

111TH CONGRESS
1ST SESSION

H. RES. 179

Supporting the goals and ideals of the 11th Annual National Consumer Protection Week.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 23, 2009

Mr. HINOJOSA (for himself and Mrs. BIGGERT) submitted the following resolution; which was referred to the Committee on Energy and Commerce

RESOLUTION

Supporting the goals and ideals of the 11th Annual National Consumer Protection Week.

Whereas informed consumers are better equipped to see through fraud and deception, whether in the form of questionable claims in an advertisement, offers that come in the mail or e-mail, or schemes designed to appear to be risk-free;

Whereas the Federal Government provides information to help consumers shop for a mortgage or auto loan, understand and reconcile credit card statements and utility bills, choose savings and retirement plans, compare health insurance policies, understand their credit report and how it affects their ability to get credit and on what terms, and simply decide how to pay for a purchase;

Whereas National Consumer Protection Week annually highlights consumer protection and education efforts across the country;

Whereas the theme of National Consumer Protection Week 2009 is “Nuts and Bolts: Tools for Today’s Economy”, which highlights consumer education efforts across the Nation that are particularly vital during the current global financial crisis;

Whereas more than 100 Federal agencies have collaborated on a website, www.consumer.gov, which provides helpful information ranging from how credit reports work to how to buy a new home and provides consumers with the tools they need to protect themselves and make smart choices in today’s market;

Whereas the Federal Trade Commission collects consumer complaints about identity theft, fraud, debt collection, and other consumer issues, and in 2008 collected over 1.2 million consumer complaints, more than half of which were fraud complaints that resulted in consumers losing over \$1.8 billion;

Whereas the Federal Trade Commission and other agencies collaborate with the Financial and Economic Literacy Caucus of the House of Representatives on various consumer events, including the annual National Consumer Protection Week Fair;

Whereas National Consumer Protection Week partner organizations have tips on a wide range of topics, from how to get a free credit report, spot a telemarketing scam, avoid home and auto repair scams, to how to file a consumer complaint with the appropriate authorities; and

Whereas public, community-based, and private sector organizations throughout the United States are working to increase financial literacy rates and consumer protection for people of all ages and walks of life through a range of outreach efforts, including media campaigns, websites, and one-on-one financial counseling: Now, therefore, be it

1 *Resolved*, That the House of Representatives—

2 (1) supports the goals and ideals of the 11th
3 Annual National Consumer Protection Week, includ-
4 ing raising public awareness about the importance of
5 consumer protection;

6 (2) encourages people across the United States
7 to take advantage of the wealth of consumer protec-
8 tion information that can enhance confidence in the
9 marketplace; and

10 (3) requests that the President issue a procla-
11 mation recognizing the 11th Annual National Con-
12 sumer Protection Week calling upon the Federal
13 Government, States, localities, schools, nonprofit or-
14 ganizations, community-based institutions, consumer
15 advocates, and industry leaders to provide citizens
16 with the information necessary to effectively protect
17 themselves against consumer fraud, and encourage
18 all people to take an active role in protecting their
19 personal information.

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