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Broad Coalition of 104 Organizations Tell Congress to Support FTC CARS Rule

By: Erin Witte, Director of Consumer Protection

Over 100 national and state organizations sent a letter to Congress expressing support for the FTC's Combatting Auto Retail Scams (CARS) Rule. Erin Witte explained the new Rule will "improve some parts of the process and send the message that car dealers are not too politically powerful to



New CFA Report Suggests Why, in the Transition to a More Price-Competitive Marketplace, Consumer Disruptions Will Be Much Less Than Those Predicted by Realtors

By: Steve Brobeck, Senior Fellow

Recent changes in how real estate agents are compensated will not reduce first-time buyers' opportunities, according to a new CFA report. "Any additional costs to homebuyers are likely to be modest and relatively short-

regulate.” CFA and its allies are confident the Rule will pave a path for the FTC to pursue future rulemakings to regulate car dealers.

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term and will be more than offset by long-term savings and improved service quality,” said Stephen Brobeck. “Any transitional costs are likely to be dwarfed by the long-term benefits of uncoupled commissions accruing to all home buyers and sellers.”

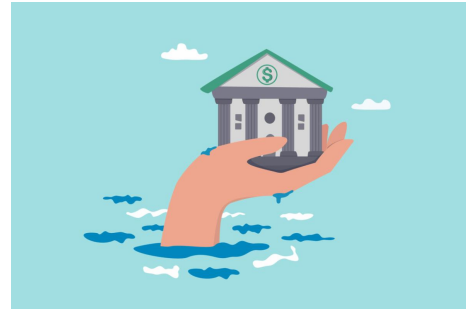
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CFA Comments on USDA Declaration of Salmonella as an Adulterant in Certain Chicken Products

**By: Thomas Gremillion,
Director of Food Policy**

Last week, the USDA's Food Safety and Inspection Service announced its final determination to declare raw breaded stuffed chicken products adulterated when found to harbor Salmonella. "This final determination sets an important precedent," Gremillion stated. "Rather than certifying the safety of a poultry processing establishment, the agency is certifying the safety of the products that end up on store shelves, which is what matters to consumers."



Government Accountability Office Report on Federal Home Loan Banks Highlights Dangerous Mission-Creep of the GSE

**By: Sharon Cornelissen,
Director of Housing**

This report focuses on whether Federal Home loan Banks (FHLBs) engaged in adequate risk management and fulfilled minimal bank reporting requirements. The Government Accountability Office (GAO) concluded that the FHLBs of San Francisco and New York had acted according to established regulatory guidelines during this banking crisis. The FHLB system is not meant to generate profits over failing banks - its place in our financial system has always been in housing.

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