Identity Theft

After Equifax, What’s Next?

On Sept. 7, 2017, the reality of our modern financial system became clearer than ever before when the credit bureau Equifax announced that it had been hacked, potentially compromising the personal data of 143 million Americans (later updated to 145.5 million).

Since then, our advocates, both nationwide and at the state level, have worked to persuade Equifax, Congress and state lawmakers to take stronger action to protect consumers from identity theft and fraud.

According to research by Maryland PIRG Foundation, it would cost consumers an estimated $4.1 billion to freeze their credit reports at all three agencies in states where fees are charged.

We did not give the credit bureaus permission to collect our information, sell it or, in the case of Equifax, lose it. So why should we have to pay to control access to our reports?

Consumers Need Control

That’s why our national network has led the push for free credit freezes for all Americans. When Congress held hearings to investigate Equifax’s wrongdoing, Maryland PIRG advocates Ed Mierzwinski and Mike Litt testified in support of stronger consumer protections, including free credit freezes.

Our state staff are working on similar efforts to pass free freeze bills in California, Illinois, Massachusetts and other states.

We’re going to keep getting the media to cover this important story, and send critical resources to the people who are most likely to be affected by identity theft as a result of the Equifax breach—including members of the armed forces, senior citizens and students.

With your support, we won’t let up until Equifax is held fully responsible and consumers have strong protections against identity theft in place.

Consumer Protection

Standing Up For Our Consumer Watchdog

Six years ago, Maryland PIRG helped create the Consumer Financial Protection Bureau to make sure banks and financial companies treat us fairly and play by the rules. Since then, the bureau has returned nearly $12 billion to ripped-off consumers.

Yet President Trump and some in Congress are trying to strip away vital consumer protections, and even eliminate the Consumer Bureau. That’s why we knocked on more than 300,000 doors across the country last summer, mobilizing more than 60,000 citizens to sign our petition to Congress.

In November, when Richard Cordray stepped down as director of the Consumer Bureau and the president named staunch CFPB opponent Mick Mulvaney as acting director, we doubled down on our efforts to ensure the agency stays strong and independent. With support from members like you, we’ll fight tooth and nail to ensure this important agency continues to thrive in the future.
**Public Health**

**We’re Making Progress On Protecting Antibiotics**

Fourteen of the top 25 chain restaurants in the U.S. have taken steps to restrict the routine use of antibiotics in the chicken they serve, according to a scorecard released in September by U.S. PIRG Education Fund and our allies.

The third annual Chain Reaction report, which grades companies on their antibiotics policies and practices, found that while restaurant chains made great progress on chicken, there were no new commitments to limit antibiotic use in beef and pork.

With support from our members, we’ll continue encouraging the largest chains in these industries to act to protect public health.

**Tax & Budget**

**Report: Companies Playing Offshore Shell Games**

A study released in October by Maryland PIRG Foundation and the Institute on Taxation and Economic Policy reveals the extent to which companies are using tax havens to avoid U.S. taxes.

In 2016, nearly three in four Fortune 500 companies maintained subsidiaries in offshore tax havens, according to the report, “Offshore Shell Games.” Through these tax havens, Fortune 500 companies are avoiding up to $752 billion in U.S. taxes, and small businesses and regular Americans are often left to pick up this tab.

To end tax haven abuse, Congress should end incentives for companies to shift profits offshore, close the most egregious offshore loopholes, strengthen tax enforcement, and increase transparency.

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**Democracy**

**Fair Elections Across Maryland**

Elections should be determined by voters—not big money.

That’s why Maryland PIRG is working with the Fair Elections Maryland coalition to build upon the success of Montgomery County’s small donor matching program, which aims to amplify the voice of everyday voters in local elections.

Already, candidates for Montgomery County council and executive are lining up to use the new campaign finance system, which requires candidates to reject all contributions over $150 and all contributions from corporations in order to qualify for limited matching funds for small donations.

“The program encourages more participation from the public; enables candidates to run for office based on the strength of their ideas, not access to money; and helps build a more accessible and accountable local government,” Scarr said.

With enough local support, we can take the small-donor system to statewide offices and build a more accessible and accountable government for all Marylanders.

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**News Briefs**

**2017 Scorecard on Antibiotics Policies & Practices**

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THE GRADES ARE IN—U.S. PIRG Education Fund’s Chain Reaction report and scorecard ranks America’s 25 largest restaurant chains on their antibiotics policies. The goal of this effort is to help consumers make educated choices about the meat they eat, and encourage the largest chains to improve their sourcing policies.
**Toy Safety**

### Protecting Children From Dangerous Products

We need to protect our youngest consumers from unsafe toys. For more than 30 years, Maryland PIRG Foundation has worked hard to identify toys that threaten our children, call on manufacturers and regulators to take important actions, and inform parents and caregivers of the dangers that could be in their homes.

**Lead In Fidget Spinners**

Last fall, our researchers made a particularly alarming discovery when we tested fidget spinners for lead: We found two fidget spinners from Target that had up to 300 times the legal limit for lead in children’s products.

We immediately called on Target to remove the toxic spinners from its website and stores, and spread the word through major media outlets, including CBS and The Washington Post. Within days of releasing our test results, Target removed the two fidget spinners from its shelves.

Now, the Consumer Product Safety Commission (CPSC), Target and the manufacturer Bulls i Toy need to ensure that these two fidget spinners are fully recalled.

**32nd Annual Toy Report**

In November, Maryland PIRG Foundation released our 32nd annual Trouble In Toyland report, which found that stores nationwide are still offering dangerous toys and, in some cases, ignoring explicit government safety regulations in the process.

In addition to exposing fidget spinners full of lead, the report found inadequately labeled toys and balloons that pose a choking hazard, and data-collecting toys that may violate children’s privacy and other consumer protection laws. We also provided a list of toys that have been recalled over the past year.

“Our leaders and consumer watchdogs need to do more to protect our youngest consumers from the hazards of unsafe toys. No child should ever be injured, get sick or die from playing with a dangerous toy,” said Dev Gowda, toxics advocate with Maryland PIRG Foundation.

In a victory for consumers, the CPSC banned toxic phthalate chemicals in children’s products in October. Maryland PIRG Foundation has been calling on the CPSC to ban these phthalates for several years and applauds the CPSC for its new rule.

Visit toysafetytips.org to read our full Trouble In Toyland report.

**Thanks To You**

Dear Maryland PIRG member,

We’ve always stood up for everyday Americans when their health or well-being is at risk, and the last few months were no different.

After Equifax was hacked, Maryland PIRG Foundation immediately got information into consumers’ hands on how to protect themselves, and Maryland PIRG led the call for free credit freezes for all. After Maryland PIRG Foundation research found high levels of lead in fidget spinners, Target agreed to stop selling them. After the devastating hurricanes, we called on officials to do more to clean up toxic spills and flooded Superfund sites.

But we’re not just responding to these threats; we’re building a better future that works for all Americans.

We want to live in a world where we don’t need to worry about being tricked or trapped by financial companies, where our food systems don’t depend on the widespread use of pesticides in fields or the routine use of antibiotics on farms, and where Americans across the political spectrum can find common ground to make progress for all.

We’re so grateful for all that you’ve done to support our work, and we’re excited to see what we can do next.

Sincerely,

Emily Scarr, Director
info@marylandpirg.org
Let’s Ban Bee-Killing Pesticides

Bees are dying at unprecedented rates, with real consequences for our food supply, environment and economy. We rely on bees to pollinate $15 billion worth of crops every year—everything from almonds to strawberries to the alfalfa used to feed dairy cows.

That’s why our national network launched its Ban Bee-Killing Pesticides campaign last fall, going door to door and email inbox to inbox to educate and engage our supporters to take action to save bees and our food supply.

By banning consumer use of neonicotinoid pesticides, or neonics, Maryland has already taken important action on this front. Now, with support from our members, our national network is calling on states across the country to ban neonics while we continue our work with the Smart on Pesticides Coalition here in Maryland.

If enough states take action, we will eliminate the use of more than 40 percent of insecticides used in this country, giving bees a better chance at survival. Furthermore, that kind of collective action will be a strong signal to large chemical companies and to the federal government that the public wants to limit the use of bee-killing pesticides.