

Too bad it's already too late to block Vice President Al Gore's proposal to dip into the Strategic Oil Reserve. That should have been recognized immediately as a blatant political ploy to smooth things over until after the election. Even Clinton's own Treasury Secretary Lawrence Summers said using the petroleum reserve would be "a major and substantial policy mistake."

As Sen. Chuck Hagel noted in a speech on energy this week, the 570 million gallons in the reserve were set aside for acute disruptions in the oil supply caused by war or other national emergencies.

An election is not a national emergency. Things could get worse quickly. Already Iraq's Saddam Hussein has starting making threatening noises. His hand is on the spigot of 2.3 million barrels of oil a day in the international market.

The motivation to protect fixed-income Americans from surging prices for home heating is understandable, but relief from high winter heating bills should be provided under existing programs to provide assistance based on need. Tapping the petroleum reserve provides price relief to well-to-do Americans who should be able to absorb the price hikes on their own.

Another short-sighted idea pushed in the United States since prices began rising is to drop taxes on gasoline. The problem with that approach is that it would remove the primary source of funding for highway construction. What good is cheaper gas if the roads are falling apart?

Still another bad idea (endorsed by Hagel, we note with dismay) is to permit oil development in the coastal plains of the Arctic Wildlife Refuge. That development, for only an estimated 16 billion barrels of oil, would disrupt caribou calving grounds and migratory patterns that have existed for centuries.

A better approach to high oil prices than jeopardizing fragile environmental areas is to encourage alternatives to fossil fuels. Already available in the market, for example, are BMWs that run on hydrogen. Even in Lincoln consumers can purchase hybrid autos from Honda and Toyota that run on both gasoline and electricity.

Just this week Gov. Mike Johanns pointed out that Nebraska ranks sixth in the nation in terms of wind energy resources. "We are the Saudi Arabia of wind," Johanns boasted. The cost of producing electricity by wind turbine has dropped from 40 cents a kilowatt-hour in 1979 to 4 to 5 per kilowatt-hour.

Retired Iowa farmer Chuck Goodman will earn more than \$8,000 this year for the turbines he has on an acre of land. This harvest season, he said, that same acre would earn him only \$100 to \$200.

Development of a coherent national energy policy is long overdue, as Hagel pointed out in several venues last week. It's important, however, that perspective not be limited to the current obsession with oil prices. Government interference to force cheaper prices is not the answer. The best long-term government response is to work within the framework of the free market to encourage development of new energy sources.

IN HONOR OF CARA L. DETRING,
RESIDENT OF MISSOURI AND
FIRST WOMAN PRESIDENT OF
THE AMERICAN LAND TITLE AS-
SOCIATION

HON. JO ANN EMERSON

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Monday, October 2, 2000

Mrs. EMERSON. Mr. Speaker, on behalf of Representative BLUNT, Representative CLAY,

Representative DANNER, Representative GEPHARDT, Representative HULSHOF, Representative MCCARTHY, Representative SKELTON, Representative TALENT and me, I submit the following in the CONGRESSIONAL RECORD in honor of a Missourian whose career deserve recognition. Cara L. Detring is about to become the first woman president of the American Land Title Association, and this distinction merits notice in the RECORD for the 106th Congress. The American Land Title Association membership is composed of 2,000 title insurance companies, their agents, independent abstracters and attorneys who search, examine, and insure land titles to protect owners and mortgage lenders against losses from defects in titles. Many of these companies also provide additional real estate information services, such as tax search, flood certification, tax filing, and credit reporting services. These firms and individuals employ nearly 100,000 individuals and operate in every county in the country.

Cara's rise does not surprise me or others who know her. A former municipal judge for the city of Farmington for eight years, Mrs. Detring has never shrunk from leadership. As a second-generation title person and a third generation attorney from both sides of her family, Cara currently is President of Preferred Land Title Company, one of the premier title insurance agencies in Missouri with six offices in Farmington, Cape Girardeau, Potosi, Fredericktown, Desloge, and Perryville. Cara is also chairman of the Board of Directors for Metro Title, Inc., President of Preferred Escrow Company, and she still maintains her private law practice focusing on estate planning and real estate law. Cara Detring is a member of the Legal Education Committee of the Missouri Bar Association and was a director on the Board of Meramec Legal Aid Corporation for eight years. And as an example to women, she was named Woman of the Year, 1990, by Women of Today. In 1991, Cara received the "Title Person of the Year" award from the Missouri Land Title Association.

As a title agent, Cara's responsibilities include assurance through diligent searches of the public record that properties consumers buy come with all ownership rights intact; in other words, come with "clean" title. When purchasing a home or other real estate, one actually doesn't receive the land itself. What is acquired is "title" to the property—which may be limited by rights and claims asserted by others.

Problems with title can limit one's use and enjoyment of real estate, as well as bring financial loss. Title trouble also can threaten the security interest your mortgage lender holds in the property. Protection against hazards of title is available through a unique coverage known as title insurance. Unlike other kinds of insurance that focus on possible future events and charge an annual premium, the insurance is purchased for a one-time payment and is a safeguard against loss arising from hazards and defects already existing in the title. Some examples of instruments that can present concerns include: deeds, wills and trusts that contain improper vesting and incorrect names; outstanding mortgages, judgments and tax liens; and easements or incorrect notary acknowledgments.

In spite of all the expertise and dedication that go into a search and examination, hidden hazards can emerge after completion of a real

estate purchase, causing an unpleasant and costly surprise. Some examples include a forged deed that transfers no title to real estate; previously undisclosed heirs with claims against the property; and mistakes in the public records. Title insurance offers financial protection against these and other hidden hazards through negotiation by the title insurer with third parties, payment for defending against an attack on title as insured, and payment of claims.

As President-elect of ALTA, Cara wants to continue to build the educational, legislative and networking success already achieved by the association. In education, Mrs. Detring wants to make more education and information available at their website, www.alta.org. Legislatively, Cara wants to build on the relationships between title professionals and members of Congress and the agencies. And with respect to networking, Cara wants to make sure that the association has relevant meetings, where vendors and customers can interact and find out the latest way to provide high quality, low cost goods and services in the title insurance and settlement services industries. Cara will rely in part on her experience as president of the Missouri Land Title Association from 1987 until 1988.

Not only is Cara president-elect of ALTA, but she also is a member of its Government Affairs Committee, the Finance and Nomination Committees. Cara chairs the Committee on Committees and the Planning Committee. For eight years Cara chaired ALTA's Education Committee.

Ms. Detring is a regular speaker and panelist at national and state trade associations, and for 21 years she has served as an instructor at Missouri Land Title Institute (for which she contributed as author of Course I and Course II correspondence courses). Cara is a trustee and member of the Executive Committee for Mineral Area College Foundation, and she instructed Mineral Area College in short courses. Cara's own education included a B.A. in 1972 from the University of Missouri and a J.D. in 1976 from that same school's law school.

Apart from ALTA, Cara is involved in the medical field. She is a trustee on the Board of Trustees of Mineral Area Regional Medical Center. Cara received the Excellence in Governance Award in 1999 from the Missouri Hospital Association. She is a Director of Mineral Area Regional Medical Center Foundation Board, member of the MARMC Home Health Board of Directors, and Chairman of the Board and President of HospiceCare, Inc. She served as chairman of the Board of Presbyterian Children's Services. Cara's deep involvement in a wide variety of endeavors testifies to her spirit of charity. In fact, in 1992, Cara received the Good Neighbor Award given by the Farmington Chamber of Commerce.

Ms. Detring is married to Terry Detring, an accountant, and they have two children ages 23 and 15. They live on a 320 acre farm in Farmington.

I am pleased to submit this statement for the CONGRESSIONAL RECORD, and I wish Ms. Detring good luck during her term as ALTA President and beyond.

HONORING THE 100TH ANNIVERSARY OF FAMILY SERVICES OF MONTGOMERY COUNTY, PENNSYLVANIA

HON. CURT WELDON

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Monday, October 2, 2000

Mr. WELDON of Pennsylvania. Mr. Speaker, I am pleased to congratulate Family Services of Montgomery County for its century of accomplishment to be celebrated on Tuesday, October 3, 2000. Family Services' mission is to strengthen the quality of life for individuals, families, and our community, by providing preventive intervention and essential support during times of need. Family Services of Montgomery County and all of the wonderful people associated with this fine organization are dedicated to enhancing the quality of life for people in our community through an innovative and comprehensive range of human services.

Family Services reached its present form when three smaller Montgomery County nonprofit organizations merged—Family Service of Pottstown, the Lower Montgomery County Service Society, and the Main Line neighborhood (with the earliest beginning in 1900). Currently they have a central office in Norristown, three major branch offices, and several satellite facilities.

Family Services' formalized programs include: Foster Grandparent Program, Meals on Wheels, Professional Counseling, Project HEARTH (helping elderly adults remain in their homes), Retired Senior Volunteer Program (RSVP), Project HOPE (HIV-AIDS prevention and support services, Families and Schools Together (FAST), Plays for Living, Parent-to-Parent Internet Support Group, Employee Assistance Programs, Student Training, Project Yes, and Safe Kids. The services have also included helping people to access housing, fuel and other material needs, linkage to medicare, identifying peer support systems, and locating resources to prevent future problems.

Throughout the last one hundred years, Family Services and their predecessor organizations have been on the "cutting edge" of social services in our community. They have consistently led the way in helping people who are experiencing a crisis in their lives to help themselves.

Family Services continues to provide innovative and timely programs in response to community requests. Examples of recent additions to their services are the "Parent-to-Parent Internet Support Group," "Project Yes" in Rolling Hills, "Safe Kids" in the Lower Merion area, and the "New Beginnings" prison ministry. They have also recently experienced expansion of the "FAST" program to the Abington and Methacton School Districts, staffed new locations in Pottstown, Phoenixville, and Royersford with the "Foster Grandparent" program, acquired a van for additional efficiency in their "Meals on Wheels" program, and more than quadrupled the size of their HIV/AIDS "Peer Prevention and Education" program.

There is no doubt that many people will face difficulties during their lives. At those times, responsible assistance coupled with sensitive

caring go a long way to help ease problems. Mark Lieberman, Executive Director of Family Services, and all of the wonderful people associated with this fine organization can take pride in all that they have done, and all that they continue to do each and every day.

The continued need for Family Services is determined by the challenges that individuals, families and our community face. They are moving into their second hundred years of service by building upon community partnerships that will develop and provide essential services for people who need preventive intervention and essential support in order to enhance the quality of their lives.

Mr. Speaker, I urge you and all of our colleagues to join me in wishing Family Services of Montgomery County a most joyous 100th anniversary celebration and our appreciation for a job well done.

SMALL BUSINESS LIABILITY RELIEF ACT

SPEECH OF

HON. MICHAEL G. OXLEY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 26, 2000

Mr. OXLEY. Mr. Speaker, a number of comments have been made about the process of producing H.R. 5175, the Small Business Liability Relief Act by opponents of the legislation. I find these comments unfair and misleading. The following timeline should help set the record straight. Contrary to the impression that some Members imply in their statements, Minority staff on the Transportation and Commerce Committees have been aware of the basic proposal behind H.R. 5175 for months.

First, during the 103d, 104th, 105th, and early 106th Congresses, the Commerce and Transportation Committees held dozens of hearings with hundreds of witnesses outlining the tremendous problems with the badly broken Superfund program. Dozens of hearings outline that Superfund is an unjust litigation nightmare and has a devastating impact on small businesses. The Committees held hearings on a number of Superfund bills during this time which have provisions that would provide significant relief for small businesses.

On August 5, 1999, H.R. 1300, a comprehensive bill to reform Superfund, passed the Transportation Committee by a vote of 69–2. The bill contains a *de minimis* exemption, an exemption for small businesses that provide ordinary garbage, and the *de minimis* and ability to pay settlement policy—generally, all components of the later, H.R. 5175. The Clinton-Gore Administration opposes the bill even though it now has 149 cosponsors, including 69 Democrats.

On October 13, 1999, H.R. 2580 passed in Commerce Committee by a vote of 30 to 21. The bill includes the same legislative language as H.R. 1300 providing a *de minimis* exemption, an exemption for small businesses that provide ordinary garbage, and the *de minimis* and ability to pay settlement policy.

In early November 1999, the National Federation of Independent Businesses (NFIB) showed both Majority and Minority staff of the

Commerce and Transportation Committee a draft small business liability relief bill which they claimed was the product of two weeks of discussions with the Environmental Protection Agency. The draft clearly had been faxed to NFIB staff from the Office of the Administrator at EPA. NFIB states that this version and earlier versions of the draft bill had been produced at EPA and provided to them through their discussions. NFIB further claims that Administrator Browner was both fully aware of the draft and found the draft bill to be acceptable to EPA.

In June through July of this year, Majority staff of the Commerce and Transportation Committees gave the NFIB-EPA draft bill to legislative counsel to put into proper legislative drafting form. This text was provided to Minority staff. Majority and Minority staff met to discuss this and other Superfund issues.

On August 18, 2000, EPA sent a letter in response to the request of Representative DINGELL about the NFIB-EPA discussion draft bill. EPA noted one problem concerning the prospective application of the *de minimis* exemption.

On September 14, 2000, a bipartisan group of cosponsors introduced H.R. 5175, the Small Business Liability Relief Act which largely reflects the NFIB-EPA 1999 draft bill and addresses the issue raised by EPA in August 2000. The most significant change between the bill and the NFIB-EPA discussion draft was to address the issue raised by EPA in its August 2000 letter.

On September 19, 2000, NFIB staff met with EPA and Department of Justice (DOJ) staff to review H.R. 5175. NFIB states that EPA and DOJ staff provided line by line comments on technical concerns within the legislation. These comments were relayed to Commerce and Transportation Majority staff.

On September 21, 2000, Majority and Minority staff of the Commerce and Transportation Committees and representatives from EPA and the Department of Justice met to discuss comments on H.R. 5175.

On September 24, 2000, a draft with minor revisions was delivered to EPA and Minority staff offices to address a number of the concerns raised at the meetings of September 19 and 21.

On September 25, 2000, Majority staff invited EPA and Minority staff to meet or to provide any written comments on the revised bill. Neither EPA nor Minority staff accepted the invitation.

On September 26, 2000, H.R. 5175, revised to address certain Minority and Administration concerns, was brought up for a vote.

The small business liability relief issue has had extensive process going back years. The basic NFIB-EPA discussion draft bill had been provided to Minority staff as far back as November 1999. Mr. DINGELL received responses from EPA to his questions concerning the draft in August 2000. The substantive arguments being made by certain Members against the bill—such as those concerning the burden of proof or the size definition of small businesses—are arguments over language that is in these early drafts. There was more than enough time to provide specific written comments to improve the bill.