Rein In Wall Street

Protecting Our Consumer Cop

Consumers in New Jersey and across the country should be confident that their assets are safe. They should be able to know that they’re not being ripped off by credit card companies or tricked into unfair financial practices.

Unfortunately, we’ve learned this isn’t always the case. That’s why we helped spearhead the creation of the Consumer Financial Protection Bureau, an agency tasked with just one job—protect all consumers.

Now, with your help we’ll continue to support their work and make sure some members of Congress and the Trump administration don’t dismantle the Consumer Bureau. We’re calling on our senators to stand with us, gathering and sharing consumer stories, and bringing attention to the only agency protecting consumers like us.

You Deserve Strong Financial Security

In five short years, the Consumer Bureau has returned nearly $12 billion to more than 29 million consumers harmed by wrongdoers in the financial marketplace.

From debt collectors to credit card companies, consumers across the country are at risk of becoming financially insecure because of shady practices. But with our consumer cop on the financial beat, we’re working to hold these wrongdoers accountable. What seems like a commonsense agency, one that works to protect everyone—from service members to the elderly to students—could be seriously weakened or even eliminated.

NJPIRG and members are working diligently to make sure wrongdoers can’t get away with hurting consumers by making our voices heard and defending the Consumer Financial Protection Bureau.

Ban Roundup Now

You’re Safeguarding Our Crops, Families, Rivers

It’s absurd that the weed killer, Roundup, designed to make our lives easier and food production more efficient should be allowed to put public health at risk.

That’s why, in March, we were thrilled when a district judge dismissed Monsanto’s lawsuit against the California Environmental Protection Agency.

Based on the ruling, consumers will soon be informed of the health risks of this and other products containing glyphosate, the active ingredient in Roundup.

While this is a step in the right direction, millions of people still use this herbicide.

And an overwhelming majority of our farms and our produce are sprayed with Roundup. Glyphosate and a cocktail of other chemical ingredients in the herbicide are now showing up in our food, bodies and rivers. This could cause serious health risks like cancer, liver disease and reproductive disorders.

With help from our members we’ll keep working to get Roundup off the shelves.
**Pledge To Be Toxic-Free**

**Getting Toxic Chemicals Out Of Personal Care Products**

Every time we take a shower, wash our hands, or use cosmetics, we shouldn’t be worried that toxic chemicals are entering our bodies. That’s why, in February, we were pleased to see personal care giant Unilever take a step in the right direction and announce it will increase fragrance ingredient transparency. This decision came after NJPIRG, several other public health groups, and members like you called on Unilever to pledge to be toxic-free.

Then, Proctor & Gamble also unveiled a new preservative tracker that will let consumers know which preservatives are included in products like baby wipes, skin care, and hair care products. With your support, we’ll continue our campaign to convince personal care companies to pledge to be toxic-free.

**Consumer Protection**

**Protecting Your Retirement Savings**

You might be surprised to learn that retirement advisers don’t have to work in their clients’ best interests, and can steer them toward investments with higher fees or lower returns, just because the adviser might get a bigger payout. This can cost American families as much as $17 billion a year. That’s why, with your support, NJPIRG worked to convince the Department of Labor to propose a rule to require advisers to put their clients’ interests first. Simple, right?

But this key consumer protection is now on the chopping block. In February, President Trump signed an executive order calling for a review of the rule, delaying its implementation and giving opponents another opportunity to weaken or eliminate it. Thousands of members like you joined our call to the Labor Department telling them not to delay the rule, and move forward by implementing it as planned.

**Make Volkswagen Pay**

**Holding VW Accountable For Emissions Scandal**

Nearly 18 months after the news of Volkswagen’s (VW) emission scandal broke, the company finally admitted to criminal wrongdoing for defrauding hundreds of thousands of consumers. Ever since the Environmental Protection Agency discovered VW had designed software to cheat emissions tests, ripping off their customers by leading them to believe they were buying and driving clean, efficient vehicles, members like you have sounded the alarm. And last summer, VW and the Department of Justice reached a $14.7 billion settlement that compensates consumers, cleans up the environment, and deters future wrongdoing.

Now, we’re working to make sure the executives responsible for defrauding consumers and government regulators pay with jail time. The VW scandal is one of the biggest corporate crimes in history. We need to make sure executives and their companies know that crime doesn’t pay.

**Healthcare**

**How We Can Make Healthcare Work Better**

It’s no secret that there are plenty of problems with health care in America. But the American Health Care Act, introduced in Congress in March, had the potential to severely damage the nation’s health insurance markets, raise costs, and degrade care for millions of Americans. We were pleased to see the plan shelved.

If the President wants to make health care work better, there are a number of ways—like action on skyrocketing prescription drug costs, price transparency for health care services, improving quality of care, and more. We look forward to working with decision-makers at the federal and state levels to implement smart solutions to improve health care for all Americans.
**Our Kids Deserve Lead-Free Drinking Water**

Right now, schools across the country are not equipped with the proper infrastructure needed to deliver one of the most basic requirements our children need for successful growth and development—clean water. Instead, aging pipes and plumbing systems contain unsafe levels of lead, hindering the way kids learn, engage and behave.

The tragedy in Flint, Mich., where thousands of residents were exposed to contaminated water, stunned our nation and revealed the hard reality that this is happening in communities across the country, and hurting those most vulnerable—our children. That’s why NJPIRG and NJPIRG Law & Policy Center are working to get lead out of the drinking water in schools across the country.

**We Need Better Regulation Of Lead In Water**

In February, NJPIRG Law & Policy Center and Environment America Research & Policy Center released our report, “Get The Lead Out,” highlighting the importance of ensuring kids have access to safe drinking water at schools.

The report details the need for better regulation at both the state and federal levels. Current federal rules only require something be done when testing confirms lead concentrations higher than 15 parts per billion. The bottom line is that there is no safe level of lead, and our report details important steps to make sure we’re doing what we can to protect our kids.

**Leaving Lead Pipes And Old Infrastructure Behind**

We now know even low levels of exposure to lead have been linked to damage to the nervous system, learning disabilities, impaired hearing and more.

We need better ways to safeguard our children. One is to proactively remove lead from schools and early childhood programs by getting rid of lead service lines, lead-bearing plumbing, and lead fixtures.

NJPIRG is also calling for required testing of all water used for drinking at schools annually, and the immediate removal from service if faucets or fountains contain lead.

Members like you are speaking out, and with your help, we’ll continue to shed light on this issue and protect kids from contaminated water in their schools.

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**Thanks To You**

Dear NJPIRG member,

Summer is a special season here at NJPIRG. Sure, the sun and warmer weather seem to give everyone an added spring in their step. But what gets me really excited is when we run our summer door-to-door canvass.

This year, we’ll be connecting with folks about our work to rein in Wall Street. After the 2008 economic collapse it became even more clear that we need a watchdog agency devoted to creating and enforcing fair, clear and transparent rules to protect all consumers. So in 2010 we created the Consumer Financial Protection Bureau, which has already returned nearly $12 billion to more than 29 million consumers wronged by companies that have broken the law—that’s something worth celebrating.

But now, the Trump administration and some members of Congress want to weaken the Consumer Bureau or eliminate it altogether. We won’t stand for it, and we know you won’t either. So we’ll keep fighting for our consumer cop by putting the pressure on senators to stop any bills that weaken the Consumer Bureau.

None of this work would be possible without the support of members like you. Together, we can keep winning real results for people in New Jersey and across the country.

Allison Cairo, Policy Advisor
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Stop The Overuse Of Antibiotics

VICTORY: KFC Takes Action On Antibiotics

In April, NJPIRG won a major victory for public health when KFC, a company better known for its “finger-lickin’ good” fried chicken than its public health initiatives, committed to stop serving chicken raised on medically important antibiotics by the end of 2018.

For more than a year, NJPIRG and our partners have called on KFC to follow the lead of chains like Subway and McDonald’s and do their part to stop the spread of antibiotic-resistant super bugs. This is huge news, as some estimates suggest this commitment could mean a majority of U.S. chicken is no longer raised with the routine use of antibiotics.

And thanks to members like you, we made it happen. Nearly 475,000 people signed our petition to KFC. Our members made 5,000 personal phone calls to KFC giving a voice to the urgency and importance of this issue. And our followers spoke up on social media to educate friends and family and get them involved.

We’re thrilled to see KFC take this step, and it wouldn’t have been possible without your support. But we know there’s still work to be done to convince more restaurants and our decision-makers to do what it takes to stop the overuse of antibiotics.