

Consumers deserve an explanation for runaway interest rates



On The Hill
With Garth Turner

OTTAWA—Some of you may have noticed an editorial in the Globe and Mail last week which talked about the rates charged on credit cards, and about politicians.

The newspaper was saying a House of Commons committee was wrong to open an investigation into these rates, despite the fact they now range as high as 28.8 per cent. This, it said, was "political meddling at its worst."

Well, that's just wrong. I am chairman of the Commons committee. In fact, I was the one who suggested that MPs look into the fact those interest rates are running at up to seven times the rate of inflation. To me, consumers deserve an explanation about why the cost is so high, why the number of days before interest clicks in is falling, and why user fees are also imposed.

If politicians don't keep looking over the shoulders of the big banks - and other important industries - then who will serve the interests of the common folk?

So, despite the criticism, I'll be pressing on. The issue deserves a fair hearing, and the committee will be doing just that next month. I think if banks and retailers and oil companies can jack up rates repeatedly, then they can also come and explain themselves.

This is part of my work in Ottawa; it is tough, sometimes partisan and controversial - but very fulfilling. It goes hand-in-hand with helping people in Bolton, Georgetown or Burlington with their everyday problems. And it certainly complements my role as being a pipeline for your thoughts and suggestions to the feds.

If you have any comments on the

Fruit pulled during scare

Halton Region's Health Department pulled 40,000 pounds of fruit and vegetables off store shelves as a result of the recent Chilean fruit scare.

In a report to the Regional council last week, Commissioner and Medical Officer of Health Graham Pollett said the Region visited 45 stores as a result of a March 14 directive from the Ministry of National Health and Welfare. Minister Perrin Beatty warned that fresh produce from Chile could be contaminated with cyanide.

The Region sent 34,000 pounds of produce back to the wholesaler and discarded 6,000 pounds. The cost of personal visits to the stores was \$3,200 to the Region. Mr. Pollett's report said the fruit embargo cost the Region 19 person-days.

The embargo on Chilean produce was lifted March 20.

credit card issue, then let me know. The same goes for other areas that my committee will monitor - like Canada Post or consumer affairs. There are more than 25 government agencies and departments which report to my committee, so the days I spend in this place are very busy ones.

Over the past week, the hours I've spent sitting in the House of Commons have been shaken with the news that some people are illegally importing toxic waste into Canada, mixed into fuel. At this point, there are a great many questions yet to be asked, and obviously a lot more information to be discovered.

I don't know how this happened, or what governments could have done to prevent it. The important point now is to tone down the rhetoric, and step up the action. Last Friday afternoon I was on my feet in the Commons saying exactly that. Now I'm encouraging the government to do everything necessary to preserve and protect the environment. The idea of Canada being a toxic waste dumping ground for the Americans - or anyone else - sickens me. We just can't let that happen.

Of course, taking care of Canada's air and water and soil is the job of all of us - not something we can simply expect politicians to look after. That's one reason I have been working for the last couple of months on "A Citizen's Guide to the Environment."

Over the next few days you should be receiving a copy of this 36-page booklet at your home. I've tried to fill it with suggestions about how we can all, in our normal lives, do things which will end up making Canada a cleaner and kinder place.

As individuals, families and communities I think we all have a role. As Dorothy and I researched this booklet, and then wrote it, we were amazed at the number of polluting things which people do, largely without realizing it. The first crucial step is knowing - and so I hope you find the time to read

the Guide; and then follow some of the tips printed there.

As I've said here before, there is nothing more important than preserving Canada's future. Right now our future is clearly threatened - by similar, yet very different, forces. Pollution and carelessness, neglect and exploitation may poison the world we pass on to our children.

Meanwhile, mounting debts, government deficits and an unrepayable mortgage on Canada may enslave those same children to a life time of crushing taxes and eroding services.

It strikes me that politicians have to deal with both, and at the same time. I promise you to do my part.

Many thanks to all those people who came out to my Budget Breakfast in Georgetown the other morning. We had a solid two-hour session as I heard both praise for the budget and criticism of it.

On balance, I sensed most people thought the government had not cut spending enough. There was also concern that after all the new taxes, and the cuts, the deficit this year will be higher than it was last year.

This just underscores the box the government is in, after 15 years of having politicians spend more than they take in.

A deficit of \$30-billion a year - new debt to Canada - is too much. I said that in Georgetown.

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