

THE NEWSLETTER OF THE STATE'S LEADING CONSUMER WATCHDOG

VOL. XXI, SUMMER 2011

PSC VOTES TO IGNORE RATEPAYER CONCERNS ON VOGTLE NUCLEAR CONSTRUCTION PLAN



By Clare McGuire

In August, the Georgia Public Service Commission (PSC) voted unanimously to adopt a settlement between PSC staff and Georgia Power that will result in ratepayers' footing the entire bill for any and all cost overruns incurred during the construction of Plant Vogtle units 3 and 4. Georgia Power will continue to earn a profit of more than 11 percent even if such overruns occur.

Georgia Watch Executive Director Angela Speir Phelps, herself a former public service commissioner, called the settlement "...yet another example of the Public Service Commission caving in to pressure from Georgia Power and placing the financial interests of the utility above those of everyday hardworking Georgians, including

HELP US HELP YOU DONATE TO GEORGIA WATCH

By donating a small sum to Georgia Watch, you can become a member! Members receive free quarterly issues of The Watcher, plus a 100 percent cotton Georgia Watch t-shirt by Alternative Apparel as a special thankyou for donations! Just tell us what size to send you.

Because we are a nonprofit organization, every penny you donate is tax-deductible. Your financial assistance makes it possible thousands of business customers who are Georgia Power ratepayers."

For two years, state regulators at the PSC and attorneys for Georgia Power have been embroiled in negotiations over a risk-sharing mechanism (RSM) intended to balance the financial interests of ratepayers and Georgia Power shareholders. Commissioners originally called for the RSM negotiations due to the notoriously risky nature of nuclear plant construction.

Georgia Power is already collecting more than a billion dollars of early profit on the Vogtle project as a result of state legislation passed in 2009, even though it will be years before the reactors become operational. Georgia Power also recently received PSC approval to raise base rates by more than 10 percent, causing customers throughout the state to complain about soaring summer bills.

In December 2010 the PSC staff proposed a plan that would have allowed Georgia Power to recover from customers all cost overruns deemed prudent by the PSC, and would have provided for incremental downward

Continued on page 6...

for us to continue working for you.

Consumer expert and Georgia Watch board member Clark Howard says we are "the only bona fide group in Georgia looking out for consumers" and 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 a video message from Clark and make a taxdeductible contribution online at www.GeorgiaWatch.org.

NEW DOCUMENTARY SHEDS LIGHT ON MYTH OF TORT REFORM

By Ashley Wilson

Viewers across the country are talking about Susan Saladoff's new documentary film "Hot Coffee," an in-depth look at the issues surrounding the ability of injured and wronged citizens to access the civil courts in the United States. "Hot Coffee" reveals in shocking detail how the rights afforded to citizens by both US and state constitutions are under attack by special interests who would like to see the accountability of large corporate interests to the consumers they serve become a thing of the past.

Access to civil justice is a foundational issue for Georgia Watch, and we are proud to have served as a watchdog over Georgia's civil court system since our inception in 2002.

The film opens by introducing us to Stella Liebeck, the plaintiff in the infamous 1994 spilled McDonald's coffee case, and national efforts to "end lawsuit abuse" devised and funded by several tobacco, pharmaceutical and insurance companies, among many others, after Mrs. Liebeck won her headline-making case.

Continued on page 5...



INSURANCE FOR THOSE WITH PRE-EXISITING MEDICAL CONDITIONS NOW CHEAPER, EASIER

By Ashley Wilson

It is now cheaper and easier for Georgians to enroll in the federal high-risk insurance plans that provide crucial coverage to those with preexisting conditions. In an effort to spur enrollment in this key provision of the Patient Protection and Affordable Care Act, federal authorities dropped monthly premiums in Georgia by 15.5 percent in July. Additionally, consumers no longer need to provide a rejection letter from private insurers, as previously required.

"We are hopeful that these lower rates and easier application process will help more Georgians receive the coverage they need and deserve," said Georgia Watch Hospital Accountability Project Director Holly Lang.

Currently, only about 725 Georgians are enrolled in the pre-existing condition plan, though it is estimated that more than 200,000 could benefit from these plans. Currently, monthly premiums range between \$147 and \$633, depending on your age and the type of coverage you chose.

Georgia is one of 23 states whose highrisk pool is operated by the federal government. The high-risk pool is meant to help those with pre-existing medical conditions have coverage until 2014, when insurance companies will no longer be able to deny coverage or charge higher rates.



The Pre-Existing Condition Insurance Plan, or PCIP, provides health insurance to people who have traditionally had difficulty getting insurance because of a pre-existing condition.

This plan:

• Covers a broad range of health benefits,

including primary and specialty care, hospital care and prescriptions

• Does not cost more than the insurance plans offered to those without preexisting conditions

• Has a provider network that includes a full-range of services and specialists

To be eligible for the Pre-Existing Condition Insurance Plan, you must be a US citizen, US national or legal resident. You must have been uninsured for at least the last six consecutive months, and you must submit a doctor's statement validating your pre-existing condition. If you currently have insurance but that insurance doesn't cover your condition, you are not eligible for this particular coverage.

To learn more, go to **PCIP.gov**, a government-run website where Georgians can sign up for this plan.

Still have questions? Call the Hospital Accountability Project at **(404) 525-1085** or **(866) 33-WATCH** for help.

ESTABLISHING OUR ROOTS: GRASSROOTS UPDATE

By Ashley Wilson

The dog days of summer are nearly over and we've had a great few months reaching out to Georgians on a number of important consumer topics. Since our last update, we presented information about the dangers of identity theft and how to get a credit freeze to the Sandy Springs Optimist Club, spoke with a wonderful group of AARP volunteers about the dangers of health careacquired infections and met with a feisty group of seniors at the Golden K Kiwanis Club in Smyrna to inform them about the role of the Public Service Commission, the disturbing trend toward a silenced utility customer, and why all Georgians need our Consumer Energy Program on their side.

We also co-hosted two large events here in Atlanta as part of our role in the Campaign for Better Care's Healthy Hospital Initiative. Georgia Watch Hospital Accountability Project Director Holly Lang was honored to participate as part of a panel discussion along with health care providers, patient advocates, and Dr. Don Berwick, Administrator of the Centers for Medicare and Medicaid Services (CMS) at an event held at the Carter Center on June 06. We were all moved by the terrible story of Yolanda Chancellor, who has lost 15 friends and family members to preventable infections.

In late June, we co-hosted a patient safety event that brought together community leaders to discuss how to safely and effectively navigate health care. Held at the Atlanta Community Food Bank, panelists and participants



discussed how safety measures can be implemented at hospitals to bring about greater well-being for patients.

The event was multi-lingual, thanks to the Center for Pan Asian Community Services, which provided on-site translators so those who do not speak English well were able to participate in this important effort.

As we move into the fall, we look forward to continued outreach efforts that will take us to Ringgold, Savannah, Augusta, Vidalia, Rincon and communities throughout the state.

As always, please let us know if you would like us to speak to your group about our work, how you can protect yourself and and ways to help in our efforts to improve transparency and accountability across the board, but particuarly as it relates to health care, insurance, consumer energy, predatory lending and personal finance.

To book a speaker for your event, email Ashley at awilson@georgiawatch.org or call (404) 525-1085, ext. 13.

Charity care hospital regulations scrutinized

Atlanta Journal-Constitution, M.B. Pell, August 07, 2011

"A lot of hospitals are doing a good job of building their communities by providing health services, but other facilities aren't doing a good job and we need a level of transparency to differentiate between the two," said Holly Lang, hospital accountability project director for Georgia Watch, a consumer advocacy group.

"The public has a stake in this because we're forgoing needed tax revenue and we need to know what we're getting," she said.

Utilities spark protests by sticking ratepayers with the bill for risky energy projects

Facing South (The Institute for Southern Studies), Sue Stugis, August 4, 2011

"This settlement is yet another example of the Public Service Commission caving in to pressure from Georgia Power and placing the financial interests of the utility above those of everyday hardworking Georgians -- including thousands of business customers who are Georgia Power ratepayers," said Georgia Watch Executive Director Angela Speir Phelps, a former public service commissioner.

Great summer for Georgia Power

The Columbia County News, Tom Crawford, July 31, 2011

The PSC staff finally gave up on attempts to finalize a risk-sharing plan. The PSC announced that it had reached a "settlement" with Georgia Power where it would continue to monitor the Vogtle project, but without any danger that the utility's investors will see profits reduced if there are cost overruns.

"This proposed settlement protects Georgia Power shareholders but it does not offer any protection whatsoever for Georgia Power customers who are already getting socked with backto-back increases, including the construction financing cost for Vogtle," said Angela Speir Phelps, a former PSC member who now heads the consumer organization Georgia Watch.

What this means is that your electricity bills will keep getting higher, no matter how poorly Georgia Power may handle the Vogtle project.

Ga. weighs dropping financial plan for nuke plant

Associated Press, Ray Henry, July 29, 2011

Georgia Watch, a consumer advocacy group, urged the commissioners to reject



the agreement because it said Georgia Power would bear too little financial risk compared to the liabilities its customers might face. Cost overruns were endemic when utilities built the existing fleet of nuclear plants. For example, Georgia Power originally estimated it would cost \$660 million to build the existing reactors at Plant Vogtle. When they finally started operating in the late 1980s, the final bill approached \$9 billion.

"There's nothing about this stipulation that is good for ratepayers, let alone best for them," said Georgia Watch attorney Clare McGuire.

Cooling assistance money already gone

WXIA-TV, Julie Wolfe, July 14, 2011

With utility assistance money drying up, consumer group Georgia Watch says there are a couple of other options. Clare McGuire is in charge of their Energy department. The group advocates on behalf of small business and consumers in front of the Public Service Commission (PSC).

McGuire says if you've received high utility bills and are unable to pay, ask for a payment plan. Most utility companies will agree to this at least once. "Just like everyone else, they want to get paid," McGuire said.

Hospitals face new infection rules

The Brunswick News, Michael Hall, June 23, 2011

[Georgia Watch Hospital Accountability Project Director Holly Lang] said reporting the numbers is not intended to strike fear in consumers but rather to ensure they know what they are getting into.

"This is a real issue," Lang said. "Reporting drives behavior. If hospitals that have poor rates are mandated to report their numbers, they will begin to work to make those rates better."

Georgians kept in dark on hospital infections

Atlanta Journal-Constitution, Carrie Teegardin, June 13, 2011

In 28 states, hospitals are required by law to make a public report on at least some of the infections patients pick up while under the hospital's care. Georgia is not one of those states. and patient advocates say that makes it difficult for consumers to make informed choices about where to go for health care.

If restaurants must post their inspection scores on their walls, then hospitals should have to disclose rates of potentially deadly infections within their facilities, [Georgia Watch Hospital Accountability Director Holly] Lang said. That would help patients choose a hospital, she said, while also pressuring hospitals to improve patient safety.

"Your infection rate should not be your dirty little secret," Lang said.

For more news featuring Georgia Watchers, go to www.GeorgiaWatch.org.

UNDERSTANDING MEDICAL DEBT AND ITS IMPACT ON YOU

By Holly Lang

As the saying goes, we could all be just an illness away from debilitating medical debt that can lead to fiscal devastation, such as bankruptcy or foreclosure. In 2007, nationally, the average person who filed for bankruptcy due to medical bills was about 45 years old, middle class, attended college, owned a home and was employed. More than threequarters had insurance at the time they filed for bankruptcy. It has been demonstrated again and again that hospitals are the leading cause of that debt.

Besides affecting the ability to obtain preventive health care or acute care for an existing health problem, many experience the financial consequences of unpaid medical bills, such as using up savings to pay for medical expenses.

Of adult patients with high medical bills or medical debt, the figures are startling. In 2007, nearly one-fifth of those with robust health insurance coverage still struggled to pay for basic necessities (such as food, heat or rent), 26 percent used all their savings, 9 percent took out a mortgage against their home or took out a loan, and 28 percent took on credit card debt.

For the uninsured, the situation is even direr. Forty-two percent of those uninsured or sporadically insured were unable to pay for basic necessities, nearly half used up all their savings, 11 percent took out a mortgage against their home, and a third took on credit card debt.

But medical debt doesn't just affect the consumers' pocketbook. According to a 2009 national poll conducted by Kaiser Health, those who have outstanding bills often skip or postpone needed trips to the doctor, forgo a recommended test or treatment, avoid filling their prescription or cut their pills in half to help make their medicine last longer.

Among the reasons given for delaying or avoiding health care was a fear of accumulating additional medical expenses, being unable to pay the upfront co-pay in the doctor's office or denial of care due to outstanding medical bills. But, as studies have shown, this delay of care has a direct impact on their health, and conditions or medical needs that could have been treated affordably and efficiently in a clinic or primary care setting, escalate to the point of needing emergency treatment, the most expensive type of care. This not only directly impacts the consumer both financially and medically, but also the community as a whole, including the hospital, which may be left with a large unpaid bill.

Consumers must be aware of their options when it comes to paying medical bills in order to avoid the type of fiscal difficulties that plague so many.

To start, consumers should know that most every hospital offers some sort of financial assistance. Eligibility is generally determined by income, and most facilities receive some state funds to help offset the cost of providing this assistance. The law requires that information regarding this assistance must be clearly posted and communicated, but if not, consumers should know it is their right to ask for more information. In addition, upon request, most hospitals will offer a payment plan for balances due, even if the patient doesn't qualify for financial assistance. These plans should have clear terms of repayment, and should not come with any interest attached.

And, no matter your financial circumstances, in the event of an

emergency, all hospitals are required to provide an examination and stabilizing treatment to those needing care, without any consideration of insurance coverage or the patient's ability to pay. In Georgia, hospitals are not allowed to require a deposit at the emergency room for patients who may be lowincome. Learn your rights as a patient so that you are better able to receive the safe, effective and affordable care you need.

AT THE HOSPITAL

Once at the hospital, there are a few things you can do to help manage your costs.

 Ask questions. It's your right to know why your doctor is ordering a certain medical test and if there are any lowcost options.

- Inquire about your charges, especially room charges when your treatment requires an overnight stay. Know what the room charge includes, and make sure none of the included items appear on your bill. Bring items that aren't covered to keep costs down. In addition, always bring your own prescriptions, when possible.

- While in the hospital, *keep a detailed log* of every test, treatment and medication you are given, or ask a family member to do so.

- Never pay your bill before leaving the hospital so you have the chance later to review any charges.

 Always ask for an itemized bill so you are able to double check for errors.
Common errors include charges for medications that were not administered and charges for a private room when you shared your room.

- Know you were likely treated by a specialist who will bill you separately from the hospital, and be sure to learn their policies and procedures when it comes to billing you for services.



Continued from page 1



One of the more powerful moments of the film showed the reaction of people approached on the street with pre-existing opinions of the Liebeck case, which most believed was a greedy attempt to collect from the deep pockets of McDonald's following an insignificant burn. The cameras then captured their horror in seeing photos of the elderly Liebeck's third degree burns which required skin grafts and medical care that cost upwards of \$10,000.

In the courtroom, when it was revealed that McDonald's had received approximately 700 similar burn complaints and continued to instruct restaurants to serve their coffee between 180-190 degrees, the Liebeck jury chose to send McDonald's a message to change their behavior.

The jury award of nearly \$2.86 million was later reduced by a judge and then settled for an undisclosed amount. As a means to protect corporate profits, a strategic war against consumer rights was officially launched by pro-tort reform groups, and the Liebeck case was manipulated to appear to be the perfect example of a "frivolous lawsuit."

Under the faux-grassroots guise of "Citizens Against Lawsuit Abuse," a wellfunded national tort reform propaganda effort, began. The spin successfully reached the ears of state and federal lawmakers, many of whom soon thereafter successfully pushed legislation that created different types of caps, or maximum limitations, on the amount that injured plaintiffs could recover.

For example, Georgia's sweeping 2005 tort reform law capped noneconomic damage

awards at \$350,000, but just last year those caps were deemed unconstitutional by the Georgia Supreme Court. The decision upheld a \$1.265 million jury award to Betty Nestlehutt of Marietta who was left permanently disfigured after a plastic surgeon botched what should have been a routine face-lift procedure and left her virtually homebound. Ruling in favor of the plaintiff in the case, Chief Justice Carol Hunstein wrote, "The very existence of the caps, in any amount, is violative of the right to trial by jury."

The Nebraska case of Colin Gourley, who was born with cerebral palsy due to clear medical malpractice, is highlighted as an example of the arbitrary nature of damage caps. His estimated lifetime cost of care is \$6 million. However, the total damage cap in Nebraska is \$1.25 million. Rather than hold the doctor's malpractice insurance carrier accountable, the law effectively passed that cost on to the taxpayers, who will be paying for Gourley's care for the rest of his life.

The film also highlights the influence of deep-pocketed tort reform advocates on state Supreme Court elections, particularly in light of the recent decision by the US Supreme Court in the case Citizens United v. Federal Election Commission, which gives corporations the ability to fund independent campaign expenditures. Judges who are deemed to not be probusiness have been targeted by national groups who want to see the scales of justice tilt their way, and continually pour money into disparaging advertisements.

Disturbingly, here in Georgia, regulated utilities can now contribute directly to political campaigns, including judicial elections, because of the successful passage of Senate Bill 160, which Georgia Watch worked tirelessly to defeat.

The film also addresses the use of binding arbitration clauses, which are increasingly found in the small print in a consumer contract, often unbeknownst to the person signing it. Arbitration is the process by which the parties to a dispute submit their differences to the judgment of a person or group, who is not a judge but has the authority to decide the outcome of the case. The downside for consumers can be that arbitrators are not always required to be impartial and the arbitrator is often chosen and paid for by the very company with whom the consumer has the dispute.

There is often not a right to an appeal in a civil court before a judge, if the outcome of the arbitration is unfavorable to the consumer. If a person signs a legitimate contract that includes a binding arbitration clause, they have essentially waived their right to have their dispute heard in a court of law. Consumers who have been wronged are shocked to find they have signed away their right to have their case heard before a jury and instead are bound to have their case decided behind closed doors by an arbitrator.

Near the conclusion of the film, former Georgia Judicial Nominating Committee member Ken Canfield said, "I can't tell you why people support tort reform. I can tell you if they have supported tort reform and they subsequently get hurt, they're really sorry that they did."

This speaks to the core of the film's message and the work that Georgia Watch will always be committed to as we fight to ensure that the doors of Georgia's courts remain open to consumers.

SHARE YOUR STORY TO HELP OTHERS

Please take a moment to share with us your experience with consumer energy, health care, predatory lending or civil justice. Your story helps us better understand the problems Georgia families face so that we can promote policy reforms to the legislature, regulatory bodies and media that strengthen accountability measures and make our marketplace fair for all Georgians.

Email us at GeorgiaWatch@GeorgiaWatch.org or call us at (866) 33-WATCH or (404) 525-1085.

Study: Proposed Power Plant Would Mean Higher Costs for Consumers

By Clare McGuire

If the controversial Power4Georgians proposed coal-fired power station Plant Washington becomes a reality, many Georgia consumers would see their electric bills skyrocket up to 20 percent in the first year, as opposed to an expected two percent increase in the absence of the plant.

In June, Georgia Watch released a study titled "Power4Georgians Plant Washington Coal-Fired Power Plant: Too High a Price for Consumers," authored by Tom Sanzillo of TR Rose Associates, a public policy and financial consulting firm in New York City. Sanzillo has used his background as an expert in finance to analyze and prepare reports on a wide array of topics, including energy plant finances, energy generation and economic development.

Plant Washington is a proposed 850 MW coal-fired power plant in Sandersville, about 60 miles east of Macon. The plant is proposed by a consortium of Georgia Electric Membership Corporations (EMCs) called Power4Georgians (P4G). The six members of P4G are Cobb, Central Georgia, Washington, Snapping Shoals, Upson and Pataula EMCs.

According to P4G, the proposed plant will provide base load energy to meet the expanding needs of the metro Atlanta area. Although P4G estimates the cost of the plant at \$2.1 billion, with an approximate four-year construction period once permits are granted,

Continued from page 1...

adjustments to Georgia Power's profit if the price tag ballooned above the \$6.1 billion dollar projected cost. The plan also provided an incentive to Georgia Power to finish the units on time and under budget. Georgia Power strongly opposed the staff proposal.

Throughout the RSM hearings before the PSC, Georgia Watch supported ratepayer protection and advocated for a proposal that would better align the interests of ratepayers and Georgia Power shareholders.

Instead of approving the staff proposal,

Sanzillo's report concludes that the cost of the plant is conservatively estimated at \$3.9 billion—almost double P4G's estimate.

According to Sanzillo's analysis, if Plant Washington is built, EMC customers will see their electric bills skyrocket 10 to 20 percent in the first year, depending on which EMC serves them.

During the first year of its operation, an average-use household using 1000 kWh per month would see a \$208 annual increase in its bill. Without the construction of Plant Washington, rates would only increase an average of two percent.

Additionally, during the early years of Plant Washington's operation, consumers can expect at least an additional \$50 annual charge to pay for the cost of new carbon regulations.

It is noteworthy that these Plant Washington-related price hikes will potentially be borne not only by customers of the P4G EMCs, but also by customers of any of the other thirtysix EMCs that serve throughout the state; the amount of upward pressure on rates would depend on the amount of electricity these non-P4G EMCs use

commissioners approved a settlement, which not only leaves ratepayers solely responsible for cost overruns, but also allows Georgia Power to collect its normal profit margin of more than 11 percent, leaving Georgia Power ratepayers vulnerable to an unlimited price tag on cost overruns.

"Commissioners approved a plan that actually rewards Georgia Power shareholders if and when the project goes over budget, as long as the Commission finds that the cost overruns were reasonable," said Georgia Watch Consumer Energy Program Director Clare McGuire.

from Plant Washington.

There has also been almost a complete lack of transparency regarding Plant Washington's construction, as evidenced by P4G's apparently not having conducted a cost-benefit analysis regarding construction of the plant.

As the report states: "The plant developer, Power4Georgians, has not provided its customer-members with vital information regarding the plant's finances or a sound, detailed explanation about the expected impact of Plant Washington on customer rates. Whether the plant moves forward or not, the EMC members who will potentially be saddled with steep rate increases are entitled to a thorough explanation."

"When we see evidence as in Mr. Sanzillo's report of electric bill increases for recession-strapped consumers that would be eight times higher than necessary, we are obligated to point out that Plant Washington is not a fiscally responsible choice given the high price tag and the uncertain regulatory climate," said Georgia Watch Executive Director Angela Speir Phelps.

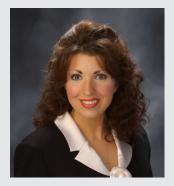
"If more power is needed in Georgia, it should be the most affordable power possible for consumers."

To consumers and organizations such as ours that act as a watchdog for consumers, Plant Washington is a bad investment and an even worse liabilityin-the-making for Georgia.

The PSC conducts semi-annual reviews of the construction expenses associated with Vogtle Units 3 and 4. Georgia Watch will continue to monitor this ongoing docket and will intervene in subsequent semi-annual reviews as needed to ensure that the voice of residential and small business customers is represented in these important hearings.

Created in 2009, the Consumer Energy Program (CEP) is a passionate advocate on behalf of Georgia's residential and small business customers in energy-related matters.

NEWS FROM.... THE DIRECTOR'S CHAIR



By Angela Speir Phelps

During the summer we recognize two very important holidays. We remember those who have made the highest sacrifice for our freedom on Memorial Day and on the Fourth of July we celebrate our freedom and independence.

As a child, I placed my hand over my heart and said the pledge of allegiance to our flag each day in school. I spoke the words and focused on their meaning, but as a youngster I truly didn't understand the magnitude of "with liberty and justice for all." It wasn't until I spoke those words as an adult that I truly understood their importance and recognized how blessed we are to live in America and how valuable our freedom is. I am increasingly mindful of the strength and courage of our country but also how fragile our civil liberties are. Civil liberties are the freedoms and rights that protect individuals from government abuse.

Our founding fathers taught us that we must be ever vigilant in protecting our freedoms and the rights enshrined in our Constitution. Patrick Henry said: "The Constitution is not an instrument for the government to restrain the people; it is an instrument for the people to restrain the government." Our right to a fair and impartial trial by a jury of our peers is ensured by the 7th amendment. It is also enshrined in our state constitution. Just as we have civil laws to restrain men in society, so we have constitutional laws to restrain those in power.

Citizens have access to civil courts to seek justice when they believe they've been wronged or harmed. Through the civil justice venue they are offered the opportunity to set things right by presenting their case to a fair and impartial jury of their peers. It is up to the jury, not legislators, to hear the evidence and decide a fair outcome. Even though our constitution is eminently clear in preserving this right, in 2005 legislators thought they knew better than our founding fathers when they tried to legislate away this fundamental right through the passage of Senate Bill 3, a tort reform bill.

Legislators should not attempt to circumvent the judicial process by restricting the jury's freedom to decide the outcome of a particular case based upon the evidence. That's exactly what the Georgia legislature did in 2005 when they passed Senate Bill 3. They issued a blanket approach through legislation that by its nature unfairly prejudiced the outcome of court proceedings. A decision to legislate away our rights unravels the foundational fabric of our society and tramples upon the sacred ground of our civil liberties.

It is for these reasons that Georgia Watch is closely watching the balance in our state legislature as Georgia's House and Senate draw dangerously close to constitutional majorities. Any time any one party holds the majority and has the opportunity to nullify our rights by reconstructing our constitution, we should be wary, concerned and most of all, vigilant as our forefathers warned us to be. Changing our constitution should never be entered into lightly and should only be done when it is to expand upon our rights, not limit them.

As we approach constitutional majorities in the Georgia legislature, it becomes increasingly viable that legislators could amend the constitution, thereby infringing upon the rights of everyday Georgians.

The Supreme Court is only as good as the laws it will uphold. If laws protecting citizens are repealed and our constitution eroded, then we should be ashamed for not holding our legislators and, indeed, ourselves accountable.

As Andrew Jackson said in 1837: "Eternal vigilance by the people is the price of liberty, you must pay the price if you wish to secure the blessing. It behooves you, therefore, to be watchful in your States as well as in the Federal Government." We are watching and we will work tirelessly- as we have since our founding almost ten years ago- to protect Georgians' rights to access the courts.



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Georgia Watch Board Member Clark Howard:

"Georgia Watch is the only bona fide group in Georgia looking out for you and me as consumers."

FOR QUESTIONS REGARDING

CONTACT US BY PHONE AT (866) 33-WATCH OR BY EMAIL AT

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Georgia Watch has been the state's leading consumer watchdog for nine successful years!

We impact policy and provide education in the areas of health care, foreclosure, consumer energy policy, predatory lending and identity theft.

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GeorgiaWatch is OUTSPOKEN

So far this year, Georgia Watch has reached thousands of Georgians statewide through consumer workshops and outreach. We will continue to get out into the community to help consumers and provide education about important issues.

You can book Georgia Watch for a speaking engagement or consumer workshop by calling (866) 33-WATCH!