

intensified campaign to protect our consumers, but I submit this can be done within the existing framework of government by strengthening our present consumer protection services, amending legislation such as the Criminal Code or the Income Tax Act as required and implementing new laws and regulations regarding consumer credit.

I would suggest that this could be done by the creation of a bureau in an existing department, such as the Department of National Health and Welfare, which would have jurisdiction over consumers' affairs and be especially empowered to speak on their behalf and co-ordinate the activities of departments such as trade and commerce, agriculture, justice, and health and welfare, which now have services protecting consumers. This idea does not preclude the possibility of ultimately creating a department with its own minister if the problems and complexities of consumer matters warrant it.

Such a bureau would have the responsibility of improving and updating the consumer protection agencies of other departments, providing facilities for research and investigation into consumer protection, providing a current statistical record of consumer information and providing facilities for consumer complaints to be heard and properly and promptly analysed for remedial action.

This agency would have the responsibility of examining present legislation which protects the consumer against abuses and, in addition, could suggest the enactment of new legislation to prevent deceptive and fraudulent business practices. For example, something could be done in regard to truth in packaging legislation, improved testing procedures on products, more rigid laws protecting the consumer against the marketing of goods hazardous to health of life, laws providing that the consumer is to be rightfully informed and protected against fraudulent, deceitful or grossly exaggerated and misleading advertising or labelling.

This agency could delve into the entire question of consumer credit. Evidence shows that the ordinary consumer in most cases has no idea whatsoever as to the interest rate he is paying and there is conclusive evidence that in many instances the consumer is paying an exorbitant interest rate which is concealed through lack of disclosure, hidden bonuses, discounts and special charges.

The whole question of credit for the consumer is of paramount importance and the

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government quite properly set up a joint committee of the house and Senate on consumer credit. Easy credit without any real indication of harshness of terms and the rate of interest does a real disservice to our citizens and to our country. The economic hardship and domestic dissention caused by the beguiling allure of "Buy now and pay later" cannot be estimated.

The evil is not in the availability of credit but in the degree of access to credit and the lack of appreciation of many people as to the actual eventual cost of the article purchased. This bureau would have the duty of sifting proposed legislation which would have the effect of preserving the rightful place of credit buying but at the same time would correct flagrant abuses now existing.

I feel that the question of consumer protection is very apropos under present circumstances of creeping inflation. Economists differ as to the degree of inflation and methods to combat it but not on the proposition that there are inflationary trends. I suggest that one does not have to be a learned economist to realize that there is some measure of inflation. Any housewife who has to buy the staples of life, bread, milk and vegetables, knows that prices are becoming alarmingly high. I personally, and I am sure other members of the house, have received strong representations in regard to the high cost of living and I submit that the time has come when a commission on prices should be established.

I am not for a moment suggesting that price control should be introduced which, of course, involves wage control, but I strongly contend that a price commission or board set up by the federal government to investigate price increases would be a real safeguard to the consumer and a guardian for our entire economy.

The duty of this commission would be to maintain a rigid scrutiny on the general rise in prices, with particular attention to any drastic upsurge in the price of any particular commodity. Its function would be chiefly that of a watchdog and information obtained could be made available to the government which in turn, if it believed it to be in the national interest, could take the necessary corrective action. This commission would not have the power of enforcement but as a source of information for the government it could be of great value.

This is no novel departure, and a form of such price vigilance is now being practised in