

# OVERDRAFT



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## Bill Clinton's Lesson to Big Spenders

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By Lisa Rab

One might mistake the ominous soundtrack and chilling opening quotes of *Overdraft* for a campaign commercial. “It threatens the America we’ve known,” Indiana Republican Governor Mitch Daniels says in the first few minutes of the film. But this PBS documentary by Charlotte production company Susie Films is startlingly nonpartisan. “I tried to be as balanced as I thought we should be,” says director and producer Scott Galloway.

Susie Films works on television, advertising, and film projects and is known for *A Man Named Pearl*, a documentary about a South Carolina topiary artist, and *Our Vanishing Americana*, a look at the main streets in towns across North Carolina.

*Overdraft*'s message is grim: our nation is drowning in debt. Something—whether it's Social Security benefits, healthcare, or tax cuts—has to give. Experts such as Bill Clinton and *Time* magazine columnist Joe Klein weigh in on the problem. Mark Allison, dean of culinary education at Johnson & Wales University, is shown taking a chainsaw to an enormous ice-sculpture pie of expenses—one slice for healthcare, one for defense spending, a large slice for Social Security.

The idea for the film came from insurance giant The Travelers Companies, which had worked with WTVI in the past and was interested in funding a documentary about the national debt. WTVI recommended Susie Films for the project.

Though Travelers' CEO Jay Fishman makes several appearances in *Overdraft*, Galloway says the company “had no say journalistically” in the making of the movie. He had complete creative freedom to scare the pants off viewers unfamiliar with the nation's trillions of dollars in unpaid bills.

*Overdraft* began airing locally on WTVI in June and will be screened on PBS affiliates throughout the country after September 1.

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