Consumer Protection

Defend The Consumer Bureau

The Great Recession made it clear: We need a watchdog agency on Wall Street, devoted to creating and enforcing fair, clear and transparent rules to protect consumers.

That’s why we helped create the Consumer Financial Protection Bureau—to be our consumer cop on the financial beat. In just six years, it’s been a huge success, returning nearly $12 billion to more than 29 million people who were ripped off by companies that broke the law.

But with the Trump administration and some in Congress looking to weaken or eliminate the Consumer Bureau, Maryland PIRG sprang into action. With your support, we’re holding the line to defend the Consumer Bureau.

In June, the U.S. House of Representatives passed a massive package of cuts and rollbacks to financial protections for everyday people. We’re calling it the Wrong CHOICE Act, and if it becomes law, it would put our economy at risk and dismantle the Consumer Bureau as we know it.

Our Watchdog On Wall St.

That’s why we’re doing everything we can to stop this bill in the Senate. Already, we’ve generated more than 45,000 messages to senators from members like you asking them to defend the Consumer Bureau.

And thanks to your support, our national federation has been knocking on doors across the country, speaking face to face with tens of thousands of people and asking them to make sure their senators vote against these urgent threats.

We don’t simply need the Consumer Bureau to exist—we need to make it even stronger. Together, let’s defend the Consumer Bureau and keep our watchdog on Wall Street.

Ban Roundup

Calling On Communities To Ban Monsanto’s Roundup

Mounting scientific evidence has shown that the combination of chemicals in Monsanto’s Roundup can cause cancer and other serious health problems. These chemicals are even starting to show up in our food, air and water.

That’s why Maryland PIRG launched a campaign to ban Roundup unless and until independent research proves it’s safe. But Monsanto and others are doing everything they can to discourage decision makers from doing a full and honest assessment of the risks of Roundup. Monsanto has even “ghostwritten” studies affirming Roundup’s safety, asking scientists to “just sign their names” to the studies.

In the absence of federal action, cities and states must take the lead to protect our health and well-being. We were glad to see California add glyphosate to the state’s list of cancer-causing chemicals, and other cities across the country are already in the process of eliminating glyphosate from their public spaces. Now, we’re calling on more communities to follow their lead, and ban the use of Roundup.

THE CONSUMER BUREAU PROTECTS VETS—Consumer Program Director Ed Mierzwinski joined the Veterans of Foreign Wars and other allies to release “Protecting Those Who Serve,” Maryland PIRG Foundation’s report into how the Consumer Bureau protects service members and veterans from abuse in the financial marketplace.

Member Resources

THIRD COMMUNITIES GUIDE
Read our report looking into 10 communities that have taken action to limit glyphosate use.

www.marylandpirg.org
EMPOWERING MARYLAND’S SMALL DONORS—Maryland PIRG Director Emily Scarr, Rep. John Sarbanes and Howard County Council Chair Jon Weinstein rally in support of the Howard County Citizens’ Election Fund.

**Democracy**

**Bringing Fair Elections Home To Howard County**

In July, Howard County joined Montgomery County in establishing a program for small donor financing of county council and county executive races. The move came after Marylanders voted yes on Question A on November’s ballot to direct the County Council to finalize the program.

By providing matching funds to candidates who reject large and corporate contributions, the Citizens’ Election Fund will enable candidates from all backgrounds to run for office based on the strength of their ideas and support from the community, not their access to wealth or donors. Maryland PIRG, as a leader in the Fair Elections Maryland coalition, will continue to support small donor campaign financing at the local, state and national levels.

**Pledge To Be Toxic-Free**

**Finding Out What Is In Our Personal Care Products**

Over the past year, your support has helped us make great strides in our efforts to get the makers of personal care product to either disclose or remove toxic ingredients from their products.

After Maryland PIRG helped push Procter & Gamble and Unilever to take steps to improve ingredient transparency, SC Johnson—maker of products like Glade—responded to our call for change. The company agreed to remove galaxolide, a toxic chemical associated with developmental problems, from its products.

Then for Mother’s Day, Maryland PIRG joined coalition partners to deliver more than 150,000 petitions to L’Oréal, calling on the company to remove chemicals of concern and disclose fragrance ingredients, which can include dangerous chemicals like phthalates and styrene.

**Toxics**

**EPA Head Ignores Science On Dangerous Insecticide**

Crucial decisions that will affect our children’s health should rely on scientific evidence. But Environmental Protection Agency (EPA) Administrator Scott Pruitt’s decision not to ban chlorpyrifos, an insecticide sprayed on the food we eat, ignored the EPA’s own scientists, who warned last year that chlorpyrifos is linked to brain and developmental damage in children.

For years, science has shown that chlorpyrifos is dangerous. In fact, the EPA banned the indoor use of the insecticide more than a decade ago. But it’s still used on food crops, and the EPA estimates that 90 percent of American women have unsafe levels of chlorpyrifos in their bloodstream. Alongside our members, Maryland PIRG is calling on the EPA to revisit its decision, and on Maryland and other states to ban chlorpyrifos.

**Advocacy**

**Legislative Wins And Losses In 2017**

The Maryland legislative session wrapped up in April, and thanks to the support of our members, Maryland PIRG celebrated several important public interest victories.

To protect public health, we helped ban the routine use of antibiotics on Maryland farms, and worked with state Delegate Stephen Lafferty to require all Maryland schools to test for lead in drinking water. To protect consumers, we helped close a loophole that allowed online lenders to skirt Maryland’s strong restrictions on predatory loans, and helped pass the Textbook Cost Savings Act to make higher education more affordable.

We were disappointed that the Legislature failed to ensure that out-of-state companies pay their fair share of taxes, ban corporate campaign contributions, move the state toward Election Day voter registration, and reinstate online privacy protections, and ban toxic flame retardants.

**Be An Advocate For Maryland’s Future**

Maryland PIRG and Maryland PIRG Foundation gratefully accept bequests, beneficiary designations of IRAs and life insurance, and gifts of securities to support our work for consumers and toward a healthy democracy in our state.

For information, call 1-800-841-7299, ext. 310, or email plannedgiving@marylandpirg.org.
Make VW Pay

**VW Settlement Could Spark Electric Revolution**

After members like you helped hold Volkswagen (VW) accountable for their diesel emissions fraud, the German automaker reached a $22 billion settlement that will largely go toward compensating affected consumers. But money is also set aside for states to use themselves, in order to mitigate the pollution caused by the “clean diesel” engines.

In July, Maryland PIRG Foundation released “From Deceit to Transformation,” a report outlining our recommendations for how states can use the settlement money to help accelerate an all-electric transportation revolution.

**You Made VW Pay**

In 2015, the Environmental Protection Agency found that Volkswagen had designed more than 560,000 “clean diesel” cars with software built to cheat emissions tests.

In response, Maryland PIRG delivered more than 20,000 petitions from our members to VW headquarters, and called on the Department of Justice to reach a settlement that did right by consumers and the environment.

**States To Split $2.9 Billion**

As a result of VW’s settlement over the Dieselgate scandal, $2.9 billion is being distributed to states to help clean up the country’s transportation system. And with the transportation sector now the largest source of greenhouse gas emissions in the country, it’s critical that states invest these funds wisely.

Maryland PIRG Foundation recommends that states use the maximum 15 percent of the settlement funds to purchase electric vehicle fast charging stations for highways. Right now, only about 2,000 of the 15,000 publicly available charging stations in the country are fast charging stations, which can fully charge a vehicle in fewer than 30 minutes. The report finds that using these funds could double or even quadruple the amount of fast charging stations, easing fears of running out of power while on the road, and encouraging widespread adoption of electric vehicles.

With the remaining 85 percent of funds, states should purchase all-electric transit buses. This investment would reduce inhalation of toxic fumes for the greatest number of people over the broadest possible area, relative to investment in other modes, and pave the way for a complete transformation of today’s public transportation system to a clean, all-electric system.

**Thanks To You**

Dear Maryland PIRG member,

*In the current moment, looking at the American scene feels like using a big cracked mirror. The events of the day emphasize the differences between Americans—between the people living on our coasts and the residents of the great center of our country, between different ethnic groups, between economic strata, between red and blue. But the problems we’re working on here at Maryland PIRG—the problems that your support helps us address—don’t respect those lines. They affect all of us. And the solutions we strive for would make all of our lives better.*

*We all need to know that antibiotics are going to be available for us if we’re facing a deadly infection. We all need to be assured that the world’s enormous financial institutions, with their seemingly endless power in the age of digital information, will be held to account for their actions when they endeavor to place profitability ahead of fair practices. We need to make our transportation system make sense, economically and environmentally. We need to evolve from a throwaway society to a reduce/reuse society, cutting way back on the stuff we “need” to begin with.*

*And we need to be able to look ahead with anticipation, not fear, to the potential for better lives in a safer, healthier world that makes wise use of its unparalleled resources—natural, intellectual and human.*

*Thanks for being a part of our community.*

Emily Scarr, State Director
info@marylandpirg.org
Stop The Overuse Of Antibiotics

Maryland Acts To Protect Public Health

In May, the Maryland Keep Antibiotics Effective Act became law, making Maryland the second state in the country (after California) to meaningfully address the widespread overuse of antibiotics on factory farms. Our coalition, the Maryland Campaign to Keep Antibiotics Working, was instrumental in winning this important law to protect public health. The Maryland Farm Bureau opposed the legislation, but with support from members like you, the public health community, labor unions and others, we won. The new law will reduce antibiotic misuse by limiting use on factory farms to treatment for sick animals or to control a verified disease outbreak.

Maryland PIRG applauds state Sens. Paul Pinsky and Shirley Nathan-Pulliam, and state Delegate Shane Robinson for leading the fight to pass this important law. Ultimately, the bill passed with strong bipartisan support, but went into law without a signature from Gov. Larry Hogan. Farmers have until January 1, 2018, to comply with the law. We will be watching the Hogan administration to make sure it is properly implemented to protect public health in Maryland.