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BOARD NEWS

A goodbye and thank you to Matt Nicholai and Greg Lockhart who have left the board due to the pressing demands of their careers! Thanks for your participation and good luck! A hello to Don May, who has joined the AkPIRG board once again. Welcome.

Board member needed in Fairbanks! If you're interested, give us a call.

Campaign Finance Reform Initiative Steaming Ahead

AkPIRG is working hard for Campaign Finance Reform. Twenty-two thousand signatures are needed to get the initiative on the ballot by 1996. AkPIRG canvassers have knocked on over 10,000 doors this summer collecting signatures and Campaign Finance Reform Now organizers report they have collected an estimated 7,000 signatures. "The response has been extremely positive," comments Michelle Keck, canvass organizer. "People realize this is a nonpartisan issue that is truly in the public's interest."

AkPIRG plans to release a report in November, *The Best Politicians Money Can Buy*, which details the sources of each legislator's campaign contributions. "There is nothing to prevent wholesale purchase of political leaders in Alaska under

current law," says Janet Campbell, author of the report. "It's important for people to know which interests are controlling their legislators. "Well under two percent of the population actually gives money to campaigns. This, in essence, means that legislative decisions are largely influenced by less than two percent of the population. This is not what government is for." The initiative aims to reform five major areas of campaign financing: 1) limit the time period of contribution collection; 2) lower the overall costs of political campaigns; 3) curb special interests; 4) lower the potential for corruption by controlling surpluses; and 5) implementing stronger penalties for violations.

For a full description of the initiative, see page 7.



CALL FOR CAMPAIGN FINANCE

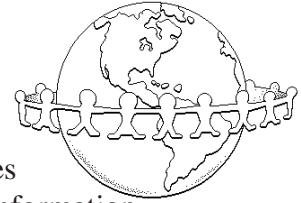
REFORM VOLUNTEERS

**TWENTY-TWO THOUSAND
SIGNATURES MUST BE COLLECTED
BY DECEMBER 1995!**

**PLEASE VOLUNTEER BY RETURNING THE
ENCLOSED CARD.**

Workers' Comp. Network Formed

Working Without A Net: The Sequel



Following the release of our controversial report highlighting the failure of Alaska's workers' compensation program, AkPIRG is now forming a support system to alleviate the "information vacuum" surrounding Alaska's injured worker program.

"There's a desperate need for reliable information," says investigator Patti Greene, herself a victim of the workers' comp. system and author of *Working Without A Net: The Failure of Workers' Compensation in Alaska*. "Right now there's literally nothing out there, short of the little pamphlet issued by the Alaska Department of Labor. I think we'll be providing a much-needed service." Since the release of *Without A Net*, AkPIRG has heard from scores of job-injured Alaskans, some from as far away as Arizona — "and all need help and information immediately," adds Greene. "It's a painfully clear indictment against the current system." AkPIRG hopes to contact job-injured people early in their claims to provide them with basic survival information, a translation of statutes, and to let them know of the resources available to them. "Among the messages we hope to convey is that no one is monitoring their claim so they must be proactive and be prepared to deal effectively within the system," says

Greene. "We hope to provide them with the information they need to do that." Among AkPIRG's first steps has been to request paralegal interns from the UAA Justice Department to research and translate workers' compensation law. Gina Butler and Nicole Allen will be working several hundred hours with AkPIRG this next semester. Says Greene, "They'll come away with a 'real world' understanding of workers' compensation, and we are already benefiting from their efforts and paralegal expertise." At the same time, Greene has continued her investigation of the workers' compensation program. "We will file complaints with the appropriate agencies as we discover improprieties," warns Steve Conn, AkPIRG director. For instance, after examining Alaska Public Offices Commission records for Workers' Comp. Board members and staff, AkPIRG discovered

several instances where information required by law was missing from conflict of interest statements. APOC has since contacted the individuals and obtained the information. AkPIRG will also be sending "court watchers" to observe workers' compensation proceedings. Says Greene, "We're not there to provide input. Rather, we want to make certain that attorneys for both sides behave themselves, that the hearing officer understands the law, and that the proceedings remain civil. Attorneys who do not behave ethically will be reported to the Alaska Bar Association. Similarly, the Division Director or the Ombudsman will hear from us if State employees do not do their job." Anyone wishing additional information about AkPIRG's efforts can contact Patti Greene at 278-3661 or via E-mail at akpirg@name1.ak.net.

WARNING: In a national survey conducted by the Public Interest Research Group, Senator Murkowski voted 15 percent of the time in favor of consumers. Senator Stevens voted ZERO percent of the time in favor of consumers.

The votes selected for the evaluation reflect several PIRG national priorities including protection of the environment, such as support The Clean Water Act (Senate Bill 2019); protection of consumer rights, such as opposition to the weakening of product safety laws (S.B. 687); and protection of democratic rights, such as support for campaign finance reform (S.B. 3).

Summit Launches AkPIRG-Sponsored ADOPT A PLAYGROUND Program

AkPIRG helped to sponsor the first Anchorage "Playground Summit", at which interested community members and professionals gathered to discuss playground safety in August. Certified playground inspectors, Lori Schanche and Pat Tilton, of the Municipality Parks and Recreation Design and Development Department; School District maintenance grounds foreman Ralph Mingo, and playground experts Brian Stenehjem and Roy Goodwin were among attendees. Also present were Peggy Hayashi and Gordon Glaser of Safe Kids. In addition, playground equipment sales representatives, Rich Chamberlain from Division 10 Products, Kit Wilson from Miracle Recreation Equipment Company; and professionals from Municipal Daycare Licensing and from Providence Hospital also participated.

"It's the first time we've really all sat down together and discussed in a very positive way how playground safety can be maintained and sustained," says Cate Remme, AkPIRG consumer advocate.

While adults were discussing the future of Anchorage area playgrounds, the children were playing on the new Kompan spring rockers and painted playground safety awareness T-shirts to raise public awareness of the issue and encourage people to get involved.

Remme was extremely pleased with the turn-out. "It's at the stage now where the most productive way forward is a coordinated effort between the community and those professionals that are involved in making changes. The Summit was a great step forward in that direction."

**PLAYGROUND
SUMMIT II**
Monday, Sept. 18
10:00 am-Noon
3rd Floor Conference Rm.
1231 Gambell St.
Co-sponsored by Safe Kids

Part of that link will be established by the AkPIRG-sponsored **Adopt a Playground** program which encourages local community members to get involved with keeping their playgrounds safe. The program's purpose is much the same as the tremendously successful highways and parks project. After training, volunteers will be able to examine equipment and report "unsafe" equipment conditions to the School Board or Municipality, and will be encouraged to pick up trash and dangerous debris in playground areas. TAPS Alliance, Safe Kids', and Challenge Alaska have already stepped forward to partake in the plan. Special thanks to Mr. Ron Jacobs, Municipal Safety Of-

ficer, for dispelling and explaining any liability concerns to people interested in the Adopt a Playground program.

With a grant from the Alaska Department of Health and Social Services, Remme traveled to Fairbanks in August to conduct a playground workshop which explored alternative play equipment that is both physically and mentally challenging to kids while complying with CPSC standards.

"This equipment, manufactured in Holland and tried throughout European winter cities, has proved to be enormously popular and successful," Remme reports. "Officials and communities are finally realizing that equipment doesn't have to be unsafe to be exciting."

In addition, Remme states, "Fairbanks has shown the entire state that a comprehensive 5-year risk management program can reduce injuries to young children without compromising true play value."

Call us if you, your friends or your community organization are interested adopting a playground!



National Radiation Report Released

EXPERIMENTS PERFORMED ON ALASKAN NATIVES

As a result of AkPIRG's persistent investigation, the advance draft of the long-awaited DOE (Department of Energy) report on human radiation experiments deals at length with the experiments performed on Alaska Natives from 1955-56 when villagers (including pregnant and lactating women) were given radioactive iodine 131, allegedly to determine the

"...villagers (including pregnant and lactating women) were given radioactive iodine 131, allegedly to determine the impact of extreme temperatures on the thyroid...participants did not know they were part of a radiation experiment and were, in fact, deluded into believing they were getting much-needed medical treatment."

impact of extreme temperatures on the thyroid. The draft report emphasizes that participants did not know they were part of a radiation experiment and were, in fact, deluded into believing they were getting much-needed medical treatment. The draft recommends that these and other subjects of human radiation experiments, where there was no prospect of direct medical benefit but no proven medical

harm, should receive an apology but no compensation. The DOE committee officially depended upon evidence gathered by a paralegal investigation carried out by the Polar Research Board of the National Research Council. That investigation did not examine medical histories of participants, nor did it probe the role of the Indian Health Service in the experiments. The committee's report and evidence remain confidential, apart from testimony.

The North Slope Borough has filed suit against the federal government, seeking information and redress for all radiation experiments involving Alaska Natives. AkPIRG has supplied the law firms involved with data and has carried out new archival research on the role of the agencies charged with protection of Alaska Natives.

AkPIRG remains convinced that Federal Indian Agencies breached their trust responsibilities to Natives of the era because their agents knew that the Native participants received radioactive exposure from several sources: X-rays, contaminated caribou, and American experiments, including the tracer experiments on the Chariot site. In recent research, AkPIRG discovered that Indian health agencies in Alaska received permission to waive the then normal screening of potential X-ray recipients. It



also learned that Indian health practitioners conducted their own non-radiation experiments to see how patients reacted to extreme temperatures.

AkPIRG also worked with film-maker Reed Bouvee to develop a film on the possible link between radiation and health problems including cancers and problem pregnancies.

Justice for Alaska victims of radiation experiments, however, remains a distant expectation.

**SPECIAL
THANKS
TO:**



John Blagg, for a free Internet account to reach the consumers of Alaska; ***Theo Chino and Hugo Perozo***, for help in AkPIRG's computerization; ***Juanita Cassellius***, for work on the APUC report; ***Reed Bovee***, for his work editing *Equipment Unsafe* for the playground safety issue.

THANKS for your time and talents.

BANK FEES SKYROCKETING: ALASKA BELOW NATIONAL AVERAGE

Despite the fact that commercial bank profits broke new records for the last three calendar years (44.7 billion in 1994), banks have increased most fees for consumer accounts to more than double the inflation rate. According to a report released by AkPIRG, the national average annual cost for a consumer to maintain a regular, non-interest bearing checking account rose ten percent from 1993 to 1995. Monthly maintenance fees increased 14 percent, from \$5.82 to \$7.11. NOW (Negotiable Order of Withdrawal) checking accounts cost 11 percent more than they did in 1993, and a "no-frills" checking account rose six percent to \$136.30. The average national cost of regular Savings Accounts has gone up nine percent.

The variety and amount of fees are also on the rise. A \$3.00 "human teller fee" has been introduced as well as daily fees for an overdrawn account and withdrawal charges for savings account holders who have more than one withdrawal per month. The number of banks which charge a Direct Item Returned (DIR) fee has increased by 35 percent. This fee is charged to those who innocently deposit bad checks into their own accounts. Bounced checks cost a national average of \$19.18 per item, which is 7.5 times more than the banks' actual administrative costs and fraud losses.

"These findings are particularly outrageous since all available industry and government data show conclusively that bank costs are, in fact, declining or rising much more slowly than fees are being increased," says Janice Shields, Ph.D., a PIRG consultant and co-author of the report.

Out of 271 banks surveyed in 26 states, Alaska ranked sixth in terms of low-cost banking. Nationally, the average annual cost for a savings account was \$30.89, compared to Alaska's \$16.02. Alaska was also 30 percent below the national average annual cost to maintain a regular checking account. While a NOW checking account costs a national average of \$219.24, Alaskans pay an average \$155.75 annually. The only category where Alaska failed to better the national average was in the cost of maintaining a no frills checking account, where the national average of \$143.92 was 12 percent lower than the average annual cost of to \$161 Alaskans.



WELCOME ABOARD

to Nicole Allen and Gina Butler, AkPIRG's newly-acquired paralegals focusing on Workers' Compensation

RECOMMENDATIONS TO CONSUMERS:

- Be sure to shop around and have a list of questions to ask (e.g., Are there fees for ATM usage? Are there fees for writing over a certain number of checks per month? Is there a minimum balance required? What are the penalties if you fall below that minimum balance? Are there withdrawal restrictions?) Don't make a decision without understanding all the facts. Evaluation should be an on-going process; banks often change their fee structures frequently.
- Be sure to consider credit unions or brokerages. These types of institutions may serve your needs at a lower cost.
- If you decide to choose a NOW account, be sure you are able to maintain the minimum balance. The fees for below-balance maintenance may offset the low interest you earn on your balance.
- Explore no-frills options. Depending on your check usage, these may be the best accounts to get.
- If you are charged a fee that seems unfair, be sure to call the bank. In some cases they will rescind the charge and hey, it's worth a phone call.

UNIVERSAL SERVICES: A SOCIAL COMMITMENT TO ALASKANS

AkPIRG represented consumer interests on the Alaska 2001 Telecommunications Task Force Advisory Committee chaired by Lieutenant Governor Fran Ulmer. Reports are available at the Alaska Public Utility Commission for public comment.

The task forces were dominated by industry representatives and covered topics ranging from government as provider and consumer of telecom services to benefits and risks of competition.

AkPIRG pressed for an expansive definition of "universal service" to guide private and public technological decisions.

"Universal Service" (sometimes called "Universal Access") was America's goal when dial telephones were introduced into rural America during the Great Depression. This revolution in technology would not have happened without a societal commitment.

"Alaska must make a similar societal commitment to provide

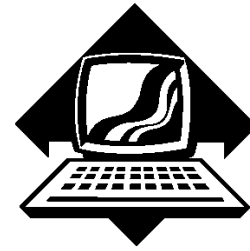
ready interactive access to all segments of society and all communities and use that commitment to guide spending and regulatory decisions," says Steve Conn, AkPIRG executive director.

"Without access to and training in the new technology, many groups, including elders, rural and urban poor will be locked out of the economy and the political process," says Conn. "Given the stakes for Alaska, serious consideration should be given to making universal access a state constitutional right that guides all future decisions."

AkPIRG told the advisory group that consumer interests could be safeguarded by a skilled advocate funded by interested rate payers. AkPIRG has long advocated formation of an independent citizens' utility board to take on regulated industries.

Special thanks to Juanita Casselius, Don May, Theo Chino and Wendy Romberg for working on this important project.

AkPIRG IS ONLINE



AkPIRG is now on the World-Wide Web.

Check out our home page: <http://www.ak.net/AKPIRG>.

We also can now be e-mailed at:

akpirg@name1.ak.net.

Special thanks to the Consumer Federation of America for a grant facilitating computer equipment purchases.



ACTION ALERT

VOLUNTEER OBSERVERS NEEDED AS "COURT WATCHERS" FOR THE WORKERS' COMP PROGRAM.

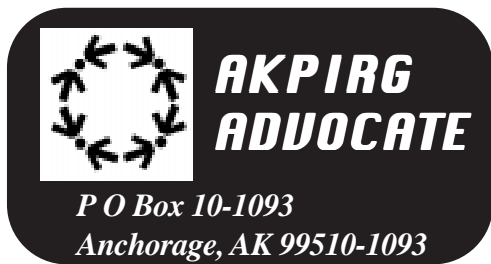
CONTACT PATTI GREENE

AkPIRG Sends Rep to Native Landmark Conference

AkPIRG sent former executive JoAnn Holmes as its delegate to a landmark world conference in Chickaloon, sponsored by the Indigenous Environmental Network and the International Indian Treaty Council and hosted by the Chickaloon village near Palmer. Holmes, now village administrator of Ivanoff Bay, was designated to speak on behalf of Alaska Natives on water and sewer issues. As an AkPIRG staffer, Holmes had sparkplugged this issue and hosted a workshop at the Alaska Federation of Natives Convention which motivated involvement by the State and our Congressional delegation, an effort that continues today. **Special thanks to the Treaty Council for underwriting Holmes' airfare.**

More about the Campaign Finance Reform initiative

UNDER CURRENT LAW	UNDER THE INITIATIVE
<p>Contributions from individuals \$1,000/yr. contribution limit. No limits to political parties or groups.</p>	<p>\$500/yr. to a candidate. \$250/yr. to a group. \$5,000/yr. to a political party.</p>
<p>Contributions from parties No limits.</p>	<p>\$5,000/yr. to a candidate for legislature. \$50,000/yr. to a candidate for governor or Lt. governor.</p>
<p>Contributions from corporations, or other non-political groups \$1,000/yr. contribution limit. Unlimited to groups or parties.</p>	<p>Prohibited.</p>
<p>Contributions from groups of individuals \$1,000/yr. to a candidate.</p>	<p>\$500/yr. to a candidate.</p>
<p>Lobbyists No special restrictions on contributions.</p>	<p>A for-profit lobbyist could contribute only to a legislative candidate running in the lobbyist's district of residence.</p>
<p>When money can be raised No starting or ending point.</p>	<p>A candidate could not accept a contribution 11 months before, or any later than 30 days after the election.</p>
<p>Personal use of campaign funds No restrictions. Unlimited funds may be converted to personal income.</p>	<p>Prohibited.</p>
<p>Carry forward of surpluses Unlimited surpluses may be carried over to future campaigns.</p>	<p>Prohibited.</p>
<p>Out of state contributions No special restrictions.</p>	<p>Prohibited.</p>
<p>Independent expenditures No restrictions.</p>	<p>Only individuals, political groups and political parties could make "independent" expenditures.</p>
<p>Public funds No clear restrictions.</p>	<p>Use of public funds for campaign activities involving candidates would be prohibited.</p>
<p>Serious violations All unclassified misdemeanors.</p>	<p>Intentional violations would be Class C felonies, and knowing violations would be Class A misdemeanors.</p>
<p>Civil Penalties Minimum civil penalty is \$10 per violation.</p>	<p>Civil penalties would increase, depending on the significance and length of a violation.</p>
<p>Power to enforce Only a state agency, the APOC (Alaska Public Offices Commission), can enforce the campaign finance and disclosure laws.</p>	<p>Both APOC and citizens could sue in Superior Court for injunctive relief and civil penalties.</p>



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Publication order form:

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by Cate Remme \$6
- _____ *Equipment Unsafe (video)*
by Cate Remme \$29.95
- _____ *Parents' Guide to Choosing a Safe Used Car Seat*
by Wendy Romberg \$2
- _____ *Working Without a Net: The Failure of Workers' Compensation in Alaska*
by Patti Greene \$5
- _____ *Sentencing Implementation and Alaska Native Offenders: A Plan of Action*
by JoAnn Holmes \$5
- _____ *A Bibliography of Ecological Literature on Radioactive Contaminant Cycling in Northern Ecosystems*
by Zeke Peters \$15

Notify me when *The Best Politicians Money Can Buy* is released in November (estimated cost \$7.50). The report exposes the sources of campaign contributions for each legislator .

To order any of the above publications please send this form (or a copy) with a check for the appropriate amount to : AkPIRG, P.O. Box 101093
Anchorage, AK 99510