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Staff Secretary, White House Office of the Yanes, Raul - Speech Files

Stack:	Row:	Sect.:	Shelf:	Pos.:	FRC ID:	Location or Hollinger ID:	NARA Number:	OA Number:
W	17	18	3	2	14288	27151	10261	10323

Folder Title:

Close Hold Statement [on the Economy], 09/19/2008 [775690] [1]

Withdrawn/Redacted Material

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DOCUMENT NO.	FORM	SUBJECT/TITLE	PAGES	DATE	RESTRICTION(S)
001	Speech	[Close Hold Statement]	14	N.D.	P5; Transferred
002	Speech	Close Hold Statement	4	09/19/2008	P5; P6/b6;
003	Speech	Close Hold Statement	4	09/19/2008	P5; P6/b6; Transferred
004	Speech	Close Hold Statement	4	09/19/2008	P5; P6/b6; Transferred
005	Speech	Close Hold Statement	4	09/19/2008	P6/b6; Transferred
006	Speech	Close Hold Statement	5	09/19/2008	P5; P6/b6;
007	Speech	Close Hold Statement	4	09/19/2008	P5; P6/b6; Transferred

COLLECTION TITLE:

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Yanes, Raul - Speech Files

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PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

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CAMPBELL_F

775690

SP

Barcode Scanning Sheet



Collection Code: **SECLOG**

Staff Name: **PRESIDENT**

Document Date: **9/19/2008**

Correspondent:

Subject/Description: **PRESIDENTIAL REMARKS: CLOSE HOLD STATEMENT -
STATEMENT ON THE ECONOMY - SEP 19 08**

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9/20/08

Close Hold Statement
Friday, September 19, 2008
Draft #21

Good morning. I thank Treasury Secretary Hank Paulson, Federal Reserve Chairman Ben Bernanke, and SEC Chairman Chris Cox for joining me.

This is a pivotal moment for America's economy. Problems that originated in the credit markets – and first showed up in the area of subprime mortgages – have spread throughout our financial system. This has led to an erosion of confidence that has frozen many financial transactions – including loans to consumers and to businesses seeking to expand and create jobs. As a result, we must act now to protect our Nation's economic health from serious risk.

There will be ample opportunity to debate the origins of this problem. Now is the time to solve it. In our Nation's history, there have been moments that require us to come together across party lines to address major challenges. This is such a moment. Last night, Secretary Paulson, Chairman Bernanke, and Chairman Cox met with Congressional leaders of both parties – and I appreciate the willingness of these leaders to confront this situation head on.

Our system of free enterprise rests on the conviction that the federal government should intervene in the marketplace only when necessary. Given the precarious state of today's financial markets – and their vital importance to the daily lives of the American people – government intervention is not only warranted but essential.

In recent weeks, the federal government has taken a series of measures to help promote stability in the overall economy. To avoid severe disruptions in the financial markets and to support home financing, we took action to address the situation at Fannie Mae and Freddie Mac. The Federal Reserve also acted to prevent the disorderly liquidation of the insurance company AIG. And in coordination with central banks around the world, the Fed has injected much-needed liquidity into our financial system.

These were targeted measures designed primarily to stop the problems of individual firms from spreading even more broadly. But more

action is needed. We must address the root cause behind much of the instability in our markets – the mortgage assets that have lost value during the housing decline and are now restricting the flow of credit. America's economy is facing unprecedented challenges, and we are responding with unprecedented action:

Secretary Paulson, Chairman Bernanke, and Chairman Cox have briefed leaders on Capitol Hill on the urgent need for Congress to pass legislation approving the federal government's purchase of illiquid assets, such as troubled mortgages, from banks and other financial institutions. This is a decisive step that will address the underlying problems in our financial system. It will help take pressure off the balance sheets of banks and other financial institutions. And it will allow them to resume lending and get our financial system moving again.

In addition to this extraordinary action, the federal government is taking several other steps to address the trouble in our financial markets.

The Department of the Treasury is acting to restore confidence in a key element of America's financial system – money market mutual funds. In the past, government insurance was not available for these funds, and the recent stresses on the markets have caused some to question whether these investments are safe and accessible. The Treasury Department's actions address that concern by offering government insurance for money market mutual funds. For every dollar invested in an insured fund, you will be able to take a dollar out.

The Federal Reserve is also taking steps to provide additional liquidity to money market mutual funds, which will help ease pressure on our financial markets. These measures will act as grease for the gears of our financial system, which were at risk of grinding to a halt. And they will support the flow of credit to households and businesses.

The Securities and Exchange Commission has issued new rules temporarily suspending the practice of short selling on the stocks of financial institutions. This is intended to prevent investors from intentionally driving down particular stocks for their own personal gain. The SEC is also requiring certain investors to disclose their short selling, and it has launched rigorous enforcement actions to detect fraud and manipulation in

the market. And anyone engaging in illegal financial transactions will be caught and prosecuted.

Finally, when we get past the immediate challenges, my Administration looks forward to working with Congress on measures to bring greater long-term transparency and reliability to the financial system – including those in the regulatory blueprint submitted by Secretary Paulson earlier this year. Many of the regulations governing the functioning of America's markets were written in a different era. It is vital that we update them to meet the realities of today's global financial system.

The actions I have just outlined reflect my considered judgment after consulting closely with Secretary Paulson, Chairman Bernanke, and Chairman Cox. We believe that this decisive government action is needed to preserve America's financial system and sustain America's overall economy. These measures will require us to put a significant amount of taxpayer dollars on the line. This action does entail risk. But we expect that this money will be paid back over time. The vast majority of assets the government is planning to purchase have good value over time, because the vast majority of homeowners continue to pay their mortgages. And the risk of not acting would have been far higher. Further stress on our financial markets would cause massive job losses ... devastate retirement accounts ... further erode housing values ... and dry up loans for new homes, cars, and college tuitions. These are risks America cannot afford to take.

In this difficult time, I know many Americans are wondering about the security of their finances. Every American should know that the federal government continues to enforce laws and regulations protecting your money. Through the FDIC, every savings account, checking account, and certificate of deposit is insured by the federal government for up to 100,000 dollars. The FDIC has been in existence for 75 years, and no one has ever lost a penny on an insured deposit. This will not change.

America's financial system is intricate and complex. But behind all the technical terminology and statistics is a critical human factor – confidence. Confidence in our financial system and its institutions is essential to the smooth operation of our economy, and recently that confidence has been shaken. Investors should know that the United States

government is taking action to restore confidence in America's financial markets so they can thrive again.

In the long term, Americans have good reason to be confident in our economic strength. America has the most talented, productive, and entrepreneurial workers in the world. This country is the best place in the world to invest and do business. Consumers around the world continue to seek out American products, as evidenced by record-high exports. And we have a flexible and resilient system that absorbs challenges, makes corrections, and bounces back.

We have seen that resilience over the past eight years. Since 2001, our economy has faced a recession ... the bursting of the dot-com bubble ... major corporate scandals ... an unprecedented attack on our homeland ... a global war on terror ... and a series of devastating natural disasters. Our economy has weathered every one of these challenges, and still managed to grow.

We will weather this challenge too, and we must do so together. This is no time for partisanship. We must join to move urgently-needed legislation as quickly as possible, without adding controversial provisions that could delay action. I will work with Democrats and Republicans alike to steer our economy through these difficult times and back to the path of long term growth. Thank you.

Drafted by: Chris Michel, Office of Speechwriting
Office: 202/456-5860
Cell: (b)(6)

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PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

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FORM	SUBJECT/TITLE	PAGES	DATE	RESTRICTION(S)
Speech	Close Hold Statement	4	09/19/2008	P5; P6/b6;

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COLLECTION:

Staff Secretary, White House Office of the

SERIES:

Yanes, Raul - Speech Files

FOLDER TITLE:

Close Hold Statement [on the Economy], 09/19/2008 [775690] [1]

FRC ID:

14288

OA Num.:

10323

NARA Num.:

10261

FOIA ID and Segment:

2014-0222-F

2014-0278-F

RESTRICTION CODES**Presidential Records Act - [44 U.S.C. 2204(a)]**

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