broader American society had finally turned the tide in its long battle against illegal drugs. Studies by the University of Michigan Institute for Social Research, for instance, showed that drug use among high school seniors declined gradually but steadily through the second half of the 1980s and into the 1990s. Not coincidentally, perceptions that regular drug use was risky rose through the same period.

Now, those comforting trendlines have turned. The University of Michigan research shows that illicit drug use has been rising, slowly but clearly, among eighth and 10th graders and high school seniors in each of the last two years. Particularly alarming was the rise found in the use of marijuana. Over the past two to three years, the share of students reporting use of marijuana at least once in the past year has doubled among eighth graders, grown by two-thirds among 10th graders, and jumped by 40% among high school seniors.

The rise in marijuana use is particularly troubling, because historical trends show that marijuana is a ''gateway'' drug often leading to other drugs. Recent studies by Columbia University's Center on Addiction and Substance Abuse, or CASA, document a link between marijuana, as well as alcohol and tobacco, and later cocaine use. To put a grim human face on the latest statistics, CASA estimates that the jump in youthful marijuana use means 820,000 more young Americans will try cocaine in their lifetime, and that 58,000 of them will become regular cocaine users as adults.

Why is this happening? The best guess is the broadest one. The country is letting down its collective guard.

For starters, society generally has stopped pounding home the theme that drugs are dangerous, meaning that a whole new set of young Americans isn't getting the same kind of clear signal their older brothers and sisters did. ''The message is getting mixed,'' frets Joseph Califano, the former health, education and welfare secretary and CASA's chairman. ''It's everything from the fact that we're starting to see pot come back to the movies and the music business, which are incredibly important to young people, to the fact that Joycelyn Elders is sending out an ambiguous message.''

Surgeon General Elders has just departed, of course, so now it's up to President Clinton and his administration to undo any damage her casual remarks about possible drug legalization may have done. But the problem is hardly confined to the Clinton administration. Congress is equally complicit in toning down the anti-drug message.

In the budget he presented for the current fiscal year, Mr. Clinton proposed spending $659.2 million on a program to help ensure safe and drug-free schools. Congress last year chopped that request down by 27%, to $482 million.

Now comes the new Republican Congress, which will be torn between its budget-cutting impulses and the painful fact that programs to interdict drugs and prevent their use cost money. This is one area where anti-crime bromides alone won't suffice. Some in the drug-fighting community are particularly worried that, as spending on federal social programs gets packed into block grants and shipped out to the states, drug-fighting will get pushed to the back of the line of competing claims.

For his part, Mr. Bennett suggests that existing federal and state law-enforcement money could be used for a ''targeted, intense effort at closing down drug markets in the cities.'' The first battle, though, isn't against drug dealers. It's against creeping national complacency.

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HONEST WORK EQUALS JUST REWARD

HON. EARL F. HILLIARD

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Friday, February 3, 1995

Mr. HILLIARD. Mr. Speaker, I rise today to address the issue of welfare, specifically, reforming our welfare system. How can we, as a Congress, and as a society, make welfare reform work?

I'll tell you how—by paying people a livable wage. Individuals must be able to earn a decent wage for a day's work. We have to pay our workers enough to live on, enough to keep themselves and their families above the poverty level.

Current discussion of welfare reform would require recipients to find gainful employment. Gainful employment should at least be a viable alternative, providing adequate compensation for workers and their families. The only way to achieve this is to increase minimum wage levels. If wages had kept up with inflation after 1970, the current rate would have risen to $5.54.

I am urging that we immediately raise the minimum wage to $5.50, and index it for inflation, in order to avoid this injustice in the future. We must protect the interest of America's working class by offering fair compensation for honest work. This is the way we take people off of welfare. Thank you, Mr. Speaker.

THE DEPOSITORY INSTITUTION AFFILIATION ACT

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, February 3, 1995

Mr. LAFALCE. Mr. Speaker, today I am happy to join my distinguished colleague, Congressman BAKER of Louisiana, in introducing the Depository Institution Affiliation Act of 1995.

We are on the brink of a new century. Yet the laws which govern the financial services system which must meet the demands of that century are antiquated. They reflect a world in which only banks offered bank services; major corporations relied primarily on banks for their financing; consumer needs were simply and easily segregated into discrete products offered by distinct industries; and U.S. banks were easily preeminent at home and abroad.

That world no longer exists. Technology and product innovation have blurred the lines between various financial products and the businesses of the companies which provide them. Increasingly, individual and corporate customers have their financial needs met through new financial products provided outside the traditional U.S. banking system. Strong competition from foreign banks, which operate within legal structures which recognize rather than ignore new market dynamics, pose a serious competitive challenge to U.S. institutions in both foreign markets and our own.

As policymakers have failed to address these issues and U.S. law has remained static, the banking system has attempted to respond to new consumer demands and market developments through ad hoc regulatory adjustments and strained and unduly complex efforts by the banks to devise products and structures which might allow them to meet new demand within the limitations current law permits. The result has been a system that is excessively costly, complex, and inefficient. It undercuts our international competitiveness, limits consumer choice and convenience, and ultimately suppresses economic growth.

This cannot continue. In a competitive global marketplace, we can no longer afford to be indifferent to something as critical as the financial system which underpins our economy.

In 1991, I had the privilege of chairing a Banking Committee Task Force on the International Competitiveness of U.S. Financial Institutions. After an exhaustive analysis of the condition of U.S. banks and the challenges they faced, that task force concluded it was absolutely incumbent upon policymakers to undertake a fundamental and comprehensive reassessment of the major laws and the regulatory structure which underpin the U.S. banking system. Four years have passed and, while there has been some progress—most notably last year's interstate legislation—and much effort, the structure of our financial system has remained substantially unchanged and U.S. banks still face the same problems and constraints.

We can no longer respond to the serious problems our outdated financial services system imposes by peripheral change. The task force had a much broader vision of what needed to be done, and the bill we are introducing today responds to that vision. While this bill may not be perfect, it will facilitate a