



issues:

Clear Choices

Jack Layton on a Consumers' Bill of Rights

"Consumers like you are looking for practical solutions to make ends meet and protect your privacy, but too often you're abandoned to large corporations that don't treat you fairly. Interest rates, for example, have gone down yet most credit card interest rates have not. That's just not fair.

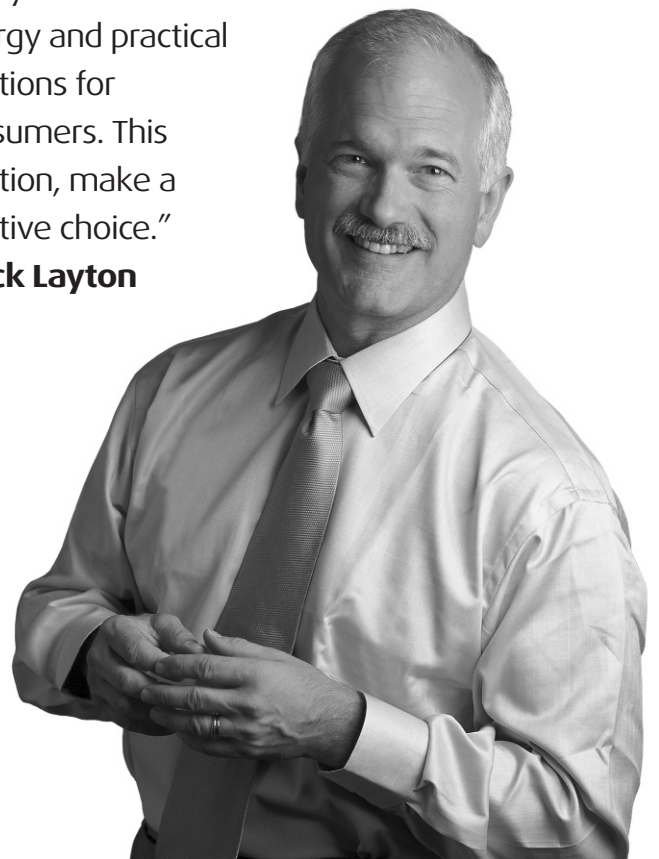
And whether it's your bank service charges, your cable bill that keeps going up or your phone bill, it's tougher and tougher to make corporations responsive to customer demands. With bank mergers again on the agenda, there's no reason to think it'll get better any time soon.

No wonder people think the Liberals have lost their way. Because as some U.S. states help consumers make corporations responsive, the

Liberals seem satisfied to let sky-high credit card interest rates, bank service charges and utility bills make it harder for you to make ends meet. And you're still plagued by annoying tele-marketing calls over dinner.

Today's NDP has new energy and practical solutions for consumers. This election, make a positive choice."

– **Jack Layton**



Jack Layton
 **NDP**

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New energy. A positive choice.

continued overleaf »

The Liberals have lost their way

With a record like this, it's no wonder Canadians are asking who Paul Martin's Liberals listen to:

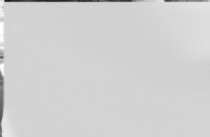
- Interest rates keep going down, but there's nothing to make credit card companies lower the interest rate they charge you. With many credit card interest rates at 18-19.5% and a prime rate of 3.75% (April 2004), something's not right.
- Unlike more than 30 countries, Canada still doesn't have mandatory labels on genetically engineered food.
- Consumers have no clout against large banks, telephone or cable corporations.
- Many neighbourhoods have lost banking service altogether. And as the banks move out, cheque-cashing companies and unregulated ATMs move in, routinely charging you more than the Criminal Code allows for interest rates.

And the Conservatives? Just like Brian Mulroney's PCs and the Reform-Alliance Party, they can't be trusted to get their corporate friends to treat you fairly.

Jack Layton and today's NDP offer a positive choice

Jack Layton and today's NDP have practical, innovative solutions for consumers, contained in today's NDP's Consumer Bill of Rights:

- We'll tie credit card interest rates to the prime rate, so when interest rates go down, your credit card interest rate goes down, too.
- We'll establish citizen utility boards just like some U.S. states have done—saving consumers millions—giving consumers clout in dealing with banks, telephone and cable corporations.
- We'll respect your right to know what you eat by putting mandatory labels on genetically engineered food.
- We'll establish a national do-not-call list that protects your privacy from corporate telemarketers.



Jack Layton
 **NDP**
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If you'd like to make a positive choice and help Jack Layton and today's NDP, contact us or your local candidate at www.ndp.ca. You can find out more about **Jack and today's NDP's** ideas, make a tax-deductible donation, volunteer or join today's NDP at **www.ndp.ca**.

Authorized by the official agent for Canada's NDP