

NJPIRG

Standing Up
To Powerful Interests



NEW JERSEY PUBLIC INTEREST RESEARCH GROUP & NJPIRG LAW & POLICY CENTER

Annual Report

2006





Letter From The Director

Allison Cairo

It has been an exciting year at NJPIRG. In September, we achieved a victory for New Jersey consumers, and set a national precedent, when Exelon walked away from its bid to take over PSE&G.

The merger could have raised electric rates by as much as \$2.3 billion a year.

Instead of letting the state rubber-stamp this dangerous merger, we pushed New Jersey to base the decision on independent review, including the merger's impact on public safety, reliability and quality of service.

Also in September, we separated our organization into two distinct groups, with the launch of Environment New Jersey as the new home of NJPIRG's environmental work.

At the same time, I took over our work at NJPIRG, your public interest advocate.

By splitting into two distinct groups we believe we can increase our effectiveness at both environmental and public interest advocacy.

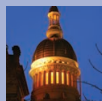
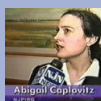
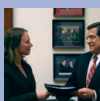
Our Exelon victory is part of a renewed focus by our staff, on issues such as health care, consumer protection, ethics and democracy, energy efficiency and public health.

I have spent seven years working with NJPIRG's Student Chapters, overseeing our campaign work on mobilizing young voters, protecting our waterways, and ensuring that people have access to affordable higher education.

The Student Chapters will continue to be a large part of our work at NJPIRG, and I look forward to working with them, while also working in Trenton to stand up to powerful interests who stand in the way of reform—to win real results for New Jerseyans.

Thank you for your support. You have made it possible for us to influence important policy debates in New Jersey. I'm looking forward to even more success throughout 2007.

Allison Cairo



On the cover: NJPIRG is standing up to powerful interests by working with our elected officials, such as Congressman Rothman, to reject the PSE&G buy-out, while also garnering media attention and making a real impact in Trenton on critical public health issues, such as the safety of prescription drugs.

Making Our Medications Safe

NJPIRG Fights Deceptive Drug Marketing

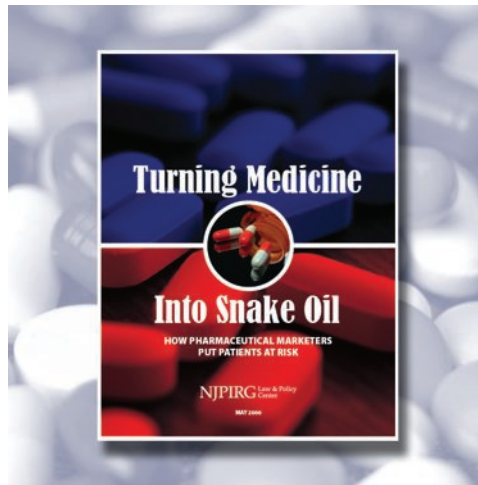
NJPIRG stood up to the big pharmaceutical companies to hold them accountable for their products' safety.

Big pharmaceutical companies, like Merck and Pfizer, spend millions on marketing for their prescription drugs. In 2006, ads aimed at consumers cost the industry \$4.5 billion, and even more was spent to inundate doctors with ads. Too often, these ads are deceptive, making the drugs seem safer and more effective than they are.

In 2006, NJPIRG supported legislation to create a clinical trial registry and results database. This legislation would guarantee doctors and patients access to complete and accurate information about every prescription drug sold in New Jersey before a prescription is written or filled.

Even though the pharmaceutical lobby carries a lot of influence in Trenton, strong legislation has been introduced in both houses, with the support of NJPIRG and an ever-growing coalition. We continue to gain traction toward turning these protections into law.

In February 2006, NJPIRG released "Turning Medicine into Snake Oil, How Pharmaceutical Marketers Put Patients At Risk." The report analyzes the Food and Drug Administration's (FDA) work to identify misleading advertising by drug companies, and details the FDA's ineffectiveness at stopping these misleading practices.



Our report's release increased awareness of deceptive marketing tactics and has spurred legislation in several jurisdictions.

Our report garnered national attention, prompting the National Legislative Association on Prescription Drug Prices to invite us to be a keynote speaker. As a result, two other states and the District of Columbia are considering clinical trial registry legislation.

NJPIRG will continue to support legislation in New Jersey and in Congress to make our medications safer, and to stand up to the big pharmaceutical companies who put profit above safety.

Research

Selected findings from our report, "Turning Medicine into Snake Oil: How Pharmaceutical Marketers Put Patients At Risk:"

Deceptive Drug Marketing

- From 2001 to 2005, 85 companies received 170 notices from the FDA explaining that the marketing for 150 different drugs was false and/or misleading.

- Sixty-two percent of the false or misleading messages targeted doctors, of which, 37 percent misrepresented risk; 24 percent promoted unproven uses; and 36 percent made unsupported or misleading claims.

Deceptive Clinical Trials.

- In the letters identifying unsupported claims, the FDA highlighted at least 82 clinical trials cited for propositions they did not support. In some instances, the cited trials even contradicted the claims made by marketers.

- Drug marketers turn clinical trials into marketing tools by suppressing some unfavorable data; by using PR firms to ghostwrite favorable reports; by misrepresenting unfavorable data that is published; and, most subtly, by designing studies to get only the results they want.

Stopping Rent-To-Own Scams

NJPIRG Decisively Defeats Predatory Rent-To-Own Industry

Victories in three arenas this year forced the rent-to-own industry to change the way it does business.

For years, the rent-to-own (RTO) industry has preyed upon low-income consumers by selling goods on credit at inflated prices with triple-digit interest rates and excessive fees. NJPIRG stood up to the RTO industry to protect vulnerable consumers from being caught up in skyrocketing interest rates.

In 2006, NJPIRG blocked dangerous legislation protecting the RTO industry, reinforced a lawsuit to stop the RTO industry's practices, and persuaded Congress not to rescue the industry.

Looking For Special Treatment

Triple-digit interest rates are illegal under New Jersey's consumer protection laws governing credit sales, which cap interest rates at 30 percent and provide other protections.

Nonetheless the RTO industry continued doing business as usual, claiming it was above the law because it "leased" goods, rather than sold them.

Perhaps aware that its claim wouldn't hold up in court, the RTO industry has repeatedly tried to get special legislation passed that would legitimize its abusive practices, most recently in early 2006.

NJPIRG defeated them once again, by organizing a powerful coalition of consumer and anti-poverty organizations.

Our victory here is unusual; most other states have enacted the industry's special legislation, legalizing their business practices.

Victory In The Courts

We also fought the industry in the courts, arguing as a "friend of the court" that New Jersey's existing consumer protections applied, and that the RTO industry's practices were illegal.

In March 2006, the New Jersey Supreme Court agreed, deciding that the RTO industry must conform to New Jersey's interest rate cap.

In January, 2007 the U.S. Supreme Court rejected the industry's appeal, bringing the case to a close.

Battling In Congress

Nonetheless, the fight wasn't over; the battleground simply shifted. The RTO industry asked the 109th Congress to

pass a special law to invalidate New Jersey's consumer protections.

When NJPIRG learned of the RTO industry's efforts in Congress, we reached out to Sens. Menendez and Lautenberg. NJPIRG persuaded the senators to stand up for New Jersey's laws, helping to defeat the RTO industry for the third time in one year.

With the inauguration of the 110th Congress, the RTO industry is trying again. It has persuaded legislators to introduce its special legislation in both houses. However, this time pro-consumer legislation is also in play. Sen. Schumer is working to provide New Jersey-style protections to consumers nationwide.

Until a strong, pro-consumer law is passed, NJPIRG anticipates having to fight this battle again and again.

The RTO Industry's Trap

NJPIRG fights the RTO industry because it traps people in a cycle of debt. New Jersey has a criminal usury statute that caps interest rates on credit sales at 30 percent,



because of the damage done by predatory lending. And yet, the RTO industry routinely charges 80 percent interest or more to mostly low-income consumers.

It works like this: The store advertises products with a “cash price,” the price that a customer could pay that day to own the product. This price is typically much higher than that of the same item at a department store—as much as 2 times higher. Some customers, not having the money to buy the product outright, opt into the store’s rent-to-own program.

Rent-to-own consumers make installment payments, either weekly or monthly. By the time the customer successfully makes all the payments, they often have

The money rent-to-own customers pay doesn’t guarantee them anything until after they make the last payment; if they cannot complete the payment schedule, the goods are repossessed. If a customer is purchasing multiple goods through rent-to-own, they don’t own any of the goods until all the goods are fully paid off. When rent-to-own repossesses goods, they then resell them to other customers, making the products more likely to break.

An RTO Victim’s Story

Consider the story of this rent-to-own victim found by Philadelphia Inquirer columnist Monica Yant Kinney: Rita Hart signed up for a sleeper sofa with a cash price of \$1,611.48, made weekly payments of \$37.53, and eventually pur-

Deceptive Rent-To-Own Trap Opened Up

This table compares the cost of purchasing a television through a rent-to-own store to purchasing a television of the same price through an average department store. Tens of thousands of New Jerseyans try to make rent-to-own purchases every year.

Department Store	Rent-To-Own
Television sticker price \$250	Television sticker price \$250
Amount financed \$250	Amount financed \$250
Monthly payment \$16.17	Weekly payment \$13
Number of months 18	Number of months 18
Total of payments \$291.06	Total of payments \$1,014
Annual Percentage Rate (APR) 19.8%	Annual Percentage Rate (APR) 256%

Chart information gathered by Consumer’s League of New Jersey, which is a coalition partner of NJPIRG in this battle.

paid double the cash price. If the price is spread over a year’s worth of payments, that works out to an effective interest rate of 152 percent—of an already-overpriced item. In addition to inflated principal and illegal interest, rent-to-own stores charge a large number of fees.

The legislation they most recently tried to pass in New Jersey would have authorized these fees: application fees, processing fees, insurance fees, late payment fees, default fees, pick-up fees and reinstatement fees.

chased it for \$3,222.96. The first time she and her husband tried to sleep on it, he got hurt—the frame was broken. Despite the built-in mattress and its being advertised as a sleeper sofa, Rent-A-Center told her it wasn’t designed to be slept on.

Given the industry’s practices—shoddy goods sold at inflated prices, plus fees, plus illegal interest, plus repossession—it’s hard to imagine a bigger consumer rip-off, and NJPIRG is proud of its years of success in fighting the industry.

Our Mission

When consumers are cheated or the voices of ordinary citizens are drowned out by special interest lobbyists, NJPIRG 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.

NJPIRG’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



Assemblywoman Nilsa Cruz-Perez

Consumer Affairs Committee Chairwoman

“The citizens of New Jersey should be happy to know that NJPIRG always has their best interests at heart and will always protect the public from any harmful or intrusive legislation.”

Keeping A Lid On Electric Rates

Exelon Walks Away From Bid To Take Over PSE&G

NJPIRG wins a campaign to stop the largest utility merger in the country by focusing on reliability, quality-of-service and safety.

This year, consumers across New Jersey struggled to pay high utility bills. Increases in the cost of natural gas hit residents particularly hard, costing New Jerseyans an average of \$28 more each month.

In the face of this crisis, NJPIRG stepped up our efforts to stop Exelon's proposed merger with PSE&G. The deal would have created the largest utility in the country; with enough market power to raise electric rates across the state, it would have cost consumers as much as \$2.3 billion annually, an increase of \$45 per month to the average electric bill. Exelon's poor reliability, quality-of-service and safety records also didn't bode well for New Jersey consumers.

Our hard work was well worth it. On Sept. 14, after two years of public hearings, litigation, testimony and negotiations, and more than 11,500 letters, phone calls and e-mails to state decision-makers, New Jersey consumers won a precedent-setting victory when Exelon walked away from its bid to buy out PSE&G.

"New Jersey ratepayers struggling with high energy costs had a huge weight lifted off their shoulders," said Allison Cairo, NJPIRG executive director.

Shedding Light On The Facts

When Exelon filed its proposal to take over PSE&G in December 2004, they sought approval from the New Jersey Board of

Public Utilities (BPU), the Federal Energy Regulatory Commission (FERC) and other state and federal agencies. By the middle of 2005, FERC approved the deal, without a single day of hearings.

BPU President Jeanne Fox, however, referred the proposal to Administrative Law Judge Richard McGill to conduct evidentiary hearings. NJPIRG intervened in the case right away. At our urging, the BPU commissioners also issued a standard of review protecting consumers by requiring the merger to provide positive benefits to the state in terms of rates, competition, employees, and the provision of safe, proper and adequate service.



New Jersey families were already struggling to heat their homes. Our success will help make sure our utilities remain under control.

As an intervener in the case, NJPIRG filed expert testimony, including our report, "Consolidation of Power: How Exelon's Bid to Acquire PSE&G Could Raise Rates, Reduce Reliability and Risk Public Safety." We participated in a series of evidentiary hearings held by Judge McGill in January, and our expert was cross-examined by a team of Exelon attorneys.

By the spring, all of the parties in the case, including NJPIRG, had filed briefs detailing the multitude of harms the merger could bring to the state. Even the governor's appointed Public Advocate Ronald Chen defended consumers by urging Judge McGill to reject the proposal.

Building A Powerful Coalition

In addition to pursuing litigation, NJPIRG joined forces with diverse and powerful allies. An unprecedented coalition of residential, commercial and industrial utility ratepayers joined together to oppose the companies' proposed marriage.

NJPIRG, New Jersey Citizen Action, Public Citizen, the New Jersey Large Energy Users Coalition, the Chemistry Council of New Jersey, the New Jersey Tenants Organization, the Service Employees International Union New Jersey State Council, the Sierra Club of New Jersey and others worked to educate the public and decision-makers about the damage to the state economy and consumers, if the merger was approved.

"We are all concerned about the potential market power of these companies and the ability to raise the cost of electricity to New Jersey consumers who already pay

rates that are among the highest in the nation,” said Steve Goldenberg, the attorney for the New Jersey Large Energy Users Coalition, representing some of the states largest corporations.

In May, NJPIRG organized the coalition to build support for a state legislative resolution calling on the BPU to reject the deal. Assemblyman Joseph Cryan led the effort, and by the end of June, a bipartisan majority of the state assembly and ten state senators had signed on as co-sponsors.

for change. It will help ensure that New Jersey and other states base their decisions on facts, conduct thorough, independent reviews, reject federal rubber stamps, and require positive public benefits for approval.

It also shined the spotlight on the problems of utility deregulation, which puts some of our most basic public services—electric and gas services to power and heat our homes—in the hands of private companies.



Exelon Corporation, based in Chicago, sought approval from the New Jersey Board of Public Utilities to acquire PSE&G, New Jersey's last state-based electricity and gas utility. If the takeover was approved, Exelon would have been the nation's largest utility, with over 9 million customers.

Deal-Breaking

Throughout the summer, Exelon hosted weeks of settlement discussions. NJPIRG was in the room during discussions between Exelon and state decision-makers and we wrangled with the BPU to make sure they did not give in to Exelon's pressure to cut a deal that did not benefit New Jersey ratepayers.

On Sept. 14, late in the evening, Exelon announced their decision to walk away.

The collapse of the deal is a beacon

Finally, it has slowed down a fast-growing trend of utility consolidation across the country. For example—on Oct. 25, Florida Power and Light walked away from their bid to buy out Maryland-based Constellation Energy, which would have created the second-largest utility in the country.

The nation's powerful utilities and energy companies will now think twice about pursuing mergers that are not in the best interest of the public.

Timeline

A Hard-Fought Victory

In December 2004, Exelon filed a proposal to take over Public Service Enterprise Group (PSE&G). This action spurred a chain of events involving the New Jersey Board of Public Utilities (BPU), the federal Department of Justice, the Federal Energy Regulatory Commission, Administrative Law Judge Richard McGill as well as other state and federal agencies.

Below, we have highlighted the events that took place in 2006 as the battle to reject the merger came to a close.

January: Judge McGill holds weeks of evidentiary hearings; NJPIRG's Energy Advocate is deposed.

April: New Jersey Public Advocate Ronald Chen files a brief urging Judge McGill to reject the merger as proposed.

May: NJPIRG starts building support for a resolution in the state legislature urging the BPU to reject the merger.

June: Assemblyman Joe Cryan announces that a bipartisan majority of state assemblymembers and ten state senators have signed on to the resolution.

August: Exelon and PSE&G host weeks of settlement discussions; NJPIRG urges the BPU and Gov. Corzine not to agree to a deal that is not in the public interest.

September: Exelon walks away from its bid to take over PSE&G.

Protect Our Rivers And Streams

Cleaning Up New Jersey's Most Polluted Waterways

NJPIRG's Water Watch Program stands up for public health by working to clean our waterways.

The Raritan River is a major source of drinking water in Central Jersey, and is one of the largest rivers in the state. Unfortunately, the Raritan is the 14th most polluted river in the country and, like most waterways in New Jersey, is designated unsafe for fishing and swimming. This is due to both rampant development and a history of industrial pollution.

Organizers with NJPIRG's AmeriCorps program, New Jersey Community Water Watch, tackle water quality problems like this by training over 150 college students each year to organize service and education projects in the urban communities where they live and study.

The Clean-Up Continues

For Earth Day, Rutgers students worked with organizers Kristin Elia and April Putney to plan Water Watch's second annual Raritan-Wide River Cleanup. Students hoped to highlight the plight of the Raritan and improve the river's health by engaging communities along the river in a massive cleanup effort, and by encouraging those communities to become active and lasting stewards of the Raritan River.

The event was a tremendous success, with five communities participating and over 300 volunteers lining the banks of the Raritan in a massive cleanup effort. In just one day, volunteers pulled 15 tons of trash and debris from the river. Local mayors and city council members thanked participants

for their dedication, and media outlets across the state covered the event.

This year, AmeriCorps members with Water Watch organized a total of 55 river cleanups across the state, and engaged nearly 3,000 volunteers in the process. We tackled the clean-up of rivers such as the Raritan and the Passaic, which rank as some of the most polluted waterways in the United States, but also focused on smaller waterways which are less polluted, but severely threatened by the development of New Jersey's open spaces.

Passing On The Legacy

Beyond cleanups, AmeriCorps members, student interns and volunteers brought the message of the importance of community service and environmental stewardship to New Jersey's next generation. Last year, we brought our hands-on water quality lessons to 355 primary school classrooms across the state and educated 8,400 students about local water quality issues.

Finally, we expanded our program again this year to respond to the needs of Gulf Coast residents still struggling in the wake of Hurricane Katrina. To help these residents, we organized three trips to Biloxi, Mississippi and New Orleans, Louisiana, including an alternative spring break that brought 120 student volunteers who logged over 10,000 hours.



Volunteers with New Jersey Community Water Watch pull trash from the Passaic River in celebration of "Make a Difference Day," a national day of community service.

Mobilizing Young Voters

New Voters Project Successful In Its 2006 Return

NJPIRG students registered over 5,000 18- to 24-year olds to vote in the most recent election.

For over 30 years, NJPIRG's Student Chapters have enhanced the educational mission of college campuses, promoting action for the public interest with a hands-on approach to civic responsibility. The New Voters Project, which is a nonpartisan voter registration and mobilization effort, was one of our lead campaigns in the fall of 2006.

NJPIRG Student Chapters and other student PIRGs launched the New Voters Project in 2004 to register and mobilize young voters, and fight a downward trend in the percentage of young people voting. Through our participation that year, we shifted that trend, as youth voter turnout increased at a larger rate than any other age group.

At Rutgers Newark, for example, NJPIRG Student Chapter students and interns worked with campus groups, went into classes and dorms, and registered 500 students at Rutgers Newark to vote. Leading up to Election day, NJPIRG Student Chapters' campus organizer Anne Halkias and student volunteers and interns contacted registered students, reminding them to vote.

NJPIRG Student Chapter students and interns at Rutgers Newark also organized two voter educational events on campus. First, they worked with the Essex County Board of Elections to bring a sample voting machine to campus. They hosted an event where students could register to



NJPIRG Student Chapters' Campus Organizer Aiden Russell and Rutgers student volunteers work with one of the 500 new voters registered on the Cook and Douglas Campus.

vote and try out the machines to familiarize themselves with the voting process. Then, in the week before Election day, they held an event with the college democrats and republicans, inviting parties and candidates to provide students with information about the issues at stake in the election.

NJPIRG Student Chapters registered over 3,300 young people to vote in New Brunswick, Newark and Camden during the fall of 2006. In the lead-up to Election Day, student volunteers and interns made more than 5,000 contacts to registered voters.

Student Action

NJPIRG Student Chapters train students on college campuses across New Jersey, to work on campaigns ranging from fighting hunger, to protecting the environment, to standing up for consumers. Every year, hundreds of NJPIRG Student Chapters' volunteers and interns work with campus organizers to learn skills and run campaigns. In addition to the New Voters Project, some of NJPIRG Student Chapters accomplishments in 2006 include:

Organizing events in Camden, Newark and New Brunswick for the 23rd Annual Hunger Cleanup; together, these events raised more than \$15,000 and involved over 200 volunteers in a day-long serve-a-thon. Students also invited Sen. Menendez to campus as part of their campaign to pass federal legislation to increase funding for affordable housing.

NJPIRG Student Chapters have worked to fight the mounting problem of student debt, and keep college affordable. In 2006, more than 100 students at Rutgers joined the Student Debt Yearbook, joining with thousands of students across the country to send a message to the Department of Education and their elected officials about the problem of student debt.

Retiring Oyster Creek

Working To Shut Down The Outdated Nuclear Power Plant

Members of Congress show their concern about Oyster Creek, as NJPIRG pushes for the plant's retirement.

Oyster Creek nuclear power plant has a few claims to fame: it's the oldest nuclear power plant in the United States, the most corroded nuclear power plant, and is at the greatest risk of terrorist attack. NJPIRG worked to add another item to its resume—as the nation's first nuclear plant to have its relicensing proposal denied.

As we entered the fall, NJPIRG, along with its coalition partners and lawyers at the Rutgers Environmental Law Clinic, moved forward in the legal proceedings opposing the license extension for this dangerous facility.

In September, NJPIRG Consumer Advocate Adam Garber and coalition partners held a press conference to highlight state Reps. Saxton, Smith, Holt, Pallone, Pascrell and Andrews' call for a further examination of Oyster Creek's safety.

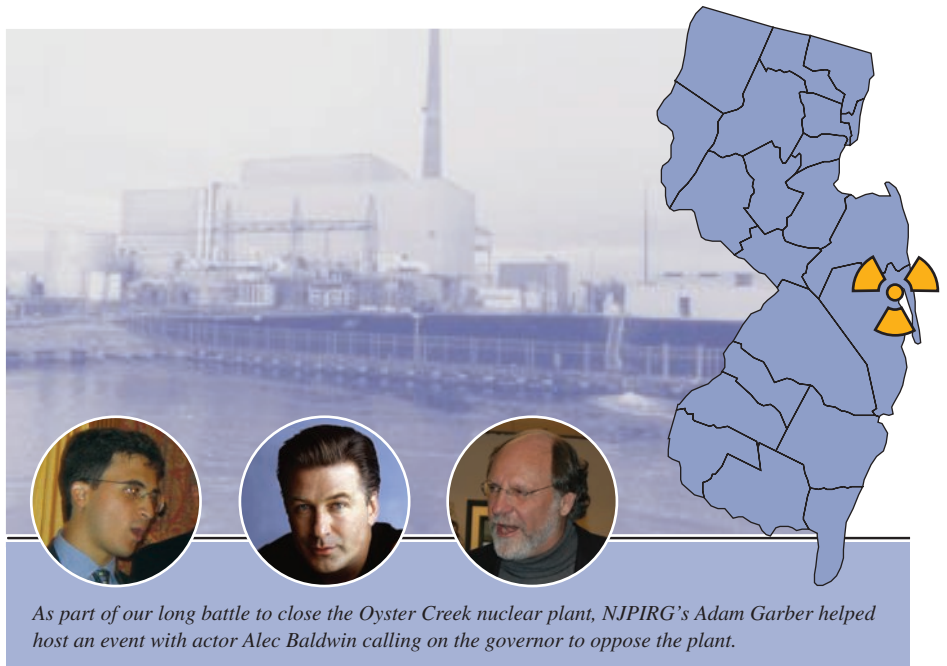
The congressmembers' concern grew out of information that Exelon employees had dumped water running down the containment liner, rather than testing it as they were committed to do. Corrosion caused by the water could mean the liner is outside of reported safety margins, risking an accident that would threaten more than 1 million New Jersey residents.

Call To Action

NJPIRG and coalition partners met with Gov. Corzine to discuss his position on the relicensing of Oyster Creek. During the meeting, Gov. Corzine stressed the importance of the plant's safety and agreed that he would not want a plant built in that location today, but fell short of committing to opposing the plant's continued operation.

At the end of 2006, NJPIRG initiated a series of meetings around the state, to call for action. To kick off the events, actor and activist Alec Baldwin moderated a presentation of leading nuclear experts who discussed terrorism, health concerns, environmental destruction and safety concerns involving Oyster Creek.

Over 120 people including government officials, NJPIRG members, and other New Jersey residents attended this event. After that, events were held at Stockton College and League of Women Voters-Ocean County, and more are planned.

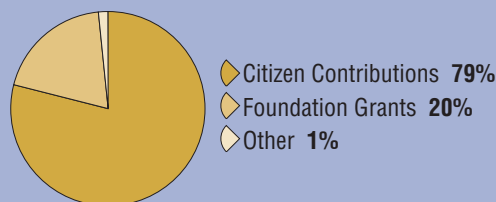


As part of our long battle to close the Oyster Creek nuclear plant, NJPIRG's Adam Garber helped host an event with actor Alec Baldwin calling on the governor to oppose the plant.

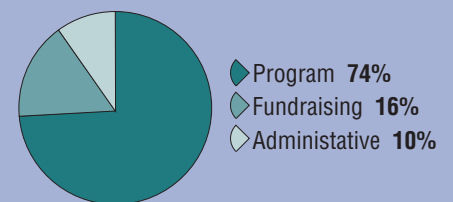
Financial Information

Charts reflect FY06 financial information for NJPIRG and NJPIRG Law & Policy Center.

FY06 Income



FY06 Expenses



NJPIRG Supporters

NJPIRG And NJPIRG Law & Policy Center

Citizen support is the cornerstone of NJPIRG and NJPIRG Law & Policy Center. Thousands of New Jersey citizens supported NJPIRG 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

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

Austin Craley • *Scott Douglas* • Hendrik & Nancy Hartog • *Franklin Nash* • Lynne Palmer • Douglas H. Phelps • Geraldine Singer • Patrick J. Welsh • Donna Winchell

Patrons

Patrons supported NJPIRG with contributions of \$500 to \$999.

Maureen Ames • Vicki Baty • Robert Boni • David Brown • Jeanne Burke • *Hallie Celebuski* • Jeffrey Cohen • *Pat D'Amico* • Rysia de Ravel • Jess Drury • Lun Eng • *Peter Foreman* • *Craig Virden & N. Gallt* • Mark Garrigues • Barbara Golla • Linda Goren • Mary E. Hardesty • Marnee Henderson • Paul & Patricia Huot • David McDermott • Barbara Palmeri • *David Pinkham* • N. Schiera • *Barbara Sheffer* • George Slingland • Doreen Spitzer • *Cliff West* • Diane Wienberg

Sponsors

Sponsors supported NJPIRG with contributions of \$350 to \$499.

Emily Abramenko • Steve Alesio • Deborah

Barker • Mary Baumer • *Ellen Blumenkrantz* • *Crystal Brinkmann* • *Clinton Brockway* • *William Brown* • *Nona Butterworth* • Barbara Carlson • *Anthony Chernalis* • Lisa Cloughen • *Steven Desalvo* • *Pierre Dossin* • *Mehru Dubash* • *Julie & Charles Fefferman* • *Mary Fiorilla* • Frances Flannelly • Gail Frey • *Gus Garfield* • Terre Giuliano • *Margaret Griffin* • James Gunn • *Albert Hale* • Donald Hamaker • *Russell Herman* • Robert Hess • *Anne Ivins* • *Marie Kalosieh* • *Evelyn Keltly* • *B. G. King* • *Michael Kivetz* • Gary Klein • *Bill Klingler* • *Michael Klitsch* • *Carmen Lopez* • *Alan Lucero* • *Kathleen Lyon* • Lloyd Marks • *Robert Marshall* • *Eileen Mc Cann* • *Thomas Meberg* • *Rebecca Moldover* • *Alice Moscon* • Christopher Moss • *Nancy Sandusky Murray* • *Carolyn Needham* • *Tom Newman* • *Don Nienstedt* • *Bonnie Overk* • *Sachin Pannuri* • Franklin E. Parker • *Karen O. Patteson* • *Kala Paul* • Melanie Paul • *Larry Perfetti* • *Peggy Anne Pohan* • *Julia Rabotean* • Imre Redai • *Thomas Richardson* • *Hedy Ries* • *Eve Safran* • *Donna Saulys* • Gail Schmeisser • *Cathleen Shamy* • *Kathleen & Bruce Simmons* • *Kathy Smith* • *Carol & Herman Steinborn* • *Linda Stevens* • Jonathan N. Tanner • *Andrew Taylor* • G. T. Taylor • *John Tobey* • *Adrienne Vallee* • *Phillip Vogel* • *Cecilia Walsh* • *Vincent Walsh* • *David Wren-Hardin* • *Elizabeth Young*

Foundations

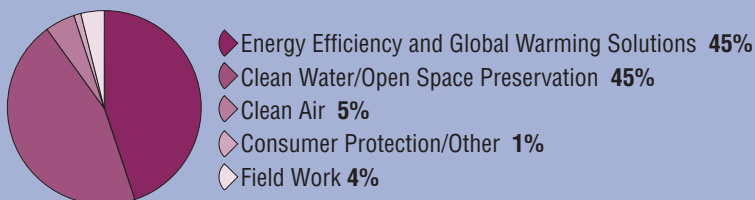
NJPIRG Law & Policy Center, a 501 (c)(3) organization, conducts research and public education on emerging public interest issues. Contributions to NJPIRG Law & Policy Center are tax-deductible. NJPIRG Law & Policy Center received recent grant awards from:

- The William Penn Foundation
- The Geraldine R. Dodge Foundation
- Energy Foundation
- Education Foundation of America
- Fund for New Jersey
- Americorps
- Consumer Federation of America

Planned Giving

Members who include NJPIRG in their wills leave a legacy of activism that will protect consumers and taxpayers, as well as revitalize participation in the democratic process for decades to come. For more information about including NJPIRG in your estate and major giving plans, call (800) 841-7299 or e-mail plannedgiving@njpirg.org

FY06 Program Expenses Breakdown



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www.njpirg.org

NJPIRG Student Chapters
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