

# PIRGIM



**Jason Barbose**  
PIRGIM FIELD ORGANIZER



PUBLIC INTEREST RESEARCH GROUP IN MICHIGAN & PIRGIM EDUCATION FUND

## Annual Report

Fiscal Year 2006





# LETTER TO MEMBERS

David Pettit, Consumer Associate

*As always, PIRGIM is committed to tackling tough issues and countering the influence of special interest lobbyists—to protect consumers and the voices of ordinary citizens.*

*Regardless of changes to the PIRGIM team, our central mission remains the same: to deliver result-oriented activism by soundly researching problems, building grassroots support, and forcefully advocating effective solutions.*

*The sheer volume of our work for the public interest in a single year is astounding: Over 300 appearances in the media, 10 reports released, 25,000 e-actions taken by members, 8,000 postcards delivered, 100 legislative meetings held—and the day-to-day buzz of activity that keeps it all happening.*

*Of course, the most important measures of our success are the results—the policy victories and educational successes that you will read about in this annual report.*

*Highlights include:*

- *Passage of a bill that will require power plants to reduce their mercury emissions 90 percent by 2015 (see page 2);*
- *Educating citizens about financial stability (see page 3-4); and*
- *Educating citizens on energy efficiency (see page 5).*

*Through it all, we depend on the inspiration and support of our members and allies. Our victories only convince us further that change is possible by engaging our democracy and fighting to create the world we hope to see.*

*Thank you for your support in 2006 and your continued support into 2007, as we work to truly represent the public interest here in Michigan.*



*Cover: Clockwise from top left: Jason Barbose discusses how energy policy impacts consumers (FOX News); David Pettit urges consumer protections (Staff); Kate Madigan urges mercury reductions (Staff); Michigan Statehouse (Answers.com).*

# STOPPING TOXIC THREATS

## New Law Will Reduce Mercury Pollution; Move To Let Polluters Off The Hook Thwarted

PIRGIM research demonstrated the need to reduce mercury pollution and to keep the public informed about toxics in the environment

### Mercury Pollution Reduced

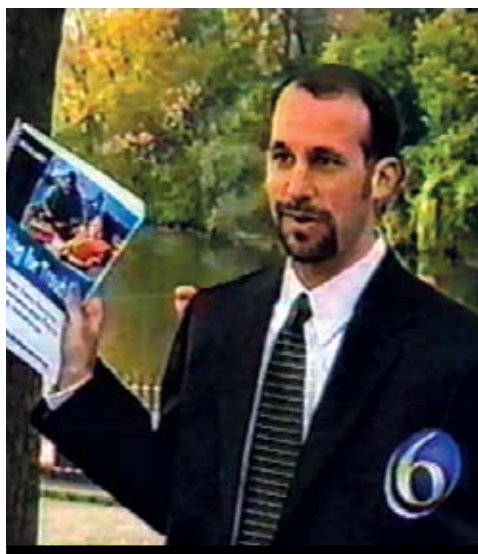
Long-anticipated recommendations released this year detailed how Michigan could cut toxic mercury pollution from our power plants. The final report from the Michigan Mercury Utility Workgroup, of which PIRGIM is a member, was finally released to the public, after nearly two years of analysis and debate.

“The report confirms that 90 percent mercury reductions are achievable, affordable and absolutely necessary to protect Michigan’s children,” said PIRGIM Advocate Kate Madigan, our representative in the workgroup.

In April, Gov. Jennifer Granholm agreed with these findings and announced that power plants would have to reduce their mercury emissions by 90 percent by 2015. This landmark achievement will make great strides in protecting Michigan’s children from this toxic chemical.

### Holding Polluters Responsible

A bill misleadingly dubbed the “Homeowner Protection Act” came perilously close to enactment, but PIRGIM and others persuaded the governor to veto it. Under the guise of protecting property values near Dow Chemical in Midland, the bill would have required the state to test each parcel of property near the plant before Dow could be forced to pay for cleanup. Aside from resulting in slow, expensive cleanups, the bill would have



Mike Shriberg releases PIRGIM’s “Fishing For Trouble” report, which detailed the dangerous health effects of mercury contamination.

prevented property owners from learning whether their property is contaminated.

### Protecting The Right To Know

The Bush administration proposed changes to the Toxics Release Inventory Program that would significantly decrease the information that the public, including state and local officials, have about harmful chemicals released into Michigan’s environment. PIRGIM responded to the proposal with an analysis showing how much critical information residents would lose regarding the dangerous chemicals discharged in their neighborhoods.

## Our Mission

When consumers are cheated or the voices of ordinary citizens are drowned out by special interest lobbyists, PIRGIM speaks up and takes action. We uncover threats to public health and well-being and fight to end them, using the time-tested tools of investigative research, media exposés, grassroots organizing, advocacy and litigation. PIRGIM’s mission is to deliver persistent, result-oriented public interest activism that protects consumers, encourages a fair, sustainable economy, and fosters responsive, democratic government.

## In Their Own Words



**Gov. Jennifer Granholm**  
Michigan Governor

*“I greatly appreciate PIRGIM’s strong advocacy, and have been proud to work with them to protect children from mercury pollution, provide consumers with protections against identity theft, and protect Michigan’s land and water for future generations.”*

# PROMOTING FINANCIAL LITERACY

## Unfair Financial Practices Continued To Harm Consumers

PIRGIM released a guidebook exposing unfair practices in the financial industry and helping consumers avoid financial pitfalls

In 2006 PIRGIM created a financial literacy guidebook to help consumers take on the banks, lenders and credit card companies that take advantage of unknowing and frustrated consumers, and supported protections for financial privacy.

“Mastering Your Money: A How-To Guide For Financial Stability” is PIRGIM’s concise, user-friendly guidebook for low- and middle-income families. It explains how to budget, save money, find affordable banks and credit cards, avoid predatory loans, and get out of debt.

“Financial literacy is a tool every Michigander can benefit from,” said PIRGIM’s Mike Shriberg. “With those tools in hand, citizens can demand stronger consumer protections and make informed decisions to get the most out of every dollar.”

### Bank Fees

A common financial problem is that banking is too costly. The average family that can’t meet minimum balances pays nearly \$250 every year for a regular checking account. Yet the banking industry earns over \$120 billion in annual profits. By raising existing fees, inventing new ones, making it harder to avoid fees and raising minimum balances, the industry keeps putting the squeeze on consumers.

“Mastering Your Money” gives consumers four practical strategies for paying less at the bank and building a framework

for financial stability. To better protect consumers, PIRGIM is also urging Congress to ban unfair bank fees and offer low-cost lifeline accounts for low-income families.

“Unless they are required by law to offer affordable accounts, most banks will not,” said Shriberg.

### Credit Reports

Consumers use their credit report to get approved for loans, credit cards and leases. Unfortunately, most credit reports have mistakes because credit bureaus don’t ensure that reports are complete and accurate. “Mastering Your Money” warns

consumers about common mistakes in credit reports and offers tools for improving consumers’ credit history.

In addition, businesses continue to gather, buy and sell extensive records of personal data—often without consumer knowledge and almost always without permission.

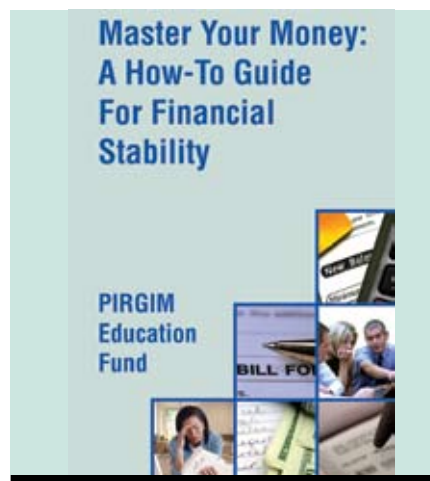
“All too often, companies’ negligent privacy practices put personal information into too many people’s hands, making it easy for criminals to get the data they need to commit identity theft,” said Shriberg.

In 2006, PIRGIM helped to publicize a new federal law that gives consumers the right to receive one free copy of each of their credit reports each year so they can check for mistakes.

PIRGIM also worked with state Sen. Shirley Johnson (Royal Oak) and committee chairman state Sen. Alan Cropsey (DeWitt) to advance strong legislation to ensure that Michigan consumers receive immediate notification when a financial institution has a security breach that makes their customers’ personal and financial data vulnerable to theft.

In March, Consumer Advocate Megan Owens testified before the Senate Judiciary Committee to support the security breach notification proposal and oppose financial industry efforts to weaken it.

“Some self-interested companies have pushed for amendments... that effectively give businesses and agencies the choice of whether or not they alert their customers, based on their opinion of the likelihood of



“Mastering Your Money: A How-To Guide For Financial Stability” is PIRGIM’s guidebook for helping consumers achieve financial stability.

injury,” Owens told the Committee. “This type of provision is bad for consumers. Bottom line: If a breach is reasonably likely to have occurred, the public has a right to know,” Owens added.

Another problem is that anyone claiming to have “permissible business purpose” can get a copy of a consumer’s credit report.

In response, PIRGIM worked with Sen. Gilda Jacobs (Huntington Woods) and Rep. Kathy Angerer (Dundee) to give Michiganders more control over who can access their credit report by giving

second loan to pay interest on the first. To help customers, “Mastering Your Money” provides four alternatives to getting a short-term loan, and advice on how to avoid predatory lending.

“The problem with payday loans is that far too many people get trapped into a revolving cycle of loan after loan,” said Shriberg. “The reality is that payday loans almost always create more financial trouble for consumers than they solve.”

PIRGIM supports laws to prohibit high-cost, short-term loans secured by personal checks, tax refunds, or car titles.



*PIRGIM’s Megan Owens appears on Michigan Public Television to discuss ways in which Michigan consumers can take control of their finances and better manage their money.*

consumers the power to place a “security freeze” on their credit report, controlling who sees their credit history.

### **Predatory Lending**

Payday loans and other forms of predatory lending are deals that sound too good to be true—and they usually are. Many payday lenders take advantage of desperate consumers by enticing them into high-cost, short-term loans.

When consumers are unable to pay the interests rates, which can run up to 400 percent APR, they are forced to take out a

Additionally, PIRGIM supports a ban on unfair or predatory lending terms, such as excessive upfront charges and prepayment penalties, and is working to protect homes from foreclosure when debt has resulted from fraudulent or predatory lending practices.

With “Mastering Your Money” and advocacy in favor of some of the strongest financial privacy protections in the country, PIRGIM pushed an ambitious agenda for consumers in 2006. PIRGIM is eager to continue to tackle these issues and others of importance to consumers in 2007.

## **Outreach**

PIRGIM educated Michiganders about ways to better manage their money and get out of debt through our guidebook, “Master Your Money.” Here are six ways to take control of your money:

- Create a spending plan by understanding your income compared to your spending habits and setting priorities.
- Shop around for credit cards that complement your spending habits and affordable banks with low fees.
- Order copies of your credit reports and check them for accuracy.
- Avoid predatory lenders and high-cost loans, such as cash advances or payday loans.
- Take steps to get out of debt and seek additional help from credit counselors.
- Start saving.

## **In Their Own Words**



**Sen. Shirley Johnson**  
Michigan State Senator, District 13, Troy

*“PIRGIM played a pivotal role in helping me advance legislation that will provide consumers with strong protections against identity theft. Throughout the process, their staff offered well-researched recommendations and testimony before key committees that led to the legislation becoming law.”*

# ENERGY EFFICIENT MICHIGAN

## Michigan's Energy Demand, And Energy Prices, Continued To Grow

PIRGIM advocated energy efficiency, more responsible energy use and increased renewable energy technologies

In late 2005 and 2006, energy issues shot to the top of many Michiganders' priority lists. Skyrocketing oil and natural gas prices around the world hit home at Michigan gas pumps and on our home heating bills. That same year, PIRGIM launched its campaign for a New Energy Future for Michigan.

"We stand at an energy crossroads," said PIRGIM Associate David Pettit. "We can keep making financial and environmental sacrifices to prop up dirty, unsustainable energy sources like coal and oil—or we can use renewable resources and efficiency to lead the way to a prosperous and environmentally sound energy future."

PIRGIM is calling on the Legislature to pass a Clean Energy Standards bill requiring 20 percent of Michigan's energy to come from renewable sources or energy efficiency by 2020.

### Efficiency And Conservation

PIRGIM is also calling on the Legislature, Public Services Commission and Gov. Jennifer Granholm to take immediate steps toward energy efficiency and conservation, including restarting utility conservation programs that have been neglected.

Unfortunately, utilities, mining and drilling industries also see high energy prices as an opportunity—an excuse to build more polluting coal-fired power plants,

drill in pristine areas, and increase reliance on non-renewable, non-indigenous resources to power our state.

PIRGIM's approach would provide Michiganders with more jobs, boost our flagging economy, reduce air pollution, clean up the Great Lakes, and move Michigan toward energy independence.

With high unemployment, great manufacturing capacity and large renewable energy potential, Michigan stands to benefit greatly from a New Energy Future

focusing on renewables, energy efficiency and energy conservation.

"The energy we need is here in the form of energy efficiency, conservation and renewables," said Pettit. "We only need the political will to use it."

PIRGIM also released two major research studies on renewable energy. Each study resulted in extensive media coverage throughout the state.

In 2007, PIRGIM will increase action on energy issues, as we continue to work to show citizen support and urge lawmakers to move Michigan toward a New Energy Future.



*PIRGIM's Jason Barbose calls on lawmakers to replace Michigan's fossil-fuel dependent energy policy with one focused on renewable energy and energy efficiency.*

# MAKING A STRONGER DEMOCRACY

## Calls For Ethical Leadership And Reform Heard In Congress

PIRGIM fought to bring ethics reform and contribution limits to the halls of Congress

PIRGIM released a new report, “Look Who’s Not Coming to Washington,” detailing the stories of qualified candidates who saw their campaigns overwhelmed by big money opponents. The report profiled candidates from the two major parties in 45 states, many of whom had extensive public service experience but lacked the resources to compete against their well-heeled opposition.

“The candidates with the best access to wealthy donors—not necessarily those who make the best representatives—continue to win more than 90 percent of the time,” said PIRGIM’s Gary Kalman.

### Fighting Rollbacks

Following the 2004 election—the first held under new campaign finance laws—Congress proposed a series of bills to undo several of the recent reforms and other rules that date back more than 30 years. In one of the most sweeping bills, Reps. Mike Pence (Ind.) and Al Wynn (Md.) teamed up to propose raising contribution limits, opening new loopholes to allow wealthy interests to evade contribution limits and disclosure requirements and giving incumbents a fundraising advantage over their challengers by loosening the rules on “Leadership PACs.”

Kalman worked with members of Congress and the editorial boards of major newspapers to educate and dissuade Congress from rolling back campaign finance



*Gary Kalman, PIRGIM's federal democracy advocate, speaks at the National Press Club on campaign finance reform.*

laws. By the year’s end, five separate rollback attempts had been defeated.

### A Call For Ethical Leadership

Before the recent scandals in Congress became top news, PIRGIM joined the bipartisan Congressional Ethics Coalition to call on Congress to reverse partisan-inspired changes to rules and to appoint an independent counsel to investigate former House Majority Leader Tom DeLay (Texas). The coalition continued to be at the forefront of ethics reform, providing leadership and direction to address the abuses uncovered over the last year.

## Research

Some of the reports PIRGIM wrote and released this year included:

- Redirecting Michigan’s Energy: The Economic and Consumer Benefits of Clean Energy Policies
- Made in the U.S.A.: Power Plants and Mercury Pollution Across the Country
- The Right Start: The Need to Eliminate Toxic Chemicals from Baby Products
- Trouble in Toyland: The 20th Annual Survey of Toy Safety

## In Their Own Words



**Martin Kushler, Ph.D.**  
Director of Utilities Program, American Council for an Energy-Efficient Economy (ACEEE)

*“I appreciate working with effective grassroots groups like PIRGIM to advance important energy-efficiency and clean energy policies within Michigan.”*

# DEFENDING CONSUMERS' RIGHTS

## Congress Favored Powerful Interests Over Consumer Protections

### PIRGIM stood up to corporations who lobbied to take away basic consumer protections

The past year was the best of times for corporations, and it was the worst of times for consumers.

#### Protections Rolled Back

Consumers faced as difficult a year on Capitol Hill as they ever have. Powerful special interests finally succeeded in rolling back consumer bankruptcy and class action legal rights protections.

In the case of bankruptcy rights, despite massive campaign contributions, it still took the credit card companies a full eight years to eviscerate balanced bankruptcy laws, which had allowed consumers to reorganize their finances. Congress ignored the evidence: People don't abuse the bankruptcy system. More than 90 percent of consumers file for bankruptcy because they get sick, get divorced or get laid off.

PIRGIM stepped up efforts to convince Congress that the problem isn't personal irresponsibility; rather, it is corporate irresponsibility. Federal Consumer Program Director Ed Mierzewski testified in June before the Senate Banking Committee on unfair credit card practices and outlined a program of necessary reforms. The platform has been well received by the media and the public, but not yet by Congress.

#### Foundation For Reform

PIRGIM built support for reforms to our consumer protections, both federally and

at the state level in long-standing areas like toy safety and identity theft. We also added new projects and issue areas like cell phone consumer rights, media ownership and control of the Internet.

On identity theft, our work was focused on state reforms. Following the February disclosure by the data broker ChoicePoint that it had sold 163,000 consumer files to identity thieves, states around the nation accelerated efforts to pass the PIRGIM and Consumers Union model identity theft law. We only learned about ChoicePoint because of the pioneering PIRG-backed

California breach notification law. By the end of the year, 22 more states had joined California in requiring companies that suffer security breaches to notify consumers. Also, eight states gave consumers the right to prevent identity theft by freezing access to their credit reports.

The challenge now is to preserve the right of states to protect consumers, privacy, pocketbooks, health and safety in the face of federal legislation that overrides strong state laws.

#### New Projects

In 2006, PIRGIM continued efforts to protect cell phone customers from unfair billing practices. In August, we released the report "Locked In A Cell," documenting how wireless carriers use the threat of



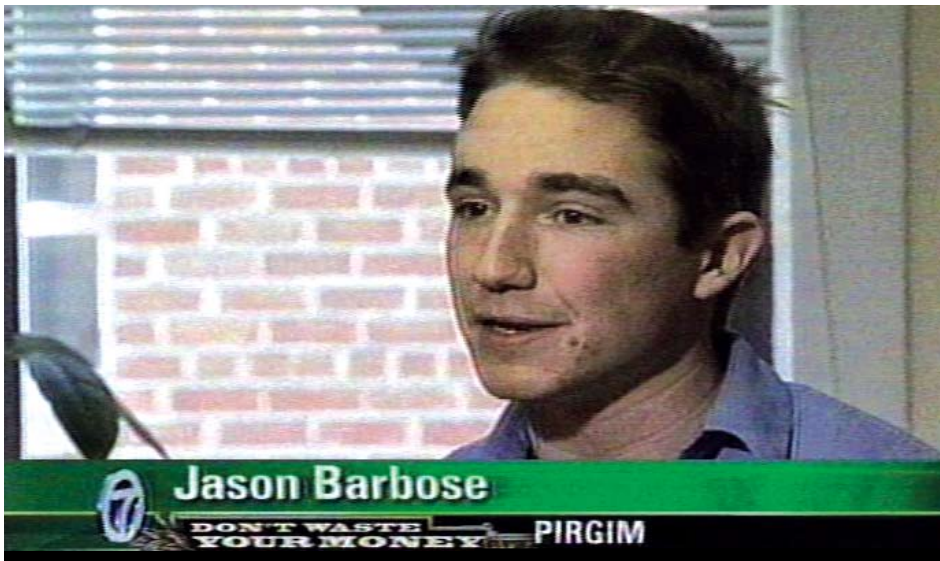
*PIRGIM's David Pettit urges a Michigan resident to support legislation at both the state and federal level that will protect consumers against unfair industry practices.*

exorbitant early termination penalties to prevent consumers from shopping for better deals, effectively limiting competition in the marketplace. We also challenged industry efforts to convince the Federal Communications Commission (FCC) to eliminate the state PIRGIM-backed “Cell Phone Bill of Rights.”

We helped launch a broad-based Media and Democracy Coalition to keep the Internet free. We’re working to prevent the telephone and cable companies from erecting tollbooths on the Internet. The coalition is also fighting to make sure

support for necessary Food and Drug Administration (FDA) reforms. In July, she presented our reform platform at a hearing of the Institute of Medicine of the U.S. National Academies of Science. Although congressional activity on the issue slowed, Johnson also worked to build support for greater access to low-cost prescription drugs.

In November, we released the 20th Anniversary “Trouble In Toyland” report. Over the years, the U.S. Consumer Product Safety Commission (CPSC) and toy manufacturers have recalled or taken



*Jason Barbose appears on Channel 7 News to urge lawmakers to pass the Cell Phone Bill of Rights. The bill would protect Michigan consumers from unfair cell phone company policies like exorbitant early termination fees, which effectively limit competition in the marketplace.*

that the FCC does not allow powerful broadcast networks to get even larger and further limit the diversity of opinions that viewers and listeners get on publicly-owned airwaves.

In May, Mierzwinski spoke at a Media Reform conference in St. Louis attended by thousands of media reform activists.

### Safe Products

In the wake of the Vioxx scandal, PIRGIM Federal Advocate Lindsey Johnson expanded our work on drug safety issues. She advocated to build congressional

other actions on at least 120 choking and other hazards identified by the report. In 1994, Congress passed the Child Safety Protection Act largely due to our efforts.

This year, we added a new element to our investigation of unsafe toys. We commissioned independent lab tests for toxic chemicals. They found that several toys labeled “phthalate-free” contained measurable levels of these toxic chemicals. We filed a deceptive advertising petition with the Federal Trade Commission (FTC) to address the false claims.

## Coalitions

Here are a few of the organizations that PIRGIM worked with over the last year:

- AARP
- Alliance for the Great Lakes
- American Council for an Energy-Efficient Economy
- The Apollo Alliance
- Clean Water Action
- Consumer Federation of America
- Consumers Union
- Ecology Center
- Michigan Environmental Council
- Michigan Interfaith Power and Light
- Michigan Land Trustees
- Michigan League of Conservation Voters
- Michigan Maternal and Child Health Association
- Michigan Nurses Association
- Midwest Energy Efficiency Alliance
- National Environmental Trust
- National Wildlife Federation
- Natural Resources Defense Council
- Sierra Club

## In Their Own Words



### Fr. Charles Morris

Executive Director,  
Michigan Interfaith  
Power and Light

*“Promoting energy efficiency is the first key step in reducing global warming pollution, and I am very excited to work with PIRGIM and other energy advocates to make sure clean energy solutions are implemented in the state of Michigan.”*

# KEEPING COLLEGE AFFORDABLE

## Congress Cut Aid For Students And Parents

PIRGIM's Higher Education Project led the fight against cuts that make it harder to afford a college education

### Pell Grants At Risk

College costs have continued to increase over the past several years, but federal support for affordable education has diminished. The Pell Grant, the key federal student grant program, is capped at \$4,050. Despite rising costs in tuition, books and room and board, the maximum Pell grant has remained at that level since 2002. This limit leaves more students and their parents turning to larger loans to pay for college.

The consequences of a less affordable college education are dire for our country. Rising costs dissuade would-be students from enrolling and leave those who attend college with large amounts of debt. By limiting educational prospects, decreasing student aid cuts off career aspirations for young people. In the 2006 federal budget passed in December 2005, Congress called for cuts to federal entitlement programs including \$12 billion in cuts to the student loan programs. Seventy percent of these cuts would affect students and parents who rely on student loans to pay for college.

### Campaign Makes Headlines

PIRGIM's Higher Education Project led a broad coalition of student groups, teach-

ers' unions and college associations to try to defeat the largest cut to the student loan programs in history. Students from around the country generated more than 10,000 calls to Congress, produced more than 200 articles in national, local and campus papers and organized dozens of events. PIRGIM Higher Education Associate Luke Swarthout was featured in the New York Times, Washington Post, USA Today, Los Angeles Times, Seattle Post-Intelligencer and National Journal. The

broad grassroots attention turned what had been an obscure budget issue into a national debate on college campuses.

### Congress Votes Against Students

Just before the close of the year, the Senate voted 51-50 to pass these student aid cuts, with Vice President Cheney breaking the tie. One month later the House went on to vote 216-214 to pass the budget cuts.

PIRGIM's Higher Education Project will continue to work to increase student aid funding and push Congress to address the impact of rising student debt on our nation's college students and graduates.

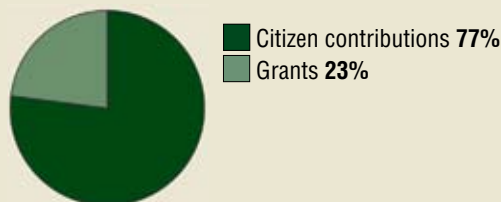


PIRGIM's Luke Swarthout and Sen. Charles Schumer (N.Y.) at a press conference on Capitol Hill. Congress recently approved the largest cuts to student aid ever, even as the cost of a college education continued to rise.

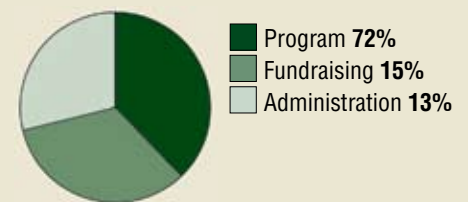
### Financial Information

Charts reflect combined financial information for PIRGIM, PIRGIM Education Fund, PIRGIM Citizen Lobby and PIRGIM's citizen outreach programs.

### FY06 Income



### FY06 Expenses



# PIRGIM SUPPORTERS

## Sponsoring Another Year Of Action In The Public Interest

Citizen support is the cornerstone of PIRGIM and the PIRGIM Education Fund. Thousands of Michigan citizens supported PIRGIM by making membership contributions in fiscal year 2006. The members listed below were particularly generous in backing the organization's research and advocacy.

Names that appear in italics denote our monthly supporters. These members provide stability to the organization's resources through our monthly giving program.

### Development Committee

PIRGIM Development Committee members supported the organization with contributions of \$1,000 or more.

Douglas Crary • *John Morris* • Douglas H. Phelps

### Patrons

Patrons supported PIRGIM with contributions of \$500 - \$999.

Elizabeth Crowder • *Jacque Eccles* • Dolores Gaska • *Kathy Giancarlo* • Margaret Nance • Richard Wilhelm • Linda Woodworth

### Sponsors

Sponsors supported PIRGIM with contributions of \$250 - \$499.

*Katherine E. Ankenbrandt* • *Cora Armitage* • *Michael Assenmacher* • *Sara Epple Baitch* • Steven C. Bassett • Jill Battino • Patrice Beddor • Sara Benner • *Jennifer Bilsborough* • Victor Boccalon • *Dan Boe* • *Donna Bookholder* • *Jean Brewer* • *Linda Burghardt* • *Janet Burke* • Josephine

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### Education Fund

Public Interest Research Group In Michigan Education Fund, a 501(c)(3) organization, conducts research and public education on emerging public interest issues. Contributions to PIRGIM Education Fund are tax-deductible. For more information, call (850) 224-3321.

The following foundations, organizations and companies supported PIRGIM Education Fund in 2006.

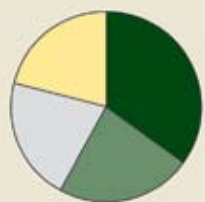
- American Rivers
- The Beldon Fund
- Consumer Federation of America Foundation
- Energy Foundation
- Great Lakes Aquatic Habitat Network & Fund
- Jackson County Community Foundation
- Kalamazoo Community Foundation
- Michigan Utility Consumer Representation Fund
- Patagonia, Inc.
- Wege Foundation

### Planned Giving

Members who include PIRGIM in their wills leave a legacy of activism that will preserve our environment, protect public health, and defend the rights of consumers for decades to come.

For more information about including PIRGIM in your estate and major giving plans, call (800) 841-7299 or e-mail [plannedgiving@pirgim.org](mailto:plannedgiving@pirgim.org).

### FY06 Program Expenses Breakdown



- Clean Water and Great Lakes Protection 35%
- Energy Efficiency 23%
- Consumer Protection and Good Government 21%
- Renewable Energy 21%

### Credits

All photos taken by PIRG staff except: p. 1 Jan Pelton; p. 2 Channel 6 News, Office of Gov. Granholm; p. 4 Michigan Public Television, Office of Sen. Shirley Johnson; p. 6 Rick Trilsch, ACEEE Staff; p. 8 Channel 7 News, Michigan Interfaith Power and Light; p. 9 Alicia Supernavage. Design by Public Interest GRFX (215) 985-1113; Layout by The Principled Pen (215) 990-7334. Printed on recycled paper.

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