

“(A) that prohibit occupancy in any such unit by any person—

“(i) who the public housing agency determines is illegally using a controlled substance; or

“(ii) if the public housing agency determines that it has reasonable cause to believe that such person's illegal use (or pattern of illegal use) of a controlled substance, or abuse (or pattern of abuse) of alcohol, could interfere with the health, safety, or right to peaceful enjoyment of the premises by the tenants of the public housing project; and

“(B) that allow the public housing agency to terminate the tenancy in any public housing unit of any person—

“(i) if the public housing agency determines that such person is illegally using a controlled substance; or

“(ii) whose illegal use of a controlled substance, or whose abuse of alcohol, is determined by the public housing agency to interfere with the health, safety, or right to peaceful enjoyment of the premises by the tenants of the public housing project.

“(2) INAPPLICABILITY TO INDIAN HOUSING.—This subsection does not apply to any dwelling unit assisted by an Indian housing authority.”.

#### SEC. 10. ELIGIBLE HOME EQUITY CONVERSION MORTGAGES.

Section 255(d)(3) of the National Housing Act (12 U.S.C. 1715z-20(d)(3)) is amended to read as follows:

“(3) be secured by a dwelling that is designed principally for a 1- to 4-family residence in which the mortgagor occupies 1 of the units;”.

On page 5, strike line 8, and insert the following:

#### SEC. 11. APPLICABILITY.

### ADDITIONAL STATEMENTS

#### WAR ON DRUGS

• Mr. DOLE. Mr. President, last night, President Clinton announced his intention to reenlist in the war against drugs. It is an announcement that is long overdue.

For 3 years, the Clinton administration has failed to provide any leadership in this battle. And one of the results has been a dramatic increase in drug use among America's youth.

One of the most eloquent and effective soldiers in the war against drugs is former First Lady Nancy Reagan. Throughout the 1980's Mrs. Reagan devoted her tremendous energy to leading the “Just Say No” campaign—a campaign that is credited with dramatically lowering this Nation's tolerance and use of illegal drugs.

Like countless other concerned citizens, Mrs. Reagan is concerned with the recent increase in drug use. And a column she wrote in yesterday's Wall Street Journal should be required reading for all Americans.

I salute Mrs. Reagan for her commitment to this most important issue, and I ask that her column be printed in the RECORD.

The column follows:

JUST SAY “WHOA”

(By Nancy Reagan)

Statistics released last fall from the annual Household Survey of Drug Use and, more recently, from the 21st annual Moni-

toring the Future Survey show that marijuana use among teenagers was up again last year. Where is the public outrage over this finding? When will this country realize that as long as we don't wake up and adopt a zero tolerance for drug use, we are heading down a path of no return? Most we lose another generation of children to the horrors of crack addiction? Must the statistics soar to all-time highs before we bother to take notice?

Last March I was invited to testify before a congressional committee, at which time I said: “I am not here to criticize or place blame, but after the great strides that we made just a few years back, I'm worried that this nation is forgetting how endangered our children are by drugs. I'm worried that for the first time in many years, tolerance for drugs and the mistaken perception that ‘everyone is doing it’ is creeping back into our national mentality. And I am worried that the psychological momentum we had against drug use has been lost.

“[Y]et it's more than worry,” I pleaded. “This weakening vigilance against the drug threat can have a tragic effect on this country for many years to come. . . . How could we have forgotten so quickly? Why is it we no longer hear the drumbeat of condemnation against drugs coming from our leaders and our culture? Is it any wonder drug use has started climbing again, and dramatically so?”

Regarding the drug use survey, NBC News reported: “‘Just Say No’ was an effective message in the ‘80s . . . in the ‘90s much more will be needed.” Denver drug counselor Bob Cota emphasized, “Kids have to be shown why they need to learn it early, in the third and fourth grades—and it has to be repeated often.”

Repeated often—like in the ‘80s when the national leadership was vigilant and visible. And yes, we do need even more now. In response to the 1994 Monitoring the Future Survey, Joseph Califano Jr., chairman and president of the Center on Addiction and Substance Abuse at Columbia University (CASA), warned: “If historical trends continue, the jump in marijuana use among America's children (age 12–18) from 1992 to 1994 signals that 820,000 more of these children will try cocaine in their lifetime. Of that number, about 58,000 will become regular cocaine users and addicts.” In a 1995 survey by CASA, adolescents said that drugs were their “number one” problem. Our children are crying out for help.

While drug use is on the rise, the perceived risk of drug use is on decline. The two go hand in hand. Only a few short years ago, the constant message to young people—in the media, in their classrooms, and in their homes—was that drugs lead to destruction. But where are those messages today? Those messages, those lessons, are what change perceptions, change attitudes, change lives. Each of us has a responsibility to bring back those messages—loud and clear.

Before the drug-use increases of the past three years, we really had seen marked progress. As I told the members of the committee: “A decade of effort was beginning to pay off. Attitudes were being changed. I don't mean to sit here and say that we had won the battle against drugs. I think it's plain we had not.” However, between 1985 and 1992, monthly cocaine use declined 78%, or to an annual rate of 3.1% from its peak of 13.1% in 1985. It's the same story with other numbers: Annual use of any illicit drug by high school seniors dropped to 27.1% in 1992 from 54.2% in 1979. “The battle was going forward one child at a time,” I said in March. “There was momentum, unity, intolerance of the exaggeration and glorification of drug use by the media—we were building peer sup-

port for saying ‘no.’ Children were being taught resistance skills—in short, there was progress.”

Now there is silence—and not without consequence. In 1994, twice the number of eighth-graders were experimenting with marijuana as did in 1991, and daily use of marijuana by high school seniors in 1994 was up by half from 1993. The 1995 Monitoring the Future Survey shows that daily use has made another jump.

We should all, as citizens of this great nation, be frightened by the latest drug statistics. We should all question what they mean to our futures and those of our children. We should all resolve not to be silent any longer. By the latest drug statistics and the renewed calls for legalization of marijuana, it is painfully obvious that our “letting up” is going to let down the young people of this country. It's time to just say “Whoa!” •

#### STUDENT LOANS AND CORPORATE WELFARE

• Mr. SIMON. Mr. President, in his State of the Union Address, President Clinton made a reference to the successful effort to streamline the college student loan process and make repayment easier.

Some of my colleagues may be surprised to learn that much of the credit for these improvements should go to a conservative Republican from Wisconsin, Representative TOM PETRI. He developed one of the earliest models for a direct loan program and for income-contingent repayment, and he has been a consistent proponent over the years.

Earlier this month, Congressman PETRI appealed to fellow conservatives to help save the direct loan program, which has come under attack by banks and agencies that do not want to lose their Government-guaranteed income.

I urge my colleagues to read Mr. PETRI's article which appeared in the Washington Times on January 9. I ask that the article be printed in the RECORD.

The article follows:

#### STUDENT LOANS: DIRECT LENDING VS. SPECIAL PLEAS

(By Thomas E. Petri)

How's this for a switch? The Clinton administration stands firm for private enterprise and competition, against Republican attempts to stomp out a successful competitor and perpetuate an inefficient monopoly.

That's exactly what's occurring in the ongoing student loan debate. Administration officials accuse congressional Republicans of caving in to loan-industry lobbyists by eviscerating the Direct Student Loan program. And on this issue, the administration actually occupies the conservative high ground.

The loan industry (banks, secondary markets and guaranty agencies) wants to protect its lucrative, fraud-infested, no-risk student loan program from any meaningful competition. It's losing in the marketplace; so it mounted a multi-million-dollar lobbying campaign this year to persuade Congress to eliminate direct student loans.

By casting the debate in simple, ideological terms, the loan lobbyists have won some allies. They've equated the Department of Education's Direct Student Loan (DSL) program with Big Government—and they've successfully portrayed it as a Clinton initiative. That guarantees enmity from conservative Republicans.

Unfortunately, it's a hoax. One creator of the DSL program was a Republican with solid fiscal conservative credentials—me. It was developed not by the reviled liberal Clinton, but by the Bush administration.

And there is far more free enterprise in DSL—and less bureaucracy—than in the bloated Guaranteed Student Loan (GSL) program. I dislike the term "corporate welfare," but if any program deserves that title, it's guaranteed student loans.

Here are conservative principles I believe in: substituting market forces for political forces; simplifying programs and cutting bureaucracy; saving taxpayers money.

On all counts, killing the DSL program goes in the wrong direction.

All major functions under DSL are run through private sector services under competitively bid contracts. This competition is bringing down the cost of those contracts via market forces.

Under the guaranteed student loan program, all payment levels are determined politically by Congress—not by the free market. Here's just one example of the resulting built-in profits: While the student is in school or during the six-month grace period following school (a period averaging 2.5 years for each loan), the lender does nothing but collect interest directly from the government at 2.5 percent above the Treasury-bill rate on paper that's as good as a Treasury bill. It's a system of political entitlements, and any conservative ought to prefer the competitive bidding system under direct loans.

The Education Department says it can manage all direct loans with only 400 employees. All important business functions—loan origination, servicing, debt collection—are handled by private firms, with Education Department supervision.

But overseeing 7,100 guaranteed bank lenders takes 525 Education Department employees and another 5,000 employees in 41 federally subsidized guaranty agencies. It's a bureaucratic nightmare.

Congress can easily oversee the direct program because it involves relatively few contractors, all of whom have incentives to do a good job in order to win additional contracts.

But there's little supervision of the guaranteed program's guaranty agencies. Congress isn't looking over their shoulders because they're not federal entities. State legislatures aren't interested because the guaranty agencies aren't state-funded. And they have no stockholders to answer to. Unsurprisingly, the result is abuse.

In one case, a guaranty agency's chief executive officer earns \$700,000 a year plus untold benefits. Some 15 other employees in the same agency earn more than the U.S. secretary of education. In another, board members set up a for-profit corporation to provide services to the guaranty agency that they controlled. More taxpayer money goes largely unchecked in these agencies for platinum parachutes, perks, lavish pensions, executive cadillacs and dining rooms and retreats at posh resorts.

Little wonder the lending moguls want to kill direct lending. Their cause is helped by various scoring errors (including some they lobbied for) that make direct lending look more expensive than guaranteed. The worse is the assumption of a high long-term interest rate as the cost of the federal funds used to make the direct loan. That would be appropriate if the interest rate that student borrowers paid were fixed, but it's not. It's variable, based on 91-day Treasury bills; so these loans do not carry the kind of interest-rate risk that a long-term rate discounts. Indeed, no private bank treats variable-rate loans the way the Congressional Budget Office treats direct student loans.

In general, it's inconceivable that a simpler program based on competitive bidding could be more expensive than a vastly more complex one based on politically negotiated entitlements. Especially when the complex one actually encourages defaults—because guaranty agencies get to keep 27 cents of every dollar they collect *after* a default and their costs for those collections average only 13 cents on the dollar.

Some Republicans believe that if President Clinton supports a program, that program must be opposed. Right now, Mr. Clinton is telling the American people that the GOP Congress is trying to shut down a conservative reform effort, which is good for both students and schools, in order to keep the gravy flowing to powerful special interests.

In this case, the president is right.●

#### DAPCEP

● Mr. LEVIN. Mr. President, the Detroit Area Pre-College Engineering Program, Inc. [DAPCEP], is celebrating its 20th anniversary in this year. The organization was founded in 1976 with a grant from the Alfred P. Sloan Foundation. DAPCEP's mission is "to increase the number of minority students who are motivated and academically prepared to choose careers in science, engineering and technical fields."

In its first year, 245 students took DAPCEP enrichment courses offered through 1 high school and 2 universities. Today, the organization serves more than 5,000 sixth through twelfth graders each year, through a collaboration with 8 universities, 64 Detroit public middle schools and high schools, 30 local corporations, and an active parent group. DAPCEP also receives funding from the National Science Foundation, the State of Michigan, and the city of Detroit. Current DAPCEP programs include an in-school component with hands-on research, experiments and science fairs; Saturday morning classes; and summer enrichment programs. DAPCEP also offers mentoring, tutoring, summer jobs, scholarships, and teacher training.

DAPCEP was featured on the NBC "Nightly News" in April 1995 in a story highlighting successful extracurricular enrichment programs. DAPCEP students captured 62 percent of the top awards given at the 1995 Metropolitan Detroit Science and Engineering Fair, one of the largest and most successful fairs in the Nation. Recognized nationally as a model for pre-college programs, DAPCEP was named by Crain's Detroit Business as the 1995 Best-Managed Nonprofit for nonprofits having budgets larger than \$2.5 million.

Through working to further the study of science and engineering for all, DAPCEP has made a great contribution to our local community and our country as a whole. I know that my Senate colleagues join me in congratulating the Detroit Area Pre-College Engineering Program on its 20th anniversary.●

#### AUTISM AWARENESS MONTH

● Mr. DOMENICI. Mr. President, I have long been active in issues of impor-

tance for individuals suffering from a mental illness or disability. Through my efforts in this area, I have become familiar with the vast spectrum of these disorders, and I have found that we as a society have much to learn about both the causes and cures for these illnesses. Knowledge of the medical conditions underpinning these disorders has only recently begun to make progress by leaps and bounds, and I fear that public awareness and knowledge has not grown in step. Because society is still unfamiliar with these advances, an aura of fear and suspicion persists with regard to any one of the illnesses or disorders which afflict so many Americans. It is because of this widespread lack of knowledge and understanding that I add my support in recognition of the National Autism Society's designation of January as "National Autism Awareness Month."

Autism is a neurological disorder that interrupts the brain's ability to process and understand information. Nearly 400,000 Americans suffer from this disorder, making it more prevalent than Down's syndrome or muscular dystrophy.

Autism is a complex, spectrum disorder that manifests itself in many ways. Symptoms and characteristics present themselves in a variety of combinations, and no two children or adults are affected in the same way.

Autism is not curable, but it is treatable. Many types of treatments have proven effective in combating this disorder, and improvements are being discovered every day.

A generation ago, nearly 90 percent of those suffering from autism were placed in an institution. Today, group homes, assisted living arrangements, and home care are much more common. Thanks to the Individuals With Disabilities Education Act, many children with autism receive appropriate education and go on to become contributing members of the work force.

In April 1995, in response to direction from Congress, the National Institutes of Health [NIH] held a State-of-the-Sciences Conference on Autism. Conference participants included scientists, clinicians, and parents. The conference highlighted how far we have come in diagnosing and treating autism, but also illuminated how far we have yet to go. National Autism Month is designed to bring attention to these issues, and seeks to further the Nation's understanding of this complicated and debilitating disorder. I fully support the National Autism Society's designation of January as "National Autism Awareness Month." I share their goal of teaching America more about this disorder, and I welcome my colleagues' support as well.●

#### ORDER OF BUSINESS

Mr. GRASSLEY. Mr. President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.