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Help us celebrate our sixth year as the state's leading consumer watchdog by contributing to Georgia Watch today. Georgia Watch is doing more than ever to help you avoid insurance scams, predatory lenders, hospital infection, access to affordable health care, identity theft and other threats to our families and our way of life.

We work to raise these same issues with the media and state officials every day, and guard against attacks on your rights by powerful interest groups at the State Capitol.

Through generous tax-deductible contributions from our members, we are able to grow, as does our ability to help Georgia consumers.

We're excited about what we've accomplished and what lies ahead – but we can't do it alone. A tax-deductible contribution of any amount to Georgia Watch today is money well spent.

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ANGELA SPEER DEPUTY DIRECTOR
DANNY ORROCK POLICY MANAGER
HOLLY LANG HOSPITAL ACCOUNTABILITY PROJECT MANAGER
JEANNINE LOWERY GRASSROOTS COORDINATOR
BETH MALONE COMMUNICATIONS COORDINATOR
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PHONE AT
(866) 33-WATCH
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GeorgiaWatch
!S OUTSPOKEN

Already in 2008, Georgia Watch employees have made consumer presentations to:
• Rotary Clubs of Coweta, Fayette, and Polk Counties, East
• Savannah Lions Club
• Various NPU's-D, F, G, H, K, J, P
• Druid Hills Kawanis Club
• American Legion #911
• You too can book Georgia Watch for a speaking engagement by calling (866) 33-WATCH!



GEORGIA POWER TO HIKE RATES TO PAY FOR TWO NEW NUCLEAR REACTORS

BY ALLIE WALL, DANNY ORROCK

Georgia Power will expand Plant Vogtle, a nuclear plant located near Augusta, from two to four reactors by 2017.



PLANT VOGTLE

This expansion will provide energy to Georgia Power customers, to other utilities across the state and to utilities around the country who buy Georgia Power's excess electricity.

Georgia Power customers may be unaware that the utility wants to charge now for the financing of the new reactors, before they are even built or producing energy.

Essentially, you the customer will be pre-paying the interest for the financing of Georgia Power's Vogtle expansion. You will also have to prepay taxes on the portion of that interest that represents profits for the power company.

One state official has characterized this financing scheme as prepaying the interest – and taxes on top of the interest – on a mortgage before you move into your home.

The proposal is known as "Construction Work in Progress" (CWIP). If CWIP passes, Georgia Power customers will see extra

charges on their monthly statements starting in 2011. However, nuclear power won't be available until 2017.

Here is the bottom line for Georgia Power customers on how CWIP could impact your wallet:

- In the past, utility companies have been required to pay for new equipment before charging consumers for energy benefits. This method created an incentive for the utility to build new plants on time and under budget.
- Under CWIP there is no penalty if Georgia Power is late and over budget because the consumer pays the interest on cost overruns. **For every day construction is delayed, more interest payments come out of Georgian pockets.**
- CWIP is a redistribution of money from current Georgia Power customers to future ones. In other words, pay more now so that people pay slightly less for the plant in ten years.
- **Even according to Georgia Power, in order for a current customer to save money under Georgia Power's CWIP plan, they would have to remain a Georgia Power customer until 2027.**
- During this tough economic climate, consumers are struggling to stay current on their mortgages and pay down their own debt. With CWIP, the legislature and Georgia Power

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HERE WE GROW AGAIN!

BY ALLISON WALL

Six years ago, a young, up-and-coming star in the Georgia GOP named Angela Speir ran against a long-time friend of the power company on the Public Service Commission (PSC), Lauren "Bubba" McDonald.

This was Speir's first statewide campaign. Her victory led to more victories for consumers at the PSC, including an end to "ex parte communication" between commissioners and utility lobbyists – otherwise known as back room, closed-door wheelin' and dealin'.

Commissioner Speir announced unexpectedly over the summer that she would not run again for her seat on the PSC. Georgians across the state, in the media and at the PSC were shocked at the loss of one of the best consumer advocates on the commission.

"I worked hard to represent Georgians on the commission, and I will continue to be a hardworking advocate for Georgians at Georgia Watch," Speir said.

Speir always knew that her decision to step out of elected office would actually expand her ability to influence energy debates and decisions for the benefit of consumers.

Since her announcement, state budget cuts have forced the Consumers Utility Council to shut its doors. Georgia Power has asked the

CONTINUES ON PAGE 2

would tell consumers how to spend their money – and prioritize paying down Georgia Power’s debt over your own.

- Georgia produces more energy than it consumes. Some of the newly generated power will go out of state, **even though the cost to build the reactors remains a sole responsibility of in-state customers** of Georgia Power, Oglethorpe Power, MEAG and Dalton Electric.
- Over the last five years, Georgia Power’s rates have increased by 30 percent. Rates will increase again in March, when the company brings another fuel case before the PSC. If our state legislature passes CWIP, the surcharge would go into effect in 2011. By that time, rates could climb as high as 50 percent over what Georgia Power customers were paying in 2003.
- **Georgia Power cannot guarantee a maximum price for how much the two reactors are going to cost.** When the construction of Plant Vogtle was first proposed years ago, Georgia Power estimated that four reactors would cost \$600 million. In the end, utility customers paid over \$8 billion for just two reactors.
- **Georgia Power is making money at a phenomenal rate for these poor economic times.** Currently, the company is in an over-earning position due to their 12.25 percent return on equity (ROE) as authorized by the Public Service Commission. Very few investments on Wall Street can match that right now – and the rate is practically guaranteed. So why are consumers footing the bill for expansions of Plant Vogtle?
- Georgia Power claims that CWIP might be necessary to keep the company’s good bond

rating high.

But there are other ways to do this without charging customers for power before they can use it. **Resolving their \$1 billion fuel cost deficit would certainly improve Georgia Power’s bond rating.**

Consumers and legislators first need all facts on the table to determine if Georgia Power even needs a CWIP.

At Georgia Watch we are not opposed to the production of nuclear energy, but we are opposed to forcing Georgians to pay for the benefits of something that does not exist yet, especially when costs are so uncertain.

Georgia Power could borrow money for the reactors and at a much lower interest rate than the average consumer. This is how the company normally pays for projects and it is the fairest practice for its customers.

Georgia Watch is joining a diverse coalition of companies and nonprofits to advocate for fairness in cost recovery of utility projects.

HERE WE...CONTINUED FROM PAGE 1

PSC and the state legislature for the authority to tax consumers for construction at Plant Vogtle that they haven’t even received approval for yet. And Bubba McDonald won back his PSC seat in this year’s runoff election.

At this time of economic uncertainty for consumers, reduction in government oversight, debate over the state’s energy future and debate over how we finance it, Georgia Watch is proud to announce the addition of Speir to our watchdog staff.

In January, Speir will head up a new Georgia Watch utility program to promote consumer concerns, fairness and transparency in utility issues before the state legislature and the

PSC.

“I am honored to become the Deputy Director of Georgia Watch,” Speir said. “I look forward to heading the new Consumer Energy Program and raising awareness of energy issues and how those issues impact families, business and our state’s economy. Now, perhaps more than ever, Georgians need a voice on their behalf in the energy debate. I am deeply humbled by the opportunities I’ve been given to serve our state, and grateful for my new role at Georgia Watch.”

As the senior director of Georgia Watch’s Consumer Energy Program, Speir will analyze and develop positions on legislative and regulatory proposals that affect utility pricing, energy efficiency and renewable energy.



ANGELA SPEIR

Speir will also work to increase public access to and influence with the PSC staff and commissioners. She will travel the state to raise awareness of what the commission does, and how consumers can get involved in important decisions that affect the cost and availability of energy in Georgia.

Ultimately, our goal with this newest Georgia Watch program is to establish a credible consumer voice in Georgia on energy cost, efficiency and conservation issues.

We believe there is no more knowledgeable and respected advocate to shape and direct this program than former PSC Commissioner Angela Speir.

CONFIDENCE IN KNOWING FROM CHOICEPOINT

BY KATHERINE BRYANT, VICE PRESIDENT OF CONSUMER ADVOCACY, CHOICEPOINT

Knowing and understanding what information is available about you is more valuable than you may realize.

Consumer reports provided by companies such as ChoicePoint, often play an important role in life-changing decisions, such as securing a job, or finding a fairly priced car insurance policy.

Inaccurate personal information could hinder your ability to take advantage of these opportunities. Consumers should take the time to find out what type of information is being reported about them, determine whether or not it is accurate and how that information is being used.

ChoicePoint provides businesses with information about people for decision-making purposes. The company offers pre-employment background screening services to more than half of the Fortune 100 companies.

Additionally, ChoicePoint provides information to property and casualty insurance companies for underwriting decisions.

For example, if someone is applying for a new automobile insurance policy, ChoicePoint may share the person's claims history with the insurance company in order to help predict potential risks.

We also provide information to apartment communities to assist with resident screening.

At ChoicePoint, we believe that everyone has the right to review information that has been reported or could be reported about them. How can you do this?

From our company, you can request a free copy of your "full file disclosure" at least once per year.

This means we will send you the information that ChoicePoint collects, maintains and uses to create consumer reports about you.

TYPES OF REPORTS TO RECEIVE:

- **CLAIMS HISTORY** for auto and property insurance.
- **SUMMARY REPORTS** of your personal automobile and homeowner insurance coverage.
- **PRE-EMPLOYMENT BACKGROUND REPORT** – You are eligible to receive this report if you have worked or applied to work for a company that used ChoicePoint to create a background report on you.
- **RETAIL THEFT REPORT** that lists circumstances in which you have admitted to or have been convicted of theft while visiting or working at a retail company.
- **NATIONAL CRIMINAL RECORDS** search using your name and personal information.
- **RESIDENT HISTORY REPORT** that includes your personal credit report and a search of criminal records.
- **PUBLIC RECORDS SEARCH REPORT** that shows government records and public information about you, such as real estate records, bankruptcies, professional licenses and historical addresses.

For more information on how these reports are used visit our website www.choicetrust.com - or call Georgia Watch.

If you find an inaccuracy in the reports received, ChoicePoint's consumer advocacy team will help you in the correction process. Simply call the number listed on the report. It's that easy.

Don't wait for the big event – the career change, apartment rental or car purchase – to find out how your information will appear.

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HELP US HELP YOU! 2008 GEORGIA WATCH FUNDRAISER

BY BETH MALONE

Every fall, Georgia Watch reaches out to its members for donations to help fund our consumer education, assistance, research and advocacy across the state. In fact, 86.7 cents of every donated dollar goes directly to the implementation of consumer programs.

Because we are a nonprofit organization, **every penny you donate is tax-deductible.**

Members receive free quarterly issues of The Watcher, plus a 100 percent cotton Georgia Watch t-shirt by Alternative Apparel as a special thank-you for donations of \$10 or more.

Your financial assistance makes it possible for us to continue fighting for the pocketbook and fairness issues that matter to consumers

Consumer expert and Georgia Watch board member Clark Howard said we are "the only bona fide group in Georgia looking out for consumers." A donation to Georgia Watch is "double the bang for your buck because you're helping a great organization that's working for you and you get savings back on your income tax."

You can view an entire video message from Clark about donating to Georgia Watch, and make a tax-deductible contribution online, at [www. GeorgiaWatch.org](http://www.GeorgiaWatch.org).

GEORGIA WATCH BOARD MEMBER CLARK HOWARD
MODELS HIS GA WATCH T-SHIRT



PUTTING A PRICE ON HEALTH

CHEON PARK VS WELLSTAR

BY MIKE RODGERS

Cheon Park, a newly-retired, 59 year-old restaurant owner, fell from a ladder at his home in 2006. At WellStar Douglas Hospital, Park complained of



CHEON PARK (LEFT) BEFORE HIS ACCIDENT

neck, shoulder and pelvis pain. He was x-rayed, treated for a dislocated shoulder and discharged that same day.

At home, Park's pain grew worse. He began showing signs of neurological damage and was taken to Grady Hospital where they found massive damage to his spine – damage that left him a quadriplegic.

Park sued WellStar for medical negligence, challenging the \$350,000 cap on noneconomic damages that was approved as a part of Georgia's tort reform in 2005. Non-economic damages are compensation for intangible injuries, such as pain and suffering, disfigurement and loss of the enjoyment of life.

In April 2008, Fulton County judge Marvin Arrington Sr. overturned the \$350,000 cap, claiming that the statute did not guarantee "equal protection"

and reasonable compensation for retirees like Park. He also pointed out that juries cannot compensate injured patients or their surviving family members as they see fit, on a case by case basis, when faced with a hard \$350,000 cap on damages.

WellStar appealed the decision to the Supreme Court of Georgia. But just four days before they were due in court, WellStar withdrew the appeal and settled the case with Park for an undisclosed sum.

As a result, the \$350,000 cap remains in place.

And though Park received a somewhat positive outcome, the statute still deprives many, many Georgia patients – who are injured by medical negligence through no fault of their own – from a fair amount of financial support.

A CRISIS OF AFFORDABLE HEALTH CARE: MEDICAL CENTER OF CENTRAL GEORGIA

BY BETH MALONE



Located in Bibb County, the Medical Center of Central Georgia is a tax-exempt nonprofit hospital that serves

approximately 750,000 people in a 30-county area. Nineteen percent of Bibb County residents live below the poverty line, and 16 percent have no health insurance.

Even as a tax-exempt nonprofit, the Medical Center has been charging uninsured and self-pay patients higher costs for services than the average payments received from private insurance, Medicare, Medicaid and other third-party payers.

According to Georgia Watch research, the Medical Center reported a 265 percent overall price mark-up – from approximately \$502,387,466 in costs, to \$1,329,393,413 in patient charges in 2006.

In 2007, Medical Center CEO Donald Faulk received a total compensation package of \$848,841 - a 20 percent increase over that he received in 2006.

This fall, Faulk publicly announced approximately \$33 million in budget cuts. More than 200 employees have been laid off as a result, including key executive staff and hospital leaders.

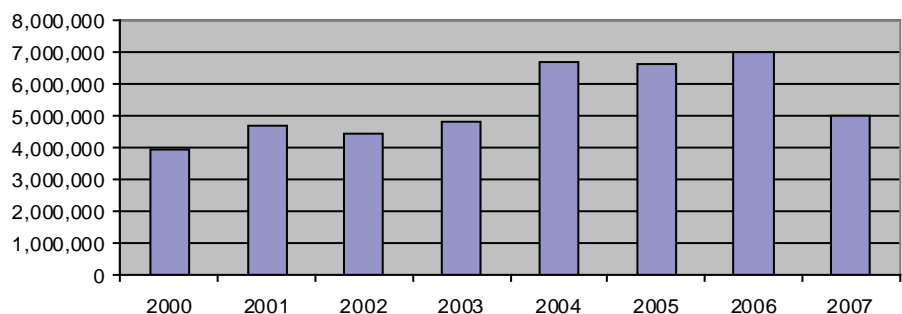
"Bibb County tax-payers deserve a comprehensive cost benefit analysis that takes into account MCCG's tax exemptions and what bona fide

community benefits the hospital provides the area," Georgia Watch Executive Director Allison Wall said.

"A Crisis of Affordable Health Care: Medical Center of Central Georgia" is part of an ongoing series of reports from Georgia Watch. Our research and analysis are based on figures reported by the hospital to the IRS and the US Centers for Medicaid and Medicare Services.

To read this report in its entirety visit www.GeorgiaWatch.org.

Executive Compensation - Medical Center of Central Georgia



GEORGIA WATCH OUTREACH



ALLISON WALL TELLS A CONSUMER ABOUT CREDIT FREEZE IN PLAINS, GA.



JEANNINE LOWERY WITH FIREMEN ON FIRE SAFETY DAY IN DEKALB COUNTY, GA.



ALLISON WALL AND DANNY ORROCK PRESENT SEN. BILL HAMRICK WITH A FRIEND OF THE CONSUMER AWARD.



JEANNINE LOWERY AT THE MARY FLOURNOY SENIOR CENTER IN SAVANNAH, GA.



JEANNINE LOWERY WITH THE SAVANNAH LIONS CLUB.



ALLISON WALL TEACHES AT THE WINDSOR FOREST SENIOR CENTER IN SAVANNAH, GA.

LOOKING FOR NEW WAYS TO DONATE TO GEORGIA WATCH?

Try GoodSearch, a Yahoo-powered search engine that gives money to Georgia Watch every time you conduct an Internet search. It's easy to do! Go to www.GoodSearch.com, type in "Georgia Watch", hit enter and start searching! A percentage of the funds generated through advertising revenue will be donated to Georgia Watch. You can even keep track of the amount you've raised for us through search queries.

BEWARE OF RALS THIS TAX SEASON!

BY HOLLY LANG

You know it's tax season when tax preparation chains such as H&R Block, Jackson Hewitt and Liberty ramp up advertising for their refund anticipation loans, also known as RALs.

RALs are short-term loans on your own money – your expected tax refund. And the interest rates typically run between 40 and 500 percent.

Instead of taking out a RAL, you could get your taxes prepared and your refund deposited directly into your bank account in less than ten days – all for free.

AARP's Tax-Aide program - <http://www.aarp.org/money/taxaide/> provides free tax preparation, electronic filing and online counseling to low and middle-income taxpayers, and taxpayers ages 60 and older.

AARP operates walk-up tax prep sites around the state beginning in January. Online tax assistance through the AARP Web site is available year-round.

Low-income taxpayers, for example, may need help with their filings to apply for the Earned Income Tax Credit (EITC). The aggressive advertising, in-store marketing and the large number of locations big chains operate during tax time lure thousands of Georgia consumers into RALs every year.

The IRS offers free tax preparation and fast refunds through walk-up Voluntary Income Tax Assistance (VITA) sites and e-file. Taxpayers save money and get their full refund in five to ten business days when using e-file and direct deposit to their bank account.

The truth is, many taxpayers don't know all the facts about RALs.

RALs offered by big chains such as H&R Block are expensive, and your taxes probably won't be prepared by an accountant or other certified professional, which opens you up to mistakes on your filing and even more fees.

2009 LEGISLATIVE PREVIEW

By DANNY ORROCK

January kicks off a fresh start to state legislative activity. The 2009 General Assembly will be the first of a new two-year term and legislators will have their hands full trying to resolve an expected budget gap of over \$1 billion. In anticipation of the budget shortfall, Gov. Perdue has ordered state agencies to make significant cutbacks, on the order of 6 to 8 percent.

The following is a list of Georgia Watch's 2009 issue priorities:

FORECLOSURE AND MORTGAGE PROTECTIONS — Georgia law allows for a quick foreclosure process, meaning that someone who is behind on their mortgage could lose their home in just over a month. Lawmakers responded to this issue in 2008 with a bill to give borrowers more time and information leading up to a foreclosure. There will certainly be more bills filed during the upcoming session, and Georgia Watch will support measures that improve the quality and accuracy of loan applications, require prompt filings of new deeds, crack down on home rescue scams and protect renters who get caught up in a landlord's foreclosure with no warning.



CONSUMER PROTECTIONS ON CAR TITLE LOANS — Taking out a loan using your car title as collateral is a risky and expensive way to borrow money. Annual interest rates range from 150 to 300 percent. Being just a day late on a payment can result in the repossession and sale of the pawned car.

On top of that, when a car is repossessed and sold, the law does

not require the pawn broker to return proceeds from the sale over and above the remaining debt.

For example, a customer could take out a \$2,000 loan on a \$13,000 car, miss one payment and lose the car. Even though the car is worth more than the loan and the borrower may have already paid hundreds to thousands in interest, the lender legally keeps all of the profits from the sale of the car.

Bills have been filed in past years to require the lender to return any surplus profit to the borrower. Georgia Watch will support similar legislation in 2009.

ADDING CONSUMER MEMBERS TO STATE MEDICAL BOARD

— Georgia's medical board is responsible for licensing doctors, collecting patient complaints, and determining doctor discipline or sanctions. Of the 13 board members, 12 are doctors. Four out of five of Georgia's neighboring states put three non-doctors on their medical boards because representation from outside of the medical profession provides balance in perspective. Consumer members are important for patients as well, who otherwise have little voice on the panel during closed-door disciplinary proceedings. Georgia Watch will continue to support a motion to add consumers to the medical board.

RESTORING ACCOUNTABILITY TO GEORGIA'S ERs — Since 2005, emergency rooms have been a place where there is no liability for injuries caused by careless health care providers. Current Georgia law makes it virtually impossible for an injured patient to seek accountability in the courts.

For three years, some lawmakers from both parties have attempted

to pass a bill that would do away with the "gross negligence" and allow patients with severe cases to go to court. Georgia Watch will join them again this next year.

INDIGENT AND CHARITY CARE AT NONPROFIT HOSPITALS

— A House study committee began looking into the financials of tax-exempt nonprofit hospitals this year. While many hospitals struggle to make ends meet delivering care to a large number of uninsured or underinsured patients, others treat a much smaller number of indigent patients and, predictably, maintain generous reserves of capital. These concerns have been highlighted in a series of reports released by Georgia Watch, called "A Crisis of Affordable Healthcare in Georgia". Legislation was filed in the 2008 session to penalize nonprofit hospitals that do not treat their share of indigent and charity care patients. Similar bills will likely pop up in 2009.

FUNDING FOR CONSUMER'S UTILITY COUNSEL

— As a way to ease the pain of upcoming budget shortfalls, Gov. Perdue ordered state agencies to cut expenses. As a result, the Consumer's Utility Council (CUC) has been defunded and closed. The sole responsibility of the CUC was looking out for the consumer in utility rate cases before the Public Service Commission. The CUC was a part of the Governor's Office of Consumer Affairs. Expect a push to restore funding for the CUC so that someone takes up for utility customers while families are pinching pennies.



ESTABLISHING OUR ROOTS

Why are responsible renters losing their homes?

BY JEANNINE LOWERY

As of September 2008, there have been 2.5 million foreclosure filings in the US. Of that number, 96,311 homes were foreclosed on in Georgia - the eighth largest volume in the nation. Since the beginning of the year foreclosure rates have risen 4.6 percent in the state.

Some residents of these foreclosed properties are responsible tenants who pay the rent on time to landlords who do not pay the mortgage. With no notice, these renters are forced out of their homes with just days to find a new place to live.

So what rights do Georgia renters have?

Georgia Watch member Justin Sias rented a duplex in Atlanta, paid his rent on time and was a model tenant. In August 2008, Sias started receiving mail addressed to his landlord from foreclosure assistance companies. When Sias confronted his landlord, however, she insisted the house was not in foreclosure.

Unconvinced, Sias called Georgia Watch for help. As he suspected, Sias' rented duplex was scheduled to be auctioned on the courthouse steps one week later.

Georgia law does not require landlords to tell renters that the home is in foreclosure.

To make matters worse, renters must wait until the house is sold before they can take any steps to stall an eviction. Once the house is sold, renters have few options, none of which guarantee them compensation or a place to live.

Renters who are facing a foreclosure eviction should first contact the new homeowner and request a "cash for keys" agreement before an eviction notice is filed. A "cash for keys" agreement gives the renter a cash settlement to vacate the property by a certain date.

If the new owner is unwilling to enter into

a "cash for keys" agreement, the renter can still petition the court for more time to relocate.

In order to evict a renter, the new owner must file for a dispossessory warrant. A marshal or sheriff will deliver a copy of this warrant to the house, leaving it on the door if the resident is not home.

The renter has seven days to answer the warrant, and a judge may grant them a short period of time - typically a week - to pack, find a new place to live, and arrange the move. This process does not stop eviction or promise the renter financial compensation.

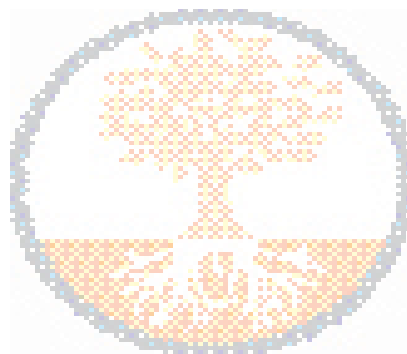
In Sias' case, Georgia Watch was able to arrange a "cash for keys" arrangement for \$1,100 and 14 days to move out.

For many Georgians who are denied a "cash for keys" agreement, though, an unexpected eviction can be devastating - particularly for families with children in school.

Georgia Watch will continue helping renters faced with foreclosure evictions, and will work with state lawmakers to improve and expand renters' rights in the 2009 Georgia General Assembly.

If you have had an experience with a foreclosure eviction, please contact Jeannine Lowery at jlowery@georgiawatch.org or toll-free 1 (866) 3WATCH.

Source: www.ajc.com



FACT BOX:

GEORGIAHEALTHINFO.GOV

This free online resource offers quality and cost information on:

- 1. Hospitals** - Find hospitals in your area and compare their "grades" for quality and cost.
- 2. Pharmacies** - Compare the cost of commonly prescribed drugs at different pharmacies.
- 3. Doctors** - Find cost information for the top 50 outpatient procedures and quality of care rankings.
- 4. Insurance Plans** - Compare the quality of plans as rated by Cap Score, including benefits, cost, etc.

Next spring, the site will be expanded to include information on assisted living homes, hospice care, nursing homes and other facilities.

FACT BOX:

HEALTHGRADES:

FIND THE STATE'S BEST HOSPITALS

www.HealthGrades.com provides free quality comparisons that allow consumers to see how their local hospitals stack up to other facilities.

Each medical center receives star ratings based on how many patients develop complications or die after receiving treatment there.

1 star = poor

3 stars = as expected

5 stars = excellent

Consumers are able to look up hospital rankings by state, condition or procedure. Included are heart failure, heart attack, carotid surgery, bypass surgery, respiratory failure, stroke and many more.

The site's information is based on three years of data from Medicare. Recently, all hospital ratings were updated in October.

One Georgia hospital landed on the sites "Top 50 US Hospitals" list: Saint Joseph's of Atlanta.