

The Address—Mr. Carter

Since the advent of television we have been mercilessly bombarded by the ingenious advertising gimmicks of Madison Avenue-type ad writers who have succeeded in giving their usurious clients an almost divine right to the minds, bodies and souls and, in many cases, the future earnings of unsuspecting consumers. It is for these reasons that a definite program of government control should be instituted in order to provide protection for the consumer.

In my opinion, the following steps should be taken by the government if it is willing to embark on a crusade to end exploitation of the consumer. A reorganization of the Consumer Council of Canada should be undertaken to assume the position of the major advisory link between the government and the consumer. The council should be reorganized along the following lines. More money should be granted to aid its purpose; more research staff should be added to pursue the ways and means that could be implemented to combat consumer exploitation; membership in the council should be extended to include provincial representatives in order to provide a more realistic link between the government and the people; the reformed council should be independent of the Department of Consumer and Corporate Affairs. This would ensure an unbiased look at the situation as it now exists.

Despite the fact that the council would be independent of the department, it would still have to proceed with full awareness of the government's intentions for consumer protection. The council must have a clearcut definition of its purposes and its function. I feel this is very essential. The council's reports should be made public. Its independence from the department would ensure that this would be made possible. If the council is to be at all effective, it should ensure that the public is made fully aware of its rights and what laws and regulations assure these rights. I feel these are worth while suggestions and should be given very careful consideration by the government.

If such a course of action as the one outlined above is enforced, the public will no longer have the problem of assessing the value of products purchased. The standards set by the council will not only improve the quality of the products on the market but the consumer will be made aware of the value of what he is buying.

A perfect example of the need for consumer protection is the plight of those plagued by finance companies. The "bill-payer loan", which promises to consolidate all monthly bills into one, fails to get the basic truth across. Its deceit lies in the fact that, while consolidating bills might be a good idea, the interest payments are not. In effect, when a consumer is talked into this type of arrangement he is paying for paying his bills. While many will say that in the case of finance companies it is the fault of the consumer for not reading the fine print, it is not until he becomes involved in this type of arrangement that he realizes the effect bill collectors and collection agencies can have on the mental and physical condition of those in such situations.

In many instances people who have committed themselves to become overextended, credit-wise, and have fallen into the clutches of loan sharks have been driven almost to the brink of insanity and physical exhaustion by the merciless hounding of the usurers or their representa-

tives. Unfortunately, the vast majority of those who fall victim to these goings-on are those who through no fault of their own can least afford the costs involved and in too many cases are unable to look after themselves. All too often they are people who have not been permitted by the system to rise above the bottom half of the social and economic ladder in our society. They are the real victims of inflation, greedy landlords and selfish employers. They are the unemployed, the underpaid, the widowed and the exploited, the so-called have-nots. These are the people who because of their circumstances cannot afford legal counsel to protect them against the garnishee-brandishing, judgment-seeking people and money lenders who would have no more compunction about attaching a person's wages, home, furniture, the food on his table and the clothes on an orphan than they would in driking a double martini at their favourite country clubs. These are the people who continue to fall victims to the vultures in our society.

• (1620)

Since 1968, the government has passed ten bills dealing with consumer and corporate affairs. Four of them were amendments to existing legislation. The fact remains that the legislation was not properly co-ordinated; it was piecemeal. In addition there was a considerable time lag between the passage of a bill dealing with consumer protection and its actual operation. An example is the Hazardous Products Act which only became effective in January, 1972, almost two years after the bill had been passed by this House. The Packaging and Labelling Act was passed in June of 1971, yet I understand it has not yet been proclaimed; consequently, its regulations have no force in law. The government has been slow to ensure that acceptable standards of quality, safety and fairness characterize the production and sale of consumer products in this country.

Mr. Deputy Speaker: Order, please. I regret to interrupt the hon. member, but the time allotted to him has expired. He may, however, continue with unanimous consent. Is this agreed?

Some hon. Members: Agreed.

Mr. Carter: Thank you, Mr. Speaker. I have only a few more sentences—

Mr. Bell: Mr. Speaker, may I say that I hope my hon. friend will take just a minute or two, perhaps, in which to conclude. We have a long list of speakers who wish to take part in this debate.

Mr. Deputy Speaker: The hon. member has been given extra time and he may continue.

Mr. Carter: I apologize to the House. I realize I may have gone beyond the time allotted to me, but I felt that the matters raised were of sufficient importance to my riding, to my province, and maybe to the country, if I may be so bold as to say so, as to justify a little extra time being taken.

I shall close by saying that the government should take immediate action in many areas to correct serious inequities which exist in Canada, including serious inequities