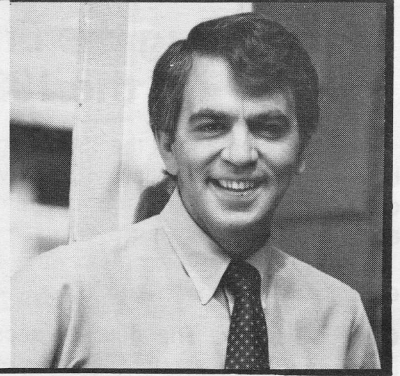


Senator

# Paul Tsongas Reports

July 1980



## Energy Leadership Close to Home

Massachusetts will send \$6 billion out of the state for energy this year. The United States will send a total of \$90 billion overseas for oil. Yet someday people will look back and think of these as "the good old days."

The unreliability of supplies is even more dangerous. To an intolerable degree, our fate is in foreign hands. Massachusetts depends on oil for 80% of its energy needs, and 80% of that is imported. Four nations openly hostile to U.S. interests – Iraq, Iran, Libya, and Algeria – produce one-third of OPEC's oil. It is inevitable that the supply of imported oil will be cut off at some point. In fact, the United States is inviting just such a cutoff by its failure to adopt an adequate energy policy and by its continued excessive energy consumption.

Experts have reached a general consensus on how to move from the present danger to a secure future. It is to maximize energy conservation and energy from renewable resources – solar, municipal waste, low-head (small-scale) hydroelectricity, wood, wind, etc.

Conservation and renewables depend on thousands – in fact, millions – of decisions by individuals and communities. Individual energy waste adds up. No amount of laws can substitute for individual initiative in saving

energy at home and on the road. Local governments also have great impact on energy consumption – through building standards, zoning patterns, and transportation plans. Washington cannot dictate the energy solutions that local communities must provide.

Now, seven frustrating years after the OPEC oil embargo, Congress has reached agreement on comprehensive energy legislation. The Energy Security Act signed into law this month provides a major synthetic fuels program. It also includes substantial initiatives in conservation and renewables – a policy emphasis that is new and overdue.

Senator Tsongas drafted two important parts of this legislation – the Conservation Bank Act and the Solar Bank Act. These mechanisms will subsidize low-interest loans to homeowners and businesses for energy system improvements. They will eliminate the problem of large start-up costs for energy improvements, and will allow consumers to enjoy dollar savings right away.

Contact the Boston office for detailed information about how you can use the Conservation and Solar Bank, and other federal energy programs.

The Community Energy Act, another bill written by Senator Tsongas, has been approved by the Senate Banking and Energy Committees. It would give local communities grants to fund planning, programs, and capital projects for conservation and renewables. The bill has been sent to the floor at a first-year level of \$80 million. It has a good chance of passage this year.

Now Congress is awakening after years of delay. Citizens must keep the pressure on lawmakers for continued, serious action on energy, and must show Washington that they – as individuals and community members – can lead the way to a secure energy future.

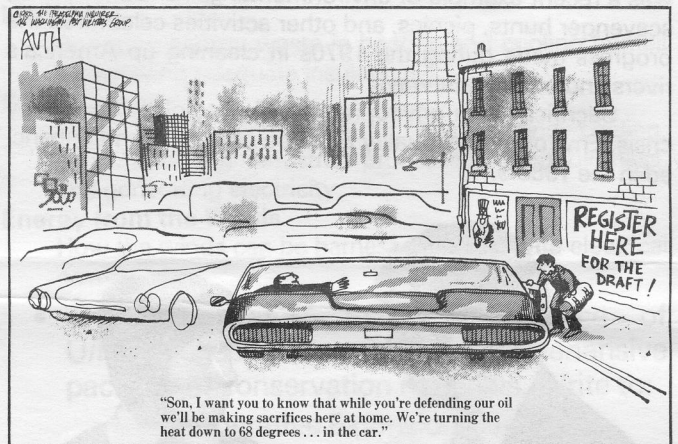
Dear Friends:

In this report to you, I hope to bring home the connection between the often complex, remote federal government and the real needs of Massachusetts citizens. This newsletter, which will appear regularly, is one way to communicate important facts.

But communication is a two-way street. In order to represent you effectively, I spend a lot of time listening at open Town Meetings and at many events throughout the Commonwealth. The office has a mobile van, in which the field representative for Western and Central Massachusetts holds regular office hours at shopping areas and other easy-to-reach locations. The field representative for Eastern Massachusetts has open office hours in town halls and other public buildings.

Since the beginning of last year, I have responded to well over 100,000 letters. Your concerns are evaluated carefully. If you have a problem or an opinion to share, please be in touch.

Sincerely,



### Massachusetts Plan

The Massachusetts Plan, a comprehensive blueprint of how Massachusetts can survive and prosper in the face of energy disruptions, will be detailed in the next issue of this newsletter. Copies of the Plan, which Senator Tsongas announced April 10, are available through the Boston office.



## Protecting the Environment In the 1980s

Progress made in the 1970's against pollution must not be sacrificed in the search for new energy resources. The energy crisis can be overcome without ruining the land, sea, and atmosphere that surround us.

Here are four examples of the accelerating threat to the environment:

**Georges Bank.** The delicate ecosystem of the Georges Bank area southeast of Massachusetts must be safeguarded under any plan for oil and gas exploration. The irreplaceable value of the commercial fishing industry there must be protected. Senators Tsongas and Kennedy are sponsoring a bill, S. 2119, that would require that additional safety standards be in place before any drilling could occur.

**Hazardous Waste.** Massachusetts industry generates an estimated 50 million gallons of hazardous waste annually. Disposal methods are grossly inadequate for both residences and industrial facilities. To ensure the state's economic future, Massachusetts must develop licensed hazardous waste disposal facilities. Appropriate resource recovery technology near industry must be developed to eliminate the need for landfilling and dumping – a last resort which must be strictly regulated. In addition, Congress must pass the Environmental Emergency Response Act (S. 1480) to pay for emergency containment of accidental releases of hazardous substances.

**Carbon Dioxide Imbalance.** Increased use of fossil fuels and synthetic fuels, combined with the worldwide destruction of forests, may create a dangerous excess of carbon dioxide in the atmosphere. Some scientists believe that such an imbalance will have a "greenhouse effect" – warming the atmosphere, altering climate patterns, and melting the polar ice caps. The Energy Committee held hearings on this potential danger in April.

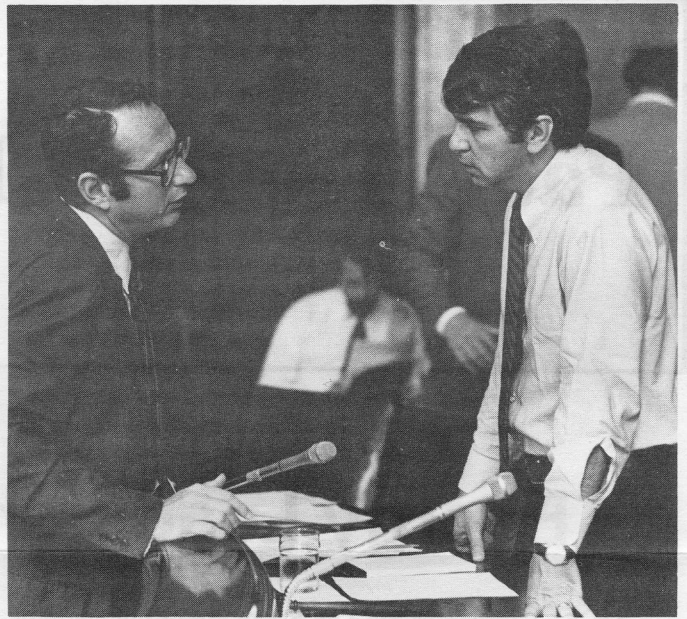
**Alaska Lands.** The Senate's vote this year on Alaska lands legislation may be its most important conservation decision in the 20th century. The natural beauty of Alaska belongs to all Americans. The Alaska bill passed overwhelmingly by the House of Representatives respects this central fact. The version passed by the Senate Energy Committee is unbalanced in favor of development interests. It endangers public lands of national park, wildlife refuge, and wilderness quality without guaranteeing substantial new supplies of oil or gas. Senator Tsongas has drafted substitute legislation to eliminate these problems, and will fight to protect the priceless natural values of Alaska.

There is now much greater public awareness of the importance of protecting the environment. The 2nd annual Massachusetts Rivers Celebration on May 31 and June 1 was a recent example of environmental gains. Canoe races, scavenger hunts, picnics, and other activities celebrated the progress made during the 1970s in cleaning up America's rivers and other waterways.

Sacrificing the environment will not solve the energy crisis. Environmental quality must be protected and enhanced in the 1980's.



**Senator Tsongas and Mrs. Avital Shcharansky met in Washington last year and discussed the condition of her imprisoned husband and other persecuted Russians. The Washington office carefully monitors the status of Soviet citizens imprisoned and mistreated for their beliefs.**



**Former Undersecretary of Energy John Deutch of Massachusetts confers with Senator Tsongas at a recent Energy Committee hearing.**

### PROTECT YOUR FEDERAL CHECKS

Millions of Social Security checks are late, lost, or stolen every year. Crimes against elderly citizens, who depend so heavily on their monthly checks, peak on the first and fifteenth of every month. Social Security recipients now can eliminate the risk by using the Treasury Department's "Direct Deposit" program. Direct Deposit sends payments electronically to your personal checking or savings account. To get this protection, simply request Direct Deposit wherever you do your banking.

## Working for Consumers

Unfair banking and credit practices have cost consumers millions of dollars and left many Americans in the dark about their credit worthiness. As Chairman of the Consumer Affairs Subcommittee of the Senate Banking Committee, Senator Paul Tsongas held hearings and introduced legislation to correct some of these damaging practices.

**The Rule of 78's** is an archaic lending practice that costs unsuspecting borrowers in excess of \$600 million in interest penalties annually. The practice is a complex way of computing interest rebates on loans that are paid back ahead of schedule. It permits lending institutions to charge borrowers excessive interest upon prepayment or refinancing of longer term consumer loans (home improvement, second mortgage, mobile homes, etc.). For example, in 1974 a couple from East Longmeadow, MA took a 10-year \$9,700 loan from the local bank. They paid off the loan in four years, only to discover they owed a hidden penalty of \$582. Senator Tsongas held subcommittee hearings on this unfair, abusive practice in December, and has sponsored legislation to limit the use of "the rule of 78's." The full committee will deliberate on the bill soon.

**Credit redlining**, the subject of intensive hearings last summer, refers to a credit-rating practice used by some companies that is based largely on a person's zip code area. Individuals in some communities may receive a higher credit rating than persons in others based solely on their neighborhood rather than individual credit history. The hearings prompted some companies to stop this practice voluntarily. The Federal Trade Commission has also taken court action to stop this type of discrimination.

**Privacy.** The subcommittee has begun hearings on the administration's privacy bill, S. 1928. Insurance companies have virtually open-ended access to the personal and medical histories of applicants. False or misleading information could injure an individual without his or her awareness. The privacy legislation provides for personal access to records for applicants, notification of the type of personal information a company plans to seek, disclosure of the specific reason for denial of the application, and a procedure for individuals to correct or amend erroneous information on their records.



# Services to Citizens

An important part of a Senator's job is to help solve constituent problems relating to the federal government.

During the past year, most of the requests from constituents have concerned the environment, energy, health care, housing, immigration, taxes, and welfare. Staff members also work on problems involving agriculture, Social Security, education, the military, and other areas.

**Massachusetts Office:** Each member of the constituent services staff is an expert in several issue areas. The director is Theresa Theobald, who worked on constituent services in Senator Tsongas' former Congressional office in Lowell. Two other members of the constituent services staff worked on the Congressional staff – Kay Petruzzello and Eleanor Abbott. Effie Poulakos and Mona Blumstein, two other staff members, are former teachers. Yvonne Shepard, a former member of Senator Brooke's staff, and Yolanda Munevar, formerly with an international corporation, also work on constituent problems.

**Field Representatives:** Two staffers work on constituent problems as mobile field representatives, traveling to cities and towns in Massachusetts where they hold office hours in public locations. The field representatives provide information and respond to complaints about federal services. They coordinate with the Boston or Washington staff when additional help is needed.

Shirley Simons of Bedford is field representative for Eastern Massachusetts. She put in many miles operating a mobile office van for the Tsongas Congressional office. Among the communities she has visited are New Bedford, Roxbury, Braintree, Taunton, Attleboro, Brockton, Fall River, Lawrence, Leominster, Hyannis, Cambridge, Fitchburg, Haverhill, Weymouth, Quincy, Newton, Lynn, South End, Framingham, and Charlestown.

Bill Bradley of Ware is field representative for Central and Western Massachusetts. He provides services to this area via the Senate office van. Among the communities in which he has held open office hours are Worcester, Greenfield, North Adams, Belchertown, Chicopee, Springfield, Shelburn, Worthington, Pittsfield, Leicester, Amherst, Spencer, Athol, Gardner, Holyoke, Palmer, Webster, Deerfield, South Hadley, Southbridge, Easthampton, Orange, Westfield, Longmeadow, and Northampton.



**Open Town Meetings around the Commonwealth are a chance to be heard, and to get direct responses to your opinions and questions. This meeting in Worcester was one of 13 held last year.**

In addition to serving individual constituents, the Massachusetts office concentrates on strengthening the Massachusetts economy. Each of six specialists in economic development is assigned a particular region of Massachusetts. The economic development staff works with local officials and businesses to facilitate federal assistance for downtown revitalization, industrial growth, housing, mass transit, job training and retraining, and other aspects of Massachusetts' economic strength. The staff's economic development specialists are available to provide information on federal procurement practices, loan programs, and a variety of financial and informational resources.

If you need assistance on any matter relating to the federal government – its operations, services, or legislation – please contact the Massachusetts office:

Senator Paul Tsongas  
2003-F J.F.K. Building  
Government Center  
Boston, Massachusetts 02203  
(617) 223-1890

## ◆ ◆ ◆ ENERGY FACTS ◆ ◆ ◆

To learn more about energy efficiency and renewable energy resources, write for any of the free publications below at this address:

DOE Technical Information Center  
P.O. Box 62  
Oak Ridge, Tennessee 37830

### Tips for Energy Savers

Practical, simple ways to save energy in the kitchen, workshop, garden, and car — includes energy saving considerations when buying appliances and other household merchandise. (Also available in Spanish.)

### How to Save Gasoline ... and Money

Car use that conserves gas — with the amount of money that each practice will save. (Also available in Spanish.)

### Low Cost/No Cost

Outlines a number of inexpensive and free ways to save energy in your home.

### Energy-Saving Checklist for Home Builders, Buyers, and Owners

Items to consider when building or renovating a home, or improving its energy efficiency.

### Heat Pumps

Heat pumps — operation, selection, and new developments.

### How to Improve the Efficiency of Your Oil-Fired Furnace

Beneficial effect of regular servicing of oil-fired furnaces on energy usage and the environment.

### Insulate Your Water Heater and Save Fuel

Value of insulating water heaters with a glass fiber insulation kit sold in local stores.

### Insulation

Reducing energy waste in heating and cooling homes by installing adequate insulation.

### Solar Energy

Solar energy techniques for heating and cooling, agricultural and industrial processes, using biomass, and generating electricity.

### Energy from the Winds

How the winds can be harnessed to generate electrical power.

- The Cooperative Extension Service of U/Mass has prepared a comprehensive package of conservation materials. Write to:

Cooperative Extension Service  
U/Mass  
Amherst, MA 01003

- The National Solar Heating and Cooling Information Center has a lot of solar-related information and films. Write them at:

P.O. Box 1607  
Rockville, MD 20850

or call: (800) 523-2929

- Write or call the public relations office of your local utility company and ask for materials on conserving energy.



## Town Meetings in Massachusetts

Senator Tsongas has held 22 Town Meetings throughout Massachusetts. These open meetings are a forum for candid discussion of issues. They are an opportunity to hear *what you think* about local, national, and international problems. These meetings will continue to provide the frank exchange of views so important in representing you properly.

What follows is a sample of questions and answers from Town Meetings during the past year.

**Q. What can be done to control inflation?**

A. The current movement to balance the federal budget must be supplemented by a comprehensive program that attacks adverse economic developments contributing to inflation. One glaring source of inflation is dependence on foreign oil. The U.S. fuel bill rose \$40 billion last year. This escalating economic handicap must be overcome by energy conservation and renewable resources as the highest priorities. (*The Massachusetts Plan, announced on April 10, emphasizes conservation and renewables throughout its 256 policy recommendations.*) Another inflationary factor is productivity, which fell 3% last year. Congress should cut and reform taxes on industry to promote capital reinvestment. In addition, legislation for Incentive Stock Options is necessary to encourage workers to increase their productivity, while making more capital available to their company. Washington must ensure that American exports become more competitive through tax policies, the Import Export Bank, and the Export Administration Act. Specific federal programs must be focused on economic sectors with

especially high inflation – for example, containing hospital costs through rate-setting as accomplished by Massachusetts in the past 3 years.

**Q. What does the current budgetary restraint mean for the Urban Development Action Grant program?**

A. The UDAG program is a very high priority in this time of budget-cutting because it uses scarce federal dollars to leverage private dollars for industrial, commercial, and neighborhood development projects in "distressed" cities and towns. Since the program began in 1977, 20 Massachusetts cities and towns have received 30 UDAG grants totaling nearly \$104 million. These funds have resulted in over \$453 million in private investments and in the creation of over 15,000 permanent jobs. Massachusetts has competed very successfully for UDAG funds. The program is an economically efficient and effective force in revitalizing cities. I will work to guarantee its continuation as a successful, priority program.

**Q. Explain the National Youth Service legislation.**

A. The Senate Labor and Human Resources Committee reported my legislation to the full Senate in April. It would establish a Presidential Commission to study the potential of a National Service program. The commission would study such issues as the type of service, duration, cost, involvement of youth from various social, economic, and ethnic backgrounds, and whether service should be limited to youth. To encourage dialogue on the subject, I sponsored a National Service conference at Brandeis University in February, which 350 young people attended. A poll taken there showed a highly favorable attitude toward voluntary service.

### New Energy Handbook

Senator Tsongas has prepared an Energy Handbook for local governments in recognition of the importance of community energy planning. The handbook is intended to guide local officials and planning boards to government programs that can aid energy planning at the community level. (If your community doesn't have an energy conservation committee, you and your neighbors can take the initiative to establish one.) Copies of the guide are being mailed to every city and town in Massachusetts.

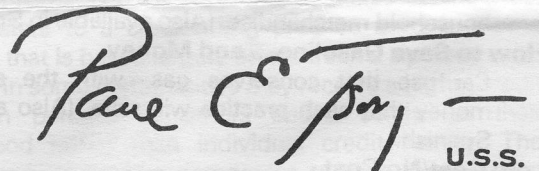
#### TO RECEIVE FUTURE ISSUES

If this newsletter didn't come to you personally through the mail, you should have your name added to the mailing list for future issues. Send your name and complete mailing address *including zip code* – and the name and full address of relatives and friends who did not receive this issue – to the Washington office address just below:

### Participation in Massachusetts

Last year's Town Meetings were held in Springfield, Fitchburg, Haverhill, Salem, Williamstown, Boston, Arlington, Harwich, Nantucket, Worcester, Taunton, Cambridge, and Concord. (Already this year – Brockton, Woburn, Malden, Framingham, Norwood, East Boston, Montgomery, Chelmsford, and Milford.) Frequent appearances throughout Massachusetts are part of the job of understanding citizens' opinions and problems. This process of communications and consultation is complemented by the work of advisory committees on health, defense, foreign relations, small business, and high technology. Senator Tsongas participated in events in Massachusetts on 91 different days last year, visiting 86 cities and towns in Massachusetts.

UNITED STATES SENATE  
342 Russell Senate Office Bldg.  
Washington, D.C. 20510

  
U.S.S.

POSTMASTER: Address Correction Requested/DO NOT FORWARD

Remove from list     Change as shown     Return to Sender