



OFFICE OF CONSUMER AFFAIRS

Consumer Quarterly

Governments Working to Protect Consumers

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Consumers are facing a new marketplace, a rapidly evolving one that is becoming more complex as consumers buy goods and services over the Internet and new information sources emerge. In addition, many consumers have high levels of debt, family incomes are under pressure, and major social

and demographic changes are having a profound effect on the marketplace. The federal, provincial and territorial ministers of consumer affairs have recognized the current plight of consumers and are working together to set priorities and seek solutions. This issue of *Consumer Quarterly* looks at some of this ongoing work.

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Ministers Meet to Further Consumer Protection ■ ■ ■ ■ ■

Consumer protection is an important part of the federal, provincial and territorial governments' agenda. Chapter 8 of the Agreement on Internal Trade calls upon the federal, provincial and territorial governments, through their consumer affairs ministers, to cooperate in the enforcement of consumer protection measures.

In keeping with that spirit of cooperation and to improve efficiency on the consumer front, the Consumer Measures Committee (CMC) came into being, also under Chapter 8 of the Agreement on Internal Trade. The CMC provides a federal-provincial-territorial forum through regular meetings and ongoing work by the federal, provincial and territorial governments. The aim is to improve the marketplace for Canadian consumers by harmonizing laws, regulations and practices, and by raising public awareness.

Greater uniformity within Canada has given consumers more certainty about the protections they receive when buying outside of their own province, while allowing merchants to capture the benefits associated with a larger market. Consistent regulations and policies also provide more certainty for consumers in crossborder transactions and increase consumer confidence in the Canadian marketplace.

The fifth meeting of the ministers of consumer affairs was held May 24 and 25 in St. John's, Newfoundland. The meeting was co-chaired by Industry Minister Brian Tobin and Walter Noel, Minister of Government Services and Lands, Newfoundland and Labrador. The priorities for the meeting covered a number of pressing consumer issues.



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Consumer Redress ■ ■ ■ ■ ■ ■ ■ ■ ■ ■

Consumers today are facing a marketplace characterized by new products and services, and new marketing and delivery methods. Often consumers are uncertain about what to do when a transaction goes wrong. While governments must continue to provide a foundation for consumer redress through the regulatory system and the courts, there is a need to more fully engage the business community and to encourage it, on a voluntary basis, to provide more comprehensive and effective means of redress for consumers.

Consumer ministers recognized the need for expanded and more

innovative mechanisms for handling consumer complaints and providing effective redress. In today's marketplace, businesses need to provide the widest possible range of dispute resolution mechanisms. Ministers approved the publication of a guide, developed by a group of experts in the area of consumer redress from governments, industry and consumer groups. The guide will identify the best practices for complaint prevention, complaint handling and dispute resolution, and provide advice on how to set up such systems and where to seek help. This guide will be available early in 2002.

Consumer Information ■ ■ ■ ■ ■ ■ ■ ■ ■ ■

Because the marketplace is changing so quickly, there is an urgent need for more and better consumer information. To help meet this need, governments have agreed to jointly develop consumer information products on emerging issues. This approach has led to new sources of information, including the revised and redesigned edition of the *Canadian Consumer Handbook* and a proposed new package of information on credit targeted to young adults entering the marketplace for the first time.



The *Canadian Consumer Handbook*, now available on CD-ROM and the Internet (<http://consumerinformation.ca>), offers information and advice to help consumers learn about consumer rights, make informed decisions and protect against unscrupulous merchants. Included in the handbook are points to consider, questions to ask and steps to take when making purchases or

signing contracts or, for consumer affairs professionals, when helping consumers with these things. There are tips on how to complain effectively (including a sample complaint letter), things to consider before and after buying a product or service, how to deal with a collection agency, consumer privacy, contracts (for dating services, health clubs, timeshares, etc.), door-to-door sales and electronic commerce. Also included are tips on how to deal with fraud, funerals, home renovations, landlord and tenant problems, mail order, major purchases (houses, cars), misleading advertising, multilevel marketing and pyramid selling schemes, product safety, rent-to-own, telemarketing and travel. Finally, for the most common types of consumer problems, the handbook includes corporate, consumer, government and non-government contacts.