we've tried something that we call a computer. Does everybody understand what computers are? And Jan Heffner is the Director of the Dave Thomas Foundation -- stand up Jan -- Jan has been working on this real, real hard.

You know what it is, it's really children with willing parents. Now the children need to be matched with willing parents. And what's happened is IBM, AT&T and Marriot have helped with some government agencies working to make this happen. And the first example case of adoption's waiting children on-line through the National Adoption Center, there was 100,000 inquiries. Am I right Jan? Over 100,000. So Internet is really something that we're really trying to work on.

We're trying to do everything we can to make it possible and remind people about adoption. Because, what happens, these kids are out there, and they go from foster home to foster home. I was in Chicago not too long ago and a little boy, six years old, was in sixteen foster homes. Can you imagine that? I mean that's not fair. So that's what we're really trying to do and if we can get the federal government -- that would really be a good example to put in for all the federal workers adoption benefits. Don't you think so?"

Mrs. Clinton: "I do."

Dave Thomas: "So, I'd just like to say this, I'd like to just say this. I think this is really a great event. I think it's something that we need to work on. And the more awareness and the more we talk about it. And I just keep talking about, and some people like to listen to me and some don't. But I'm going to keep talking because that -- every boy and every girl deserves a loving family. So thank you, and god bless you."

Wayne Thompson: "Thank you Mrs. Clinton for the opportunity to be a part of this historic day, and for your help in raising the awareness of the need for adoptions in our nation. The importance of adoption of children throughout our country can never be overstated. For these children are fortunate enough to have loving, permanent homes, in which they have been nurtured and cared for. They're led into adulthood with the support of parents which every child is entitled to and every child requires."

The family values are embodied by those parents who choose to bring children into their families and experience the joys of parenthood. The mission of the National One Church-One Child is to challenge each and every African-American congregation to adopt one African-American child. We believe that this furthers our need in our community for taking responsibility for our children. Believe me, this plan works.

In our church, we have had over sixteen adoptions since my involvement in this worthwhile program. In fact, there's one little boy who thinks he's pastor. When he was adopted I noticed that -- I always go to the door to greet the members as they leave -- I noticed that my line was shorter than usual, and I became a little bit concerned. I looked around and saw him shaking hands. And he had been adopted by a single-parent, a young woman who was an accountant, so I went over to him and I said, 'Now listen, there are some ground rules in this church. I'm the pastor -- and I shake everybody's hands so if you want to shake hands, come stand by me.' Well the brightness of his eyes

told the whole story. That where he had had no friends, no extended family, no church home, he was rejoicing, because now he had a new family and new friends.

We've had enormous success in placing children in our community in much needed adoptive homes. Many families, however, cannot adopt children without the help of the federal guarantee of financial assistance for every child and especially for special-needs children. This includes the children with Downs Syndrome and Cerebral Palsy and HIV AIDS and crack-cocaine addictive. These children are important too. And children are important to god and so our mission is one that we feel that we must continue to fight until the battle has been won.

The average family could not accept the responsibility for these children without the federal guarantee of financial assistance that is currently provided. This guarantee enables these families to care for children who would otherwise languish in the foster care system. And we are aware that there are welfare reform proposals that are pending now in Congress that would eliminate this much needed guarantee. And so our aim, and our struggle continues as we sound the alarm throughout our communities and from our pulpits, that there are children who are needed to be adopted, but that the government needs to accept the partnership which we offer. We offer it willingly. We offer it gladly.

Two out of three children who are waiting for adoption in this country have special-needs, making this federal guarantee more essential than ever before. In the history of One Church-One Child, since 1980, more than 90,000 children have found homes through our congregations across this nation.

We thank god for the vision of Father Clemence many years ago and we thank you, Mrs. Clinton, for the vision you've cast forth today, because with your support and the support of those who represent and make up our government, we know that the prayers of the righteous will be answered. And so we offer, in this partnership consortium, the prayers of many people who want children to have permanent loving homes. Many pastors who work in our programs have themselves, like me, become adoptive parents and so we know that we practice what we preach. And we know that the children are the ones who get the blessing.

Again, thank you for making this a special day for children across this nation. We know that they long and deserve permanent, loving homes. And so that the need for further guaranteed federal protection most come and we believe with the help of god it will come. Thank you."

Mrs. Marshall: "First of all, I'd like to thank Mrs. Clinton, Mr. Thomas and all others involved, for inviting my family to be a part of this special event for a very important issue.

First of all, I would like to say that if only everyone out there knew, how much joy and happiness Kayla and Terry have brought into me and my husband's life, everyone would be lined up at all adoption agencies everywhere to adopt a child.

My husband and I have been married for 12 years. After being married 9 years, we decided we wanted children. I went to the doctor and found out that I wasn't able to have children. I used to always watch a local spot on our local news program called, 'Wednesday's Child'. They highlight on children that are up for adoption and need homes. So we decided to call Franklin County Children's Services and see how we could go through the adoption process.

They invited us to an adoption party in April of 1992. We were there for about an hour and there were hundreds of kids there from the ages of new-born to 7 years of age. We were there and we played with kids, we made balloons, we jumped rope and then all of a sudden, a little girl comes in. She was late. She came in and she had her little friend's hand and I looked at my husband and I said, 'Look at those jaws, I just love her.' When I first saw her, we knew that she was the one.

She talked to us at lunch, she asked for our fruit that we didn't want. She wasn't shy at all. And so we knew that she was the one and we called the next day and said that we wanted to start our class immediately, we wanted to get her as soon as possible. After we adopted Terry, she wanted sisters and brothers and so we said, 'Hey, we're willing to go and adopt another.' So then, Kayla comes into our life and there's not a day that doesn't go by that she just makes us smile and laugh so much. And if we had room in our home we would adopt 1,000 kids, no matter what race, what religion, color. We just love kids, because children are our future.

I remember when one day we didn't have kids, back when we didn't have kids, we adopted 15 children, nieces, nephews, neighbors' kids, and we went to the Ice Capades. We took up a whole row. We came back to our one bedroom apartment, we threw a big pajama party for 15 children. So, I mean, if we had room, we would adopt more, but we don't have the room in our home but we do have the room in our hearts. And we would like to let the kids know that are waiting for families and homes to keep the faith and with a little bit of help, hope and prayer, you'll all have a family and a home some day. Thank you."

Deanna Moppin: "My name is Deanna Lee Moppin. I have been in SRS custody ever since I was five years old. I was removed from my birth home because of sexual abuse. I was then placed in a new home where I remained for seven years, but then we seemed to have some problems so I was removed from that home along with two other of the girls that were in there.

We were placed in a shelter in Topeka, Kansas where we remained for a few nights before moving on to the villages. In the villages, I have two foster parents and there are nine other kids living with me. The foster parents try to help us feel good about ourselves and they try to help us with our problems and they do the best to find us all good homes that we will happy in.

Some of the kids have nowhere to go, so they just have to keep putting one foot in front of the other and hope for the best while making goals for themselves until they reach their destination.

For most of them their destination is adoption. It is also one of mine. The reasons that I want to get adopted is usually if I want to go to the movies, I have to ask my house parents and they have to ask my village social worker who has to ask my social worker -- and then it has to come back the same way. That usually takes awhile. And if I want clothes, I have to ask my house parents who have to ask my village social worker who has to ask my social worker. There is also paper work that needs to be done and that usually takes up to about three weeks.

The other reasons that I want to be adopted is I would have a place that I could call home. I would have a room that I could call my room. I would have a family that I could love and would love me back.

I wrote a poem about waiting for a home and I would like to share it with you now:

My nerves cringe with excitement as I must wait.
I don't know when it will happen, there is no date.

My one wish that I hope to come true.
Will you make my wish come true, will you?

I don't want to be here forever, I want a home.
Please get me out of this system and out of this dome.

Does anyone want me; it feels like three whole years.
I am still waiting for you, I'm so close to tears.

I want to live happy with my spirit so free.
Only you can make it happen; when will it be?

The papers are here, you have finally heard.
I'd fly to you now if I were a bird.

One question left; Do we make a pair?
Are you somebody who will really care?

I hope you're the one for other choices have come.
I'll go through them all for my choice should not be dumb.

I've always been hoping for this day to arrive.
Without a good family I could not survive.

My nerves boil with excitement I no longer wait.
I know when it will happen and I do know the date.

Mrs. Clinton: "I want to thank everyone who's here and all of the participants. I want to invite all of you into the State Dining Room where there will be a reception and some cookies and things for all of the children who have demonstrated extraordinary patience this afternoon. I just want to end with something that really, I think, echoes what everyone said. The primary responsibility for children lies with the parents and parents have the highest obligation to their own children and should do everything in their power to take care of those children. But sometimes for a lot of reasons that go back to the beginning of human history, that responsibility is not accepted. And then all the rest of us, I think, have the responsibility. We are a part of every child's family whether we acknowledge it or not. And so in any way that we can, we should try to accept that responsibility and give the love and attention that every child who was born deserves to have. And so that's what we hope the result of this National Adoption Month campaign will lead to -- more and more Americans accepting responsibility for all our children. Thank you very much."

THE WHITE HOUSE
Office of the First Lady

For Immediate Release

November 28, 1995

**REMARKS BY FIRST LADY HILLARY RODHAM CLINTON
AT THE NEW YORK WOMEN'S AGENDA "STAR BREAKFAST"
NEW YORK, NY**

MRS. CLINTON: Thank you very much. Elly, thank you for bringing us all together again this morning. You are, as all of us who know and admire you, not only remarkable, but inspirational and something of a goad to the rest of us. So that when we believe we cannot go another day or take on another project, think of you and feel somewhat ashamed that we are not as willing as you have been for so many years.

I also want to congratulate all of the award recipients and all of the members of the agenda. This is the biggest, longest dais I've ever seen. When Elly told me how many more people had joined the agenda and how many more were going to be here this morning, I was somewhat astonished. And then she told me that there are two other ballrooms filled with people, and I want to say a special word of welcome to them and I will, along with the others here, come to see those of you in the other ballrooms as soon as the breakfast here is over.

What Elly said just now is something that I hope all of us will take to heart. We gather this morning to applaud and congratulate women and those men who are amongst us for their contributions to the economy and to our lives together, particularly in this great city.

Yet we know that we are faced with some very difficult challenges on a personal level -- in our homes, in our workplaces, and on a social level -- as we try to define what kind of people we intend to be and what kind of country we want to have.

I think there is no greater question for any of us to consider. Because while we are doing well and honoring those who do well, we also have to think hard about how in this changing world we intend to do good. And that is not just a question for do-gooders. It is not just a question for people like Elly, who have made a life of doing what she could to bring people together, to solve problems, to bring reason where reason was

often not welcome.

It's becoming an urgent question for all of us. It is not only the great disparity that Elly referred to in her phrase, "between the cave dwellers and the castle dwellers." It is the anxiety that grips all of us today. We do have problems. There's no getting around that. We do face challenges on all levels.

But I think it's time for us to quit wringing our hands and roll up our sleeves and take on these challenges and work for common ground that brings us together. We have for too long been willing to listen to the siren songs of simplism and extremism. Those siren songs are very inviting. They make us believe that complex problems can be solved easily, that we can withdraw from our responsibilities to one another both here at home and around the world. That all we need are scapegoats to point our fingers at. And that we then can go on, aiming to be among the castle dwellers, leaving behind everyone else.

The current budget battle that's going on in Washington is not just about money. It is about values. It is about where we place our priorities, what we care about and who we intend to be and what we leave our children. Yes, there are very strong feelings on all sides of this debate. But when one analyzes the feelings and looks through all of the position papers and the statistics, the choices are stark and each of us will be held responsible for those choices that are made in our names.

This morning I wanted to just share some a few of the issues and choices that we are confronting because historically, women have played a disproportional role in reminding all of us about priorities that do go beyond the headlines, that may only make stories, as Elly reminded us, on pages 10 or 11, or may never make stories at all. And if we don't raise our voices about what we believe are eternal values that withstand partisan politics -- the ideology of the moment -- then I'm not sure that any voices will be heard.

As we look at the decisions we face, it's particularly important that women like those who are gathered here, play a role in talking amongst themselves, their colleagues, their friends and their neighbors. Because we all have been very lucky, as well as working very hard.

I go in and out of communities all over this country. I meet many women who I think are talented, smart, able -- who just weren't very lucky. Maybe it was illness, maybe it was their home situation, maybe it was some other matter outside their own control. And I think to myself, there but for the grace of God go I and so many others whom I know. And what will we do to help not only the lucky, but to provide some support for everyone

else?

This is an important debate because historically Americans have thought of themselves as a country that is rooted in both personal responsibility and mutual obligations. We have had high aspirations and expectations for ourselves and we have looked to every sector of our society to play its role. We've expected our businesses and business leaders not only to produce returns for investors, but to provide jobs and opportunities, quality services and goods, and to make a contribution in their communities.

We have expected our government to be limited by our checks and balances and other constitutional limitations, but to play a role as an instrument of our will to help us solve problems. We have looked at every sector, whether it's the media or religion or education and expected in return both personal and mutual responsibility.

Now we find ourselves splitting apart with different sectors being assigned roles that may or may not have responsibility for anyone beyond their own boundaries. And this debate about the budget poses these choices as starkly as we have seen in 100 years. We have not had such a fundamental debate about what we expect our government to do, what the social responsibility of business should be, what citizenship requires, since the Progressive Era. It was during the Progressive Era that we began to put together a coalition amongst reasonable people from different sectors of our society -- all of whom developed a consensus that was bipartisan for most of the century about both domestic and foreign policy.

That's when we started doing things like creating national parks because we thought we should have a heritage that lived beyond what we could exploit for the moment. That's when we started passing laws like child labor legislation, minimum wage, and other laws to protect workers -- not because we thought business was evil, but because we knew it was run by human beings who themselves were imperfect.

We began to try to create a government -- a private sector, a voluntary sector -- that could meet the challenges of what was then the Industrial Age. There were mistakes made. There fits and starts. People had to readjust and then they had to go back and think things over again, but through the process of those decades, through leaders who looked very hard at where we were and what we needed to do, we made progress.

But every age demands new looks, demands a new evaluation of what is required, and that is what we are confronting today. Yes, we all want to balance the budget. That is a given, but there is a right way and wrong way to do that. There is a way

that sets back research and investment in what makes a country strong, but undercuts education and training that puts those who already are behind -- even further behind -- and takes those who are losing jobs in corporate restructuring and sends them to the back of the line as well.

There is a way to create opportunity for people by a partnership between business and government in which government has an appropriate role to play and businesses assumes its share as well. But if we look at the choices that are posed, we see that many of those who are advocating a move away from this consensus that took 100 years to develop -- that believes all of our problems should be put at the feet of government -- would make changes in our common life together that would not merely cut budgets, but undercut dreams and aspirations and make the American dream even more out of reach than it already is for millions and millions of Americans.

That is why this balance that was struck in this continuing resolution is so important. Balance the budget, do it in seven years, but do it in a way that protects priorities that will enable us not only to build for the future, but to look in the mirror. The President, and I don't believe any American, should want to balance the budget on the backs of children and families.

I don't believe that we should cut nutrition programs for pregnant women and babies, the school lunch and breakfast programs simply to buy 20 more B-2 bombers that the Pentagon itself says it does not want or need. I don't believe we should ask the senior citizens of America, three-quarters of whom live on less than \$24,000 a year, to go without or to pay much more for medical care that they need to live their final years in dignity and comfort.

And I also don't believe that any American should feel good about the idea that we would raise taxes by taking away from the Earned Income Tax Credit that goes to working families with children in the home who make less than \$28,500 a year with two children, in order to give many of us in this ballroom a tax cut. I don't want it, and I don't think most Americans would either.

You know there are some who argue that drastic cuts in school nutrition and education programs and college loans and Medicare and Medicaid are absolutely essential in order to secure a debt-free future for our children. That's just not true. There are many other programs of much less significance to our future that do not affect the poor, the vulnerable, and the children among us that can be cut back.

Yes, we need to free our children from the debt that was run up between 1981 and 1992, but we should not put the cart before the horse. It will do very little good to have a debt-free

society -- which is kind of an odd concept since I bet every one of us are in debt in this room in some way or another, whether it's a mortgage or a credit card -- if we do not provide a future for children because they are poorly feed, cannot read, cannot breathe clean air or drink clean water, do not feel safe going to and from school, and do not have access to basic health care.

What we should be trying to figure out how to do, as we face the Information Age, is what we figured out how to do as we faced the Industrial Age: when men and women and children began leaving rural areas and farms and coming into cities and going to work in factories and living in tenements; when immigrants came from every corner of the world trying to find their way; we worked out an arrangement, by personal responsibility could be rewarded, but mutual obligations in part delivered through the government, were there to provide a social safety net, a support mechanism, and incentives for people to do what they should do in order to make a future for themselves and their children.

As the global economy today has become even more competitive, and the current trends toward moving workers out of jobs because they are no longer needed, has hit workers who never thought their jobs were insecure.

We need to be sure that we are doing what is necessary once again to provide a common-sense, middle-of-the-road response to what people need. The efforts to dismantle the social safety net at the very time when many people in the middle class are feeling increasing economic insecurity, is not the way to go about solving social, political, or economic problems.

If we however, take a middle course -- a sensible course -- that thinks about where we will be in 10 or 20 years, that doesn't provide tax cuts that then explode the deficit eight years out, after reaping the political windfall from having delivered them, then we can begin to make sense out of the challenges we are confronted with.

I think every time we end a century, and particularly as we end a millennium, there is going to be a lot of confusion about where we go. If one goes back and reads some of the millennial literature and turn of the century literature, you can get a sense of that.

So I don't think any of us should be surprised that at the end of the Cold War -- at the movement into a much more competitive and difficult environment economically around the globe, at a time when we have rightly given up on certain objects being achieved through either government action or other ways that we have tried in the past and we're looking for new ideas -- that there should be some sense of being unsettled.

I think that is all to the good, actually -- if we use this time effectively; if we really try to reason together and if people with the kinds of backgrounds and experiences and values that all of you have, take part in this debate. And it is not just a debate in Washington, nor even just in Albany or in New York City. It is a debate that needs to take place everywhere we gather as Americans. It is a debate about how men and women define our roles, how we share responsibility for breadwinning and caregiving and homemaking. It is a debate about what goes on in our work places. It is a debate that affects every one of our institutions and in which all of us have a stake as to its outcome.

So part of the reason I wanted to come again this year, was not only to say thank you for what you are doing here in New York, what you do individually through the organizations represented here and now in this coalition, but to ask you to be part of this great American debate. I believe that just as we have in the past, a majority of Americans will make the right decisions. The answers for these challenges are not partisan. They go way beyond politics. They really require us, as Abraham Lincoln said during the Civil War, to think anew.

There has never been the kind of unlimited choices that we confront, the sort of difficulties that we wrestle with. Life might be a little easier if we had cooker-cutter roles that each of us fulfilled and we never had to ask a question. But that is not to be. There is no turning back on what we have wrought during this century. And there is much to be grateful for because we are living longer, we are healthier, we survive child birth, we see our children live to adulthood, we see untold prosperity that wasn't even dreamed of two generations ago.

There is much to be grateful for and just as those of us who are blessed should count those blessings in this Thanksgiving and holiday season, we should also take them and put them to work -- not because it's nice to do, not because we'll get points somewhere on a resume or get an award. But because we will be part of molding what this country's future will be. There isn't any more important task.

If we want to wake up in the year 2012 at the 30th anniversary of this agenda and we want to believe that America is still making good on its promises, then we have to get about the business of making hard decisions that will lay the groundwork that will enable us to say with pride and confidence, "We made it through another tough period with our ideals and our values intact, and we're ready for the twenty-second century."

Thank you all very much.

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THE WHITE HOUSE

Office of the Press Secretary

For Immediate Release

December 1, 1995

**REMARKS BY FIRST LADY HILLARY RODHAM CLINTON
TO IRISH WOMEN AT THE NATIONAL GALLERY OF ART
DUBLIN, IRELAND**

MRS. CLINTON: As we landed here I felt as though I had been here before although this is my very first trip to Ireland. I don't suppose one can grow up in America without knowing many Irish-Americans and without appreciating the many contributions that this culture has made to our own. And we are particularly reminded of our close ties this year because you are observing the 150th anniversary of the Great Famine. We owe something of our own history to this tragedy of yours.

Being here today, having come from Northern Ireland yesterday, I understand even more clearly the ways in which Ireland has influenced American society. And I am learning more every minute about the ways in which Irish women have influenced American society and still are today. Over the past many years, the people of this country who have come to our country, and particularly Irish women, have brought with them values that have served the test of time -- a devotion to family, an inner strength, a courage and spirit of independence that have strengthened the American way of life and our own democracy.

On behalf of the more than 40 million Americans of Irish descent, we are grateful for these close ties and for the relationship that has been built over the years. Not just between countries, but between people and families and communities.

There is so much hope today in the United States that what we saw yesterday in Belfast, a new and peaceful Ireland, will become a reality from one end to the other of this island. As I talked about what it meant to people -- to men, women and children -- to have this cease-fire, I was struck by how grateful they were for normalcy. To walk down the streets, to expect to go Christmas shopping without fear, to let their children play outside -- the blessings that we take for granted which to them are now seen as such markers for the kind of life they want to lead.

The women I spoke with yesterday are not high-level diplomats or professional negotiators; they have not yet been elected to office. They were women, Catholics and Protestants alike, whose lives and families have been affected by the

violence. They didn't wait for someone else to be organized, they didn't wait for other voices to be raised, they themselves took it upon themselves to go door to door through their neighborhoods to say, "Stop the bloodshed, this cannot go on." Their grief became their and our call to action.

These women may not be well-known across the world but they should be, because their courage and spirit is what we have to have more of if we expect to have a peaceful world for all of us. There are women like these women in the Middle East, in Bosnia and South Africa, in all of the trouble-spots around our globe. We must give them courage by reinforcing their own willingness to take risk for peace.

These are the women who every day are getting up and facing realities that we luckily only have to think about or see on the television. But it is this kind of grass-roots commitment that will stand the test of time and will make a difference. Were it not for these women, I do not know whether the cycle of violence would have been broken in Northern Ireland. If it were not for these women working tirelessly, I don't think that we would have seen as many people as we saw yesterday, who are breaking down barriers to overcome suspicions and defy history.

Their efforts remind us that building a peace is a long and difficult task -- but it is a necessary one, not just to end the bloodshed, but to put into place the building blocks that enable individuals to seek fulfillment and to live up to their own God-given potentials.

Irish women who are working for peace have found ways to make their faith a source of strength, not a source of division. By coming together, accepting each other, and creating a new community together, they are discovering what women around the globe are discovering as well: No matter how different we may be superficially, whatever religion we follow, whatever shade of color our skin might be, whatever our ethnic background, there is so much more that unites us than divides us. And if women begin talking with one another, around kitchen tables, in cafes, in the work places, we will discover that sense of shared identity.

That is what I saw at work yesterday. We must together seek a common ground and on that common ground build the kind of society that so many of you in this great hall have both worked for and prayed for.

I had the opportunity recently to read the text of a lecture that President Robinson gave a few years ago, and I was delighted to see her and her husband just a few hours ago. I thought he and I should perhaps start a club for spouses. President Robinson, as you know so well, and as the world is discovering, has offered eloquent insights into the challenges

facing men and women at this point in the history of Ireland and in the world.

Much of what she said has stuck with me but one thing in particular really made an impression. And that is that the participation of women in society requires a re-appraisal of our view of who and what is valuable in our world. As much as policies and legislation are important to women's progress and women's rights, a shifting of attitudes and values is necessary as well.

This is not to suggest that women in Ireland should not become more involved in the existing political process. Indeed, I hope many, many will, both here and particularly in the North. But it is to suggest that the work of peace, that the work of reconciliation is far too important to be left to those who are elected leaders. It is work that has to be done every single day by everyone of us.

President Robinson is an excellent example of what can be accomplished through the political process, but there are many women here and throughout this island who are not elected officials, who themselves are making great contributions. In changing our attitudes and values we have to dare to think differently -- to break through the categories that we once took for granted.

That certainly is a priority to the North, where we visited the Mackie Plant yesterday morning. Protestant and Catholic workers still enter by separate entrances and then work together on the shop floor. It is certainly true in our own country, where we battle against the divide of race and ethnicity, and even sometimes religion, as we struggle every day to make America live up to its ideals.

It is certainly the case in Bosnia, where, when the forces go in to implement the peace that the political leaders have made, real peace will only come because individuals, Croats and Serbs and Muslims, will decide that they have had enough of the bloodshed, and that the games on the military battlefield are not worth the heartbreak and the loss and their children's lives.

Like some of you, I was fortunate enough to attend the United Nations Conference in Beijing. And there I looked out at women from every corner of the world, some of whom are up against odds that I cannot even imagine. They see their little sisters and their daughters being denied food and medical care, and dying before they are five years of age.

They live in places where girls still are not permitted or encouraged to attend school, or if they do, the schooling ends much too early. They come from societies where women still are

not even allowed to vote, or if they are, it is only on paper because there is not encouragement or full participation in the political process.

When I meet women like that, I must confess that I am very humbled. And I'm overwhelmed by my own blessings in the United States, but a little sad that so many of us do not take advantage of all the opportunities that we have -- both for ourselves and for all those around us.

That conference focused attention on the plight of women around the world but it also, I think, has reminded those of us in countries like Ireland and the United States, that we have much work to be done here as well.

Those of us who enjoy the opportunities of health care, or jobs, or credit, or legal and political rights, have to recognize that so many others among us do not, even within our own societies. I can go places in my own country where, because of poverty and lost opportunities, I see the results of lives that have been squandered, families broken and futures destroyed.

I believe, with all my heart, that women are the world's greatest untapped resource. And that resource too often is being wasted today. Each of us in our lives knows that we can begin to unleash the full power and glory of women's potential.

What must change in order for us to do that? First, in our everyday lives, we must begin to respect the dignity of each person and overcome assumptions, presumptions, prejudices and prejudgments about who we are and what we stand for.

And there certainly must be a truce among women. We should no longer be making judgements about one another because of the choices we have made. We should respect and strengthen and support each other; those who choose to be full-time in the home, those who choose to be full-time in the world of work, and those, like me and many of you, who attempt to compose a life that consists of both the responsibilities in the home and the work-place.

It does not do us any good to be pointing fingers or making assumptions about what kind of mother someone is who works outside of the home or what kind of loss someone has experienced because she chose not to.

Let us celebrate the contributions of every woman, instead of pigeon-holing and categorizing women in ways that limit their and our potential. There is no formula that I'm aware of for being a successful or fulfilled woman today. Now perhaps it would be easier if there were. If we could be handed a pattern and cut it out, as our mothers and grandmothers and foremothers

were, that would be, I suppose, easier -- just to make a quilt that looked like everyone else's. But that is not the way it is today and I am glad it is not.

I like and relish diversity in the lives of women today. I am pleased that I am living in this time, as difficult as it is, because I want to know who I fully am, and I want to help other women to make that choice as well. Having choices means having responsibilities, having obligations, as Mrs. Green said, accepting consequences. But if women are to be full and equal partners in the life of society and the life of the family, that's what independence and responsibility needs.

Before coming here today someone told me the story of an incoming group of women members of Parliament who were interviewed by a prominent television talk show host a few years ago. And one of the first questions was: "Who is minding the children?"

I have two responses to that. The first is, I long for the day when men are asked the same question. Women and children need men to be full participants in the raising of children. And men, if only they knew, need the opportunity and joy of being those participants in their own families.

My second response is that I wish that when women are asked questions like that, they would be phrased somewhat differently. So that instead of being asked that way, the question might instead be put, "Do you have child care that is accessible, affordable, safe and dependable, and if not, what can we all do through society, to make sure that children are well cared for and that you are given the sense of security that, as a working mother, you should have?"

To truly respect a woman means to respect the choices she makes for herself and her family. That means all choices, and it means providing the kind of support and respect those choices deserve.

Too often we fall into the trap of thinking that so-called "women's issues" only affect women. But if we truly care about strong families, strong communities, and strong societies, we must recognize that men and women should complement each other inside and outside the home. Men and women must not be consigned to opposite poles; we must be partners in a common enterprise for the good of us all, and particularly our children.

Along with a change in personal attitudes and values, every second in society can affect positive changes that empower and educate women to take this responsibility for themselves and their choices.

Schools, for example, could be more flexible in providing opportunities for women who raise children. Life-long learning is essential in the global economy. So many women in our world did what was expected of them: they had their children early in their late teens and twenties, then wanted to go back to school to further their own educations and contribute to their family's income. Perhaps they became the sole bread-winner in a family. Still, they find it nearly impossible in my country and in many others, to care for their families, make a living and pursue their educations.

Businesses can initiate policies, and I fully hope they will, that will make work more family-friendly. We are making it as difficult as possible for men and women to be both good workers and good parents. Modern technology should mean that more men and women can work at home. That should be encouraged where appropriate. But also, setting schedules and making it easier to find and provide child care should be considered. Businesses, at the very least, can value women by paying them equal salaries for equal work everywhere in the world.

The law enforcement and justice systems can act more efficiently to protect women from violations of their legal rights, particularly from violence in their homes. Violence in the home is a leading cause of death world-wide among women between the ages of 14 and 44.

I recently read an article from one of your newspapers about domestic violence here in Ireland. And I was very pleased to read the comments of Minister Owen, who said that both "violence against women is a crime It cannot be explained away" as some sort of "family difficulty or some other euphemism." Let us call it what it is, it is a crime and it should be treated as a crime and the perpetrators should be prosecuted, whether they are in the United States, Ireland, or anywhere in the world.

So many of the challenges families and particularly women face are rooted in poverty and an absence of economic opportunity. Financial institutions can address this problem by serving all people, even if they are poor, live in remote areas, or are women. I have visited places in the world where women are living in abject poverty but because someone held out a helping hand, with credit, they were able to buy another milk cow, to buy a woodshop for their husband, to sink a well. And all of a sudden, they not only had more income, they had the dignity that comes to someone who is lifting herself out of poverty.

In every one of these cases that I know of, where these kinds of investments are being made, women are proving to be very good credit risks. They repay their loans above ninety-five percent. Many of our large financial institutions should be very happy to have that kind of return on an investment. But instead

they are stuck in old ways of thinking. We need now to act on the evidence that we have that women who are given access to credit through modest loans are starting small businesses, working out of their homes and eventually employing others.

And just yesterday, I saw the same kind of initiative in action at the Women's Information Drop In Center in Belfast. That organization began in opposition to violence but has evolved into an umbrella for many different organizations that promote economic and educational opportunities for women.

These women have seized this moment in history to address the root causes of violence, the lack of economic opportunity and social deprivation; the absence of jobs that have moved elsewhere; industries that are no longer competitive in the global economy; the absence of higher education or lack of child care or credit.

We met in a restaurant called Ye Olde Lamplighter. It was established only five years ago and now provides jobs for seven local people. It is just one of many examples I have heard about where women coming together have made a difference.

We should not be surprised that women are leading the way, not only in putting a stop to violence but in coming up with new and effective ways to achieve their own potential and contribute to the lives of their families, communities and nations.

As the great poet Katharine Tynan, writing about Irish women, observed so keenly in her poem, "Any Woman":

"I am the pillars of the house;
The keystone of the arch am I.
Take me away, and roof and wall
Would fall to ruin utterly."

The strength and support of Irish women is critical to future peace and prosperity across this land. Your struggles are specific, but they reflect the many common struggles that women -- and men -- face around the world.

As you move forward here and to the North, please know that millions and millions of American women and men will be with you in spirit. And we will stand with you as you take risks for peace and reconciliation. We will move together with you for a more just society that we believe will benefit all people and particularly our children.

Thank you for the work you are doing, the inspiration that you give so many of us, and for the hope that has been lit this Christmas Season because of what we have seen these last days.

Thank you and Godspeed.

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